Church of St Mary the Virgin

Minster-in-Thanet.

Accounts for the Year ended 31 December, 2025.

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Church of St Mary the Virgin

Minster-in-Thanet.

Independent Examiner's Report to the Trustees of St Mary the Virgin, Minster-in-Thanet, Parochial Church Council.

I report to the trustees on my examination of the accounts of St Mary the Virgin Church, Minster-in-Thanet for the year ended 31 December, 2025.

Responsibilities and basis of report.

As the charity trustees, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (" the Act.") The accounts on Pages 2 to 7 have been prepared using the Receipts and Payments format.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act.

Independent examiner's statement

I have completed my examination . I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect :

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act ; or

2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



J.W. Chesters FCA

Nauchon

40310 Baudignan

France.

Dated : 28 / 09, 2026

Parochial Church Council of St Mary the Virgin, Minster-in-Thanet

Financial Statements for the Year Ended 31 December 2025

Receipts and Payments Account

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	2024
RECEIPTS	1					
Voluntary Receipts:						
Planned Giving		16 347			16 347	16 256
Collections at services		3 641			3 641	3 531
All other giving / voluntary receipts		431	0	2 250	2 681	2 678
Gift Aid recovered		4 501			4 501	4 132
		24 920	0	2 250	27 170	26 597
Activites for generating funds				1 056	1 056	7 713
					0	0
Investment income		438		5 728	6 166	5 259
NON-RECURRING Legacy or one-off grants				0	0	52 118
Church Activities		346	7 295	4 582	12 223	7 797
Total Receipts		25 704	7 295	13 616	46 615	99 483
PAYMENTS						
Church Activites						
Parish Share	4	25 615			25 615	24 649
Clergy and staffing costs		0			0	0
Church running expenses		2 271		19 418	21 689	23 473
Hall running costs		0	9 296		9 296	7 125
Mission giving and donations		315		55	370	659
		28 201	9 296	19 473	56 970	55 907
Costs of generating funds		0		447	447	810
Total Payments		28 201	9 296	19 920	57 417	56 717
Excess of Receipts over Payments		(2 497)	(2 002)	(6 303)	(10 802)	42 766
Transfer between funds	2	2 497	0	(2 497)	0	0
		0	(2 002)	(8 800)	(10 802)	42 766
Cash at bank and in hand at 1 January		5 000	6 589	307 238	318 827	276 063
Cash at bank and in hand at 31 December		5 000	4 587	298 437	308 025	318 828

0

Approved by the Parochial Church Council on 2026 and signed on its behalf by:

Mr Philip Pearce, (Chairman)

Mr Christopher Goulding, (Treasurer)

NOTE

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006

10/4/2026

2. Following independent examination and acceptance of these accounts at the Annual Parochial Council Meeting, the Treasurer will compile and submit the Annual Return of Parish.

3. Parish Share - the Parish share has been paid in full for the current year.

Church of St Mary the Virgin, Minster-in-Thanet
Statement of Assets and Liabilities as at 31st December 2025

	2025											2024
	General Fund	Old Schools Fund	Fabric Fund	Floodlight Fund	Flower Fund	Bells fund	Choir fund	Heating	Organ	Clock fund	Totals	Totals
MONETARY ASSETS	(unrestricted) £	(designated) £	(restricted) £	(restricted) £	(restricted) £	(restricted) £	(restricted) £	(restricted) £	(restricted) £	(restricted) £	£	£
TOTAL CASH	5 000	4 587	276 523	2 399	2 293	7 627	1 776	290	5 993	1 536	308 025	318 828
Amounts owed to the PCC												
Debtors												
Tax reclaim	1 562		0								1 562	718
Dean & Chapter			0								0	0
TOTAL MONETARY ASSETS	6 562	4 587	276 523	2 399	2 293	7 627	1 776	290	5 993	1 536	309 587	319 546
Liabilities												
Utilities	0	0									0	0
Income Tax repayment											0	0
Parish Share (Quota) shortfall	80 912										80 912	80 912
Capital expenditure projects			0								0	0
Wantsum Group	0										0	
TOTAL LIABILITIES	80 912	0	0	0	0			0	0		80 912	80 912
TOTAL NET VALUED ASSETS	(74 350)	4 587	276 523	2 399	2 293			290	5 993		228 675	238 634

NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

3. A transfer from the Fabric fund to the General fund was required to maintain a minimum balance.

4. Following independent examination and acceptance of these accounts at the Annual Parochial Council Meeting, the Treasurer will compile and submit the Annual Return of Parish.

St Mary the Virgin, Minster-in-Thanet – PCC Annual Report 2025

Administrative information

St Mary's Church is part of the Wanstum Benefice in the Diocese of Canterbury within the Church of England.

The Wantsum Benefice is part of the Seamarsh Group Ministry (Dec 2018) within Thanet Deanery, Diocese of Canterbury.

St. Mary's Church is situated in the centre of the village of Minster-in-Thanet.

The correspondence address is wantsumchurches@gmail.com

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity exempt from registration with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members of the PCC:

Clergy	Revd Jef Foulger (Priest in Charge)
Reader/Assistant Curate (from 28/06/25)	Revd Sally Willins (ex officio)
Wardens:	Mr Phil Pearce (ex officio) Vacant

Representatives on the Deanery Synod:

Mrs Fran Kimmons (ex officio)
Mr Phil Pearce (ex officio)

Mrs Pat Hogben (serves until 2028)
Mrs Sue Hergest (serves until 2027) PCC Secretary
Mrs Liz Shervington (serves until 2028)
Mrs Sue Jezzard (serves until 2027
Mr Chris Goulding (PCC Treasurer) (serves until 2027)

The PCC met six times across the year.

Committees

The PCC has three subcommittees:

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Old Schools:
Attends to matters relating to the repair and restoration of the Old Schools building, and the day to day running of the hall.

Fabric:
Has an overview of matters relating to the repair, re-ordering and restoration of the church.

Objectives and Activities:
The PCC is committed to enabling as many people as possible to worship at St. Mary's and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the people of the parish. Services and worship put faith into practice through prayer, scripture and preaching, music and sacrament.
When planning activities for the year the Priest in Charge, the Assistant Curate and the PCC have, in line with the Commission's Guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion, sought to enable people to live out our faith as part of our parish community through:

- *Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus.*
- Provision of pastoral care for people living in the parish.
- Provision of a range of services that will appeal to a wide range of people, young and old. To facilitate this work it is important that we maintain the fabric of the Parish Church.

Achievements and Performance:
Worship and Prayer:
The PCC are keen to offer a range of services over the course of the year that the community find both beneficial and spiritually fulfilling. There is a service every Sunday. Two are Communion, and two are non-Communion. There is a service every Wednesday at 10.30am. This alternates between Holy Communion BCP and a 'Silent Prayer'. Both continue to be well supported. Major festivals are marked accordingly. The church also hosts the Remembrance Service which draws a large number of people and representatives of many local organisations. The C/E Primary School holds festival services in the church when the building is almost completely filled. 2025 saw the second year of celebrating Creation Sunday in October with 'Church Outside'.
All are welcome to attend regular services. At the 2025 APCM there were 46 people on the Electoral Roll. 32 are resident in the parish.

Holy Communion is taken to the homes of people who are unable, through age or illness, to attend the normal church services.

Deanery Synod:
Minster has two representatives on the Deanery Synod: Fran Kimmons and Phil Pearce. This provides the PCC with an important link with the between the parish and wider structures of the church.

The Parish Buildings:
During 2025 whilst there was no major expenditure on repairs to the fabric of the church ongoing regular maintenance such as gutter cleaning has been necessary. Please see Churchwarden's report for details of completed work on the Church buildings in 2025.

The Old School Hall owned by the PCC continues to be booked mainly for craft and hobby groups and excluding some Capital expenditure this year would have shown a small surplus. The Old School Hall continues to be a valuable resource to village groups and community.

Mission and Evangelism:
Across 2025 the regular programme of services continued to be augmented by a weekly online Wantsum Group Newsletter offering Scripture reflections and prayer – as well as information about events etc..

Ecumenical Relations:
We have a good relationship with both the Roman Catholic and Salvation Army Churches. Initiatives for coming together include worshipping together during the Week of Prayer for Christian Unity; a joint Lent Reflection; joining together for a public act of witness on Good Friday. In addition, representatives meet together regularly.

Financial Review:

The 2025 accounts show that the balances for the year are (2024 figures in brackets):

PCC unrestricted (General fund – Church services)	£5000	(£5000)
PCC restricted (Fabric Fund plus small funds – Church building)	£298,438	(£298,213)
Restricted (Old Schools)	£4587	(£6589)
Voluntary income	£24,920	(£24,444)

Due to the reserves policy of retaining a balance of £5000 in unrestricted funds, it was necessary to transfer £2497 from restricted funds to maintain that balance. In 2024 the same balancing amount was £9025 so 2025 represents an improvement. As can be seen above the voluntary income from Service collections, Gift aid recovered, regular planned and ad-hoc giving, remained at a similar level to 2024. Fees for weddings and funerals are held at benefice level.

Once again the full parish share was paid principally due to the bequest from the late Margaret Clarke boosting the Fabric fund and its expenses but should the Church require significant works due to the 5 yearly (Quinquennial) survey, the full amount may not be possible in future years.

In 2025 the PCC was running two bank accounts – CAF bank and Lloyds Bank. The move to Lloyds as approved by the PCC was due to (at the time) a tedious CAF online banking system and the need to bank cash in Canterbury compared to the local Lloyds branch in Ramsgate. Lloyds also offer a free accounting system which is planned to be used in 2026. The transition from CAF has been a gradual process and also gave the opportunity for some planned givers to register with the (relatively) new Parish giving scheme. Progress has been positive and the CAF accounts will be closed in 2026.

The PCC also has two notice savings accounts with Lloyds which have provided additional income.

The largest single item of expenditure is still the annual insurance for the Church and the Old Schools; the annual open gardens fund raising event helps to reduce that cost but at £4000 in 2025 contributed just under half of the premium.

Reserves policy The PCC continues to maintain a minimum contingency reserve on unrestricted funds of £5000.