

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST  
MILDRED, CANTERBURY**

**ST DUNSTAN WITH HOLY CROSS PCC**

**REGISTERED CHARITY 1140343**

**ANNUAL REPORT  
AND  
FINANCIAL STATEMENTS  
OF THE  
PARISH CHURCH COUNCIL**

**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**RECTOR  
REV. JO RICHARDS**

**Independent Examiners  
Peter Acott  
SHPD Accountants  
10 Littlebourne Road, Maidstone,  
Kent, ME14 5QP**

## PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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ST DUNSTAN WITH HOLY CROSS, CANTERBURY  
PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2025

**Aim and purposes**

St Dunstan's Church, part of the Benefice of St Dunstan, St Mildred and St Peter, is located in London Road, Canterbury. The Rector is the Revd Jo Richards, and her ministry is shared by the 3 churches. St Dunstan with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury. The Parochial Church Council is a charity registered with the Charity Commission. Its number is 1140343.

**Objectives and Activities**

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. The Hall and Fabric Committee, a sub-committee of the PCC, meets regularly for discussion of these matters. Additionally, a group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has PCC representation on its committee.

**Achievements and Performance**

*Prayer and Worship*

Sunday Worship has continued during the year with a weekly said Communion Service at 8.00 a.m. and a 10.00 a.m. sung Communion Service on the 1<sup>st</sup> and 3<sup>rd</sup> Sundays of the month. The practice of receiving Communion in the form of an intincted wafer continued for much of the year, before a return to the use of a shared chalice. Those who, mainly for health reasons, do not wish to drink from a shared chalice are most welcome to receive the wafer only.

The monthly non-eucharistic 'Sunday Praise' service at St Dunstan's has maintained its small congregation and continues to be enjoyed by those who attend. Some 'traditions', like 'Moment of the Week' where all are invited to talk about events that have given pleasure since the last meeting, have become established. Although we no longer have our pianist, Caroline, Margaret, who leads the service has compensated by providing an electronic alternative to sing along to. The congregation is mixed, in that many do not attend the Sunday morning services, although there is support from some who do, and it is encouraging that it is forming a group in its own right. The afternoon ends with tea/coffee and cake and a chance to have a chat.

Children are welcome to attend all our services. Toy bags are always available for those who come and there are a small table and some chairs at the back of the church for those who want to draw or play. The Crib Service took place again this year on Christmas Eve. This traditional form of outreach remains popular with families and children from the community, particularly

so when a story about owls, read by Revd Jo produced much audience participation and hooting.

St Dunstan's Mothers' Union has met during the year, either in the church or in the church hall. It continues to support the Afia holiday project and to write cards for members of the parish at Easter and Christmas. More details of this will be found in the collected reports.

Services held for life events are an important part of our outreach to the community and the church has continued to celebrate baptisms and weddings and to give thanks for lives ended at funeral services. All are welcome to attend any of our services.

There were 75 names on the Church Electoral Roll at 31st December 2024, 45 of whom were resident and 30 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 55 adults and 2 children, combining both services.

With one name removed through death, at 31st December 2025 there were 60 on Roll of whom 35 were resident and 25 non-resident.

The average Sunday attendance counted during October 2025 was 66 and the average number of children was 3 in the parish

### *The Church*

St Dunstan's Church, is left open throughout the day for visitors and for private prayer, facilitated by a team of parishioners who unlock the church in the morning and lock at the end of the day, enabling it to be open for all during the daylight hours.

The PCC is aware of its responsibility of maintaining the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Hall and Fabric Committee which oversees renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan', supported by the PCC, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, still remains on hold at present. In the meantime, plans for renovating the lighting in the church are proceeding, as are those for redecorating the church hall and improving the toilets.

### *Pastoral Care*

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team and Communion is taken to those who cannot attend church.

There are many activities and organisations, open to congregation, the wider parish and beyond, which form part of St Dunstan's outreach and aim to benefit all. These include the weekly Saturday Morning Coffee from 10.00 a.m., the Lunch Club which meets on the first Wednesday of the month, and Tiny Tots, a weekly opportunity for toddlers, parents and grandparents to meet together for a time of play and socialising. Additionally, the Social and Fundraising team works hard to organise sales, the Christmas Fair and other celebrations throughout the year. The cooperation between the local Pilgrims Hospice shop and the church in the sale of donated good quality school uniform items which the shop is not permitted to sell, has continued as before. Sales have taken place on Saturday mornings and have been of

benefit both to the Hospice and to local families who can make use of the clothes for a small donation.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come to the church, as part of the 'Big Plan' mentioned previously. A report on the Fellowship can be seen elsewhere in the documents.

#### *Mission and Evangelism*

St Dunstan's supports several missions as part of our ministry of outreach.

The Benefice Newsletter has continued to make an appearance in 2025 with 10 issues during the year. Each church has its own section and we are grateful to Samuel Woods and Liz Parsons for their work on this. It is available both online and as a physical copy and copies are left in the church, giving visitors and local people an idea of what our churches are about.

The Benefice website, [www.dunstanmildredpeter.org.uk](http://www.dunstanmildredpeter.org.uk), is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

#### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the PCC during 2025, and the Standing Committee met on 2 occasions. Additionally, a Joint Meeting of both the PCCs of the Benefice took place in October with discussion focussing on making our PCC meetings more mission and ministry centred, rather than just business meetings. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC including the Standing Committee, the Hall and Fabric Committee, the Finance Committee, the Social and Fundraising Team, the Fellowship of St Thomas More. The leaders of these sub-committees report back to the PCC as necessary.

#### **Administrative information**

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan.

PCC members who have served from 1 January 2025 until the date this report was approved are:

#### *Ex Officio*

Rector	Revd Jo Richards
Churchwarden	Mrs Sue Palmer

*Representatives on the Deanery Synod:*

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)

*Elected members:*

Mrs Caroline Blamey  
Mr David Cockburn  
Mrs Laurienne Edwards  
Mr Richard Edwards from APCM 2025  
Mr Geoffrey Parsons (Treasurer)  
Mrs Liz Parsons  
Mr John Shaw  
Miss Philippa Trewby until APCM 2025  
Mr John Albin from October 2025

*And finally*

This has been another busy year, with much discussion at PCC meetings about trying to concentrate on the things we do well as part of the community in which we are situated, and being realistic about what we cannot do, or what is no longer working well. In all this, we give thanks for the support and leadership of Revd Jo, and the work of Sue Palmer, our lone warden who achieves so much, despite having a difficult time herself with mobility issues. Again, it has been a year of saying goodbye to old friends. We grieved with Revd Jo and her family in the death of her father. We mourned the passing of the Revd Peter Jacobs, who was a good friend and a tower of strength to so many. The death of John Morrison was another blow to those who had experienced his kindness, sense of humour and his ability to put others first.

May they rest in peace and rise in glory.

## **Financial Review 2025**

The figures are intended as a summary of incoming resources and expenditure. The 2024 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating surplus on all funds of £85,331 (£65,547), and an operating surplus in the General Fund of £56,460 (£62,227).

In 2025, our investments with the CBF Church of England funds decreased in value by £13,046 (£8,587).

## **Receipts**

Overall, total receipts for all funds for the year were £183,736 (£175,581), boosted by receipt of a legacy- see below.

General Fund receipts decreased compared to last year £151,408 (£170,267). Within these figures, the total 'giving' figure, that is regular giving, donations (including on-line), plate collections and gift-aid increased slightly compared to last year £41,209 (£40,283).

Hall rentals have decreased slightly £13,683 (£14,380).

Parochial fees increased £1,896 (£1,204).

dividend and bank interest increased and continued to contribute significantly to overall income at £17,213 (£15,184).

Rent for Whitstable Road was £9,365 (£10,189).

One-off grants received were £29,232 (£2,080). These comprise a grant of £8,597 from the diocese towards capital works; a grant of £19,873 from the National Lotteries fund for the hall WC refurbishment and £686 for VAI relief.

We received £6,279 from St Peter's & St Mildred's equivalent to 50% of the costs of the Benefice Office in 2024.

General fund-raising, including coffee mornings were £4,850 (£4,877).

We received a legacy from the estate of the Late Barbara Martin for £55,796.

### **Expenditure**

Total expenditures of all funds for the year were reduced, £98,405 (£110,034).

Total expenditure in the General Fund was £94,948 (£108,098), of which the Parish Share was £45,052 (£43,802).

Utility costs (church and hall, gas, water, electricity) reduced to £5,483 (£6,990).

Church maintenance costs were £8,738 (£5,399). The main items were roof alarm costs £2,617; flagpole £1,527; quinquennial inspection £1,101; electrical work, including major inspection £2,286; tower and gutter work £668.

Hall maintenance costs were £3,103 (£2,895). Major items were gas heaters £635; plumbing £630; electrical inspection £592.

£1,053 was spent on 69 Whitstable Road; the gutters were cleaned £400.

There was no major capital expenditure for the year for the church or hall.

During the year donations were made to charities from restricted and unrestricted funds of £3,844 (£4,976).

### **Funds Carried Forward**

Total funds carried forward to 2026 are £692,792 (£620,507) of which unrestricted funds carried forward are £289,271 (£237,475).

**Reserves Policy.**

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.



**INDEPENDENT EXAMINERS' REPORT**  
**TO THE PAROCHIAL CHURCH COUNCILLORS**  
**OF ST. DUNSTAN WITH HOLY CROSS PCC**

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

**Respective responsibilities of PCC members and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent Examiners' Statement**

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements
  - \* to keep accounting records in accordance with section 130 of the Act; and
  - \* to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.



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Peter Acott  
SHPD Accountants Ltd  
10 Littlebourne Road, Maidstone  
Kent, ME14 5QP

Dated: 16/03/2026

**St Dunstons PCC Canterbury**  
**Statement of Financial Activities**  
**For the period from 01 January 2025 to 31 December 2025**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	104,401	31,045	-	135,446	127,387
Activities for generating funds	17,231	1,015	-	18,246	19,846
Investment income	26,578	-	-	26,578	25,374
Incoming resources from charitable activities	3,198	235	-	3,433	3,126
Other incoming resources	-	33	-	33	48
Total income	151,408	32,328	-	183,736	175,581
<b>Resources used</b>					
Cost of generating funds					
Cost of generating voluntary income	27	30	-	57	47
Charitable activities	92,267	3,427	-	95,694	106,775
Governance costs	2,654	-	-	2,654	3,212
Total expenditure	94,948	3,457	-	98,405	110,034
Net income / (expenditure) resources before transfer	56,460	28,870	-	85,331	65,547
<b>Transfers:</b>					
Gross transfers between funds - in	-	400	-	400	141
Gross transfers between funds - out	(400)	-	-	(400)	(141)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	(4,264)	(3,017)	(5,764)	(13,046)	8,587
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	51,796	26,253	(5,764)	72,285	74,134
<b>Reconciliation of funds</b>					
Total funds brought forward	237,475	142,125	240,907	620,507	546,373
Total funds carried forward	289,271	168,379	235,143	692,792	620,507
<b>Represented by</b>					
Unrestricted					
General fund	289,271	-	-	289,271	237,475
Restricted					
Church Fabric	-	121,028	-	121,028	116,976
Community Outreach	-	1,736	-	1,736	1,286
Donations to Charities	-	-	-	-	-
Flower	-	-	-	-	-
Friends of St Dunstons	-	16,083	-	16,083	14,304
Friends of Thomas More	-	286	-	286	144
Hall Fabric Fund	-	21,006	-	21,006	1,133
Music	-	5,630	-	5,630	5,630
Rector Discretionary Fund	-	468	-	468	558
Support of Worship	-	41	-	41	41
Tower Fund	-	1,157	-	1,157	1,110
Youth Development	-	943	-	943	943
Endowment					
Building	-	-	96,722	96,722	96,722
Endowments	-	-	138,421	138,421	144,185
Total funds	289,271	168,379	235,143	692,792	620,507

## St Dunstons PCC Canterbury

## Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
<b>Fixed assets</b>			
	6431: 69 Whitstable Road	3,450	3,450
	6432: Church Hall	93,272	93,272
	6440: Halestrap Legacy Investment	102,677	106,953
	6441: Helmore Bequest Investment	10,597	11,039
	6442: Watkins Memorial Investment	25,146	26,193
	6448: Rees Legacy Investment 004S	70,053	72,970
	6449: CBF Property Fund 001P	21,807	21,347
	6450: Cheyney Legacy Investment	43,372	45,178
	6451: Headley & Lowe Legacy Investment 006S	81,560	84,956
	6452: Headley & Lowe Legacy Property 002P	17,998	17,619
	<b>Total Fixed assets</b>	<b>469,932</b>	<b>482,977</b>
<b>Current assets</b>			
	6501: Bank current account	31,438	11,532
	6510: CBF deposit account 001D	176,669	111,000
	6513: CBF Deposit AC CB1006768-001 Heald Legacy	15,000	15,000
	6520: Prepayments	-	-
	6521: Revenue receivable	-	-
	6590: Cash in hand	204	122
	<b>Total Current assets</b>	<b>223,311</b>	<b>137,654</b>
<b>Liabilities</b>			
	6610: Accruals Deferred Income	-	-
	6620: Creditors for goods services	-	-
	6699: Agency collections	450	124
	Z04: Accounts Payable	-	-
	<b>Total Liabilities</b>	<b>450</b>	<b>124</b>
	<b>Net Asset surplus (deficit)</b>	<b>892,792</b>	<b>620,507</b>
<b>Reserves</b>			
	Excess/(deficit) to date	85,331	65,547
	Z01: Starting balances	620,507	546,373
	Z02: Other gains/(losses)	(13,046)	8,587
	<b>Total Reserves</b>	<b>692,792</b>	<b>620,507</b>

Represented by Funds			
	General (Unrestricted)	289,271	237,475
	Restricted	168,379	142,125
	Endowment	235,143	240,907
	<b>Total</b>	<b>692,792</b>	<b>620,507</b>

## Accounts approved by: -

Sue Palmer (Trustee)



Dated: 5.4.2026

Geoffrey Parsons (Hon Treasurer)



Dated: 2 April 2026

## St Dunstons PCC Canterbury

## Statement of Assets and Liabilities (by code)

As at: 31 December 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Fixed Asset - Investments</b>						
6440: Halestrap Legacy Investment	-	-	-	102,677	102,677	106,953
6441: Helmore Bequest Investment	-	-	-	10,597	10,597	11,039
6442: Watkins Memorial Investment	-	-	-	25,146	25,146	26,193
6448: Rees Legacy Investment 004S	70,053	-	-	-	70,053	72,970
6449: CBF Property Fund 001P	21,807	-	-	-	21,807	21,347
6450: Cheyney Legacy Investment	43,372	-	-	-	43,372	45,178
6451: Headley & Lowe Legacy Investment 006S	-	-	81,560	-	81,560	84,956
6452: Headley & Lowe Legacy Property 002P	-	-	17,998	-	17,998	17,619
Total	135,231	-	99,558	138,421	373,210	386,255
<b>Fixed Asset - Tangible Assets</b>						
6431: 69 Whitstable Road	-	-	-	3,450	3,450	3,450
6432: Church Hall	-	-	-	93,272	93,272	93,272
Total	-	-	-	96,722	96,722	96,722
<b>Current Asset - Cash At Bank And In Hand</b>						
6501: Bank current account	14,058	-	17,380	-	31,438	11,532
6510: CBF deposit account 001D	124,778	-	51,891	-	176,669	111,000
6513: CBF deposit ac - Heald Legacy	15,000	-	-	-	15,000	15,000
6590: Cash in hand	204	-	-	-	204	122
Total	154,039	-	69,271	-	223,311	137,654
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	450	-	450	124
Total	-	-	450	-	450	124
Net total assets	289,271	-	168,379	235,143	692,792	620,507
<b>Represented by</b>						
General (Unrestricted)	289,271	-	-	-	289,271	237,475
Restricted - Chfabric	-	-	121,028	-	121,028	116,978
Restricted - CommOut	-	-	1,736	-	1,736	1,286
Restricted - FOTM	-	-	288	-	288	144
Restricted - Friends	-	-	16,083	-	16,083	14,304
Restricted - HallFab	-	-	21006	-	21006	1,133
Restricted - Music	-	-	5,630	-	5,630	5,630
Restricted - RDF	-	-	468	-	468	558
Restricted - Tower	-	-	1,157	-	1,157	1,110
Restricted - Worship	-	-	41	-	41	41
Restricted - Youth	-	-	943	-	943	943
Endowment - Building	-	-	-	96,722	96,722	96,722
Endowment - Endowments	-	-	-	138,421	138,421	144,185
Total	289,271	-	168,379	235,143	692,792	620,507

## St Dunstons PCC Canterbury

## Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	-	-	-	-	96,722
Charities - Donations to Charities	-	279	279	-	-	-
Chfabric - Church Fabric	116,976	8,597	1,527	-	(3,017)	121,028
CommOut - Community Outreach	1,288	550	100	-	-	1,736
Endowments - Endowments	144,185	-	-	-	(5,764)	138,421
Flower - Flower	-	284	599	315	-	-
FOTM - Friends of Thomas More	144	432	290	-	-	286
Friends - Friends of St Dunstons	14,304	1,756	63	86	-	16,083
HallFab - Hall Fabric Fund	1,133	19,873	-	-	-	21,006
Music - Music	5,630	-	-	-	-	5,630
RDF - Rector Discretionary Fund	558	250	340	-	-	468
Tower - Tower Fund	1,110	307	260	-	-	1,157
Worship - Support of Worship	41	-	-	-	-	41
Youth - Youth Development	943	-	-	-	-	943
General - General fund	237,475	151,408	94,948	(400)	(4,264)	289,271
Totals	620,507	183,736	98,405	-	(13,046)	692,792

## St Dunstons PCC Canterbury

## Analysis of Receipts and Payments

Selected period: 01 January 2025 to 31 December 2025

	Total				
	General	Designated	Restricted	Endowment	This year Last year
<b>Incoming resources</b>					
<i>Incoming resources from generated funds</i>					
0101 - Gift Aid bank	2,033	-	-	-	2,033 2,404
0102 - Parish Giving Scheme	22,465	-	-	-	22,465 21,467
0110 - Gift Aid Envelopes	-	-	-	-	- 601
0201 - Other planned giving	753	-	-	-	753 730
0301 - Loose plate collections	2,333	-	683	-	3,016 1,636
0401 - Regular gift days	-	-	-	-	- -
0410 - Giving through church boxes	563	-	-	-	563 625
0501 - One-off Gift Aid gifts	1,719	-	35	-	1,754 1,403
0510 - Gifts of quoted securities	-	-	-	-	- -
0550 - Donations appeals etc	1,264	-	1,391	-	2,655 3,476
0551 - Donations on-line Benefice	143	-	-	-	143 172
0552 - On-line donations St Dunstons only	2,408	-	-	-	2,408 3,077
0601 - Tax recoverable on Gift Aid	7,578	-	-	-	7,578 7,629
0701 - Legacies	55,796	-	-	-	55,796 75,008
0801 - Recurring grants	-	-	-	-	- 517
08A1 - Non-recurring one-off grants	762	-	28,470	-	29,232 1,563
0901 - Other funds generated	6,584	-	466	-	7,050 7,080
0503 - Friends subs Gift-aid	-	-	25	-	25 20
1220 - Bookstall sales - fund raising	256	-	15	-	270 242
1240 - Church hall lettings - fund raising	12,381	-	-	-	12,381 12,758
1250 - Magazine income - advertising	-	-	-	-	- -
1270 - Coffee mornings	3,257	-	147	-	3,405 2,814
1301 - Rummage sales etc	880	-	-	-	880 1,513
1302 - Other fundraising income	457	-	828	-	1,285 2,299
1001 - Dividends	11,750	-	-	-	11,750 11,515
1020 - Bank and building society interest	5,463	-	-	-	5,463 3,669
1030 - Rent from lands or buildings	9,365	-	-	-	9,365 10,189
Incoming resources from generated funds Totals	148,211	-	32,060	-	180,270 172,407
<i>Incoming resources from charitable activities</i>					
1101 - Fees for weddings and funerals	1,896	-	-	-	1,896 1,204
1210 - Bookstall sales to promote objectives	-	-	235	-	235 250
1230 - Church hall lettings - objectives	1,302	-	-	-	1,302 1,672
1260 - Parish magazine sales	-	-	-	-	- -
1303 - Fairtrade Sales	-	-	-	-	- -
Incoming resources from charitable activities Totals	3,198	-	235	-	3,433 3,126
<i>Other incoming resources</i>					
0502 - Subscriptions received	-	-	33	-	33 48
1310 - Insurance claims	-	-	-	-	- -
1320 - Surplus - sales of fixed assets	-	-	-	-	- -
Other incoming resources Totals	-	-	33	-	33 48
Receipts Grand Totals	151,408	-	32,328	-	183,736 175,581

	Total				
	General	Designated	Restricted	Endowment	This year Last year
<b>Resources used</b>					
<b>Cost of generating funds</b>					
1701 - Fees paid to fund raisers	-	-	-	-	-
1710 - Costs of applying for grants	-	-	-	-	-
1720 - Costs of stewardship campaign	-	-	-	-	-
1730 - Costs of fetes & other events	27	-	30	-	57 47
1740 - Investment management costs	-	-	-	-	-
<b>Cost of generating funds Totals</b>	<b>27</b>	<b>-</b>	<b>30</b>	<b>-</b>	<b>57 47</b>
<b>Charitable activities</b>					
1702 - Bank Charges	10	-	-	-	10 -
1731 - Fairtrade purchases	-	-	-	-	-
1801 - Giving to missionary societies	-	-	-	-	-
1830 - Giving - relief and development agencies	250	-	50	-	300 2,671
1850 - Home mission	2,374	-	308	-	2,682 2,126
1870 - Secular charities	950	-	212	-	1,162 2,850
1901 - Stipends quota	-	-	-	-	-
1910 - Ministry parish share etc	45,092	-	-	-	45,092 43,802
2001 - Assistant staff costs	11,341	-	-	-	11,341 9,343
2050 - Parish administrator expenses	-	-	-	-	- 152
2051 - Organist fees	822	-	-	-	822 719
2101 - Working expenses of incumbent	-	-	67	-	67 -
2102 - Curate's Expenses	-	-	-	-	- 20
2110 - Visiting speakers / locums	-	-	-	-	- 62
2120 - Council tax	-	-	-	-	-
2130 - Parsonage house expenses	-	-	-	-	-
2140 - Water rates - vicarage	-	-	-	-	-
2145 - Parsonage - water	-	-	-	-	-
2150 - Vicar's telephone	-	-	-	-	-
2160 - Parish training and mission	-	-	-	-	-
2170 - Education	-	-	-	-	-
2201 - Mission expenses	-	-	-	-	- 321
2301 - Church running - insurance	4,228	-	-	-	4,228 3,842
2309 - Church Office Supplies	785	-	-	-	785 1,625
2310 - Church office - telephone	1,037	-	-	-	1,037 959
2311 - Telephone church hall	-	-	-	-	-
2312 - Photocopier hire	2,497	-	-	-	2,497 414
2320 - Organ / piano tuning	1,003	-	-	-	1,003 1,204
2330 - Church maintenance	6,951	-	1,787	-	8,738 5,399
2331 - Cleaning	230	-	-	-	230 -
2340 - Upkeep of services	1,618	-	684	-	2,301 3,227
2350 - Upkeep of churchyard	41	-	-	-	41 35
2360 - Administration/stationary	162	-	-	-	162 210
2401 - Church running - electric	946	-	-	-	946 1,298
2410 - Church running - gas	1,323	-	-	-	1,323 1,763
2420 - Church running - water	236	-	-	-	236 87
2430 - Church running - oil	-	-	-	-	-
2440 - Church running - heating and lighting	-	-	-	-	-
2441 - Misc Expenses Church	233	-	182	-	415 1,900
2442 - Refreshments	227	-	128	-	355 205
2443 - Rubbish collection	679	-	-	-	679 641
2444 - Church Other consumables	32	-	-	-	32 -
2501 - Magazine expenses	-	-	-	-	-
2502 - Outreach costs	-	-	-	-	-
2510 - Bookstall costs	-	-	-	-	-
2515 - Hall caretakers remuneration	-	-	-	-	-
2520 - Hall running - oil	-	-	-	-	-
2530 - Hall running - electricity	1,620	-	-	-	1,620 1,474
2540 - Hall running - gas	679	-	-	-	679 1,468

	Total				
	General	Designated	Restricted	Endowment	
					This year    Last year
2550 - Hall running - insurance	1,263	-	-	-	1,263    1,148
2560 - Hall running - maintenance	3,103	-	-	-	3,103    2,895
2570 - Hall running - telephone	-	-	-	-	-    -
2580 - Hall running - water	679	-	-	-	679    882
2590 - Hall running - heating and lighting	-	-	-	-	-    121
2591 - Misc Expenses Hall	609	-	-	-	609    788
2592 - Hall kitchen supplies	154	-	9	-	162    60
2593 - Hall: Other consumables	38	-	-	-	38    100
2701 - Church major repairs - structure	-	-	-	-	-    1,446
2710 - Church major repairs - installation	-	-	-	-	-    1,227
2720 - Church interior and exterior decorating	-	-	-	-	-    -
2801 - Hall + major repairs - structure	-	-	-	-	-    -
2820 - Hall + major repairs - installation	-	-	-	-	-    2,103
2830 - Hall + interior and exterior decorating	-	-	-	-	-    -
2840 - Other PCC property upkeep	1,053	-	-	-	1,053    8,190
2901 - New building parsonage house	-	-	-	-	-    -
2910 - New building house for curate	-	-	-	-	-    -
2920 - New building Church	-	-	-	-	-    -
2930 - New building Hall	-	-	-	-	-    -
<b>Charitable activities Totals</b>	<b>92,267</b>	<b>-</b>	<b>3,427</b>	<b>-</b>	<b>95,694    106,775</b>
<b>Governance costs</b>					
2302 - Licences and subscriptions	1,484	-	-	-	1,484    2,042
2601 - Governance costs examination/audit fee	1,170	-	-	-	1,170    1,170
<b>Governance costs Totals</b>	<b>2,654</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,654    3,212</b>
<b>Other resources used</b>					
<b>Other resources used Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-    -</b>
<b>Payments Grand totals</b>	<b>94,948</b>	<b>-</b>	<b>3,457</b>	<b>-</b>	<b>98,405    110,034</b>



**ST DUNSTAN WITH HOLY CROSS PCC  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2025**

**1 ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis. The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value. The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

**1 (a) Funds**

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purposes of restricted funds are noted in the accounts. The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

**1 (b) Incoming resources**

*Voluntary income and capital sources*

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

*Other ordinary income*

Rental income from letting of church premises is accounted for when earned.

**1 (c) Resources expended**

*Grants*

Grants and donations are accounted for when paid.

*Costs*

Costs are accounted for when they are expended.

**1 (d) Fixed Assets**

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

*Freehold Property*

Freehold property is stated at cost. No depreciation is charged against the values stated.

*Fixed asset investments*

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.