

# ST MARY'S CHURCH HADLOW

## ANNUAL PAROCHIAL CHURCH MEETING FOR THE YEAR 2025

To be held on

Sunday 26 April 2026, 11.30 a.m. in  
St Mary's Church, Hadlow

Documents for the meeting:

Agenda for the 2026 APCM, p.2

Minutes of the APCM Meeting held 6 April 2025, p.3

Churchwardens', committee and other reports for 2025, p.6

The 2025 Annual Report and Accounts, p.17

# ST MARY'S CHURCH, HADLOW ANNUAL PAROCHIAL CHURCH MEETING

Sunday 26<sup>th</sup> April 2025, 11.30 a.m. in  
St Mary's Church, Hadlow

## AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 6<sup>th</sup> April 2025
3. Election of two (2) Churchwardens  
(*Two churchwardens to be chosen in accordance with the Churchwardens' Measure 2001*)
4. Election of two (2) parochial representative of the laity to the Deanery Synod
5. Election of five (5) parochial representatives of the laity to the Parochial Church Council
6. The appointment of an Independent Examiner
7. Report on changes to the Electoral Roll (a copy of the Roll is available for inspection)
8. Adoption of The Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2025
9. The Churchwardens' Report on the fabric, goods and ornaments of the Church\*  
(*in accordance with Section 50 of the & Ecclesiastical Jurisdiction and Care of Churches Measure 2018*)
10. Report on the proceedings of the Paddock Wood Deanery Synod\*
11. Reports of the activities of the sub-committees of the PCC\*:
  - a. Fabric;
  - b. Finance (Treasurer's Report);
  - c. Social and Fundraising;
  - d. Worship.
12. Reports on other areas of the life of the Parish\*:
  - a. Anna Chaplain, Bell Ringers; Café Plus; Carers, Church Cleaning; Coffee Pots and Tiny Tots; Delhi Brotherhood Society; Church Flowers; Kibakwe Link; Hospital Car Service Messy Church; Music; Newsletter Delivery; Welcomers; Friends of St Mary's
13. Reflections on the year

\* Reports for items 2 and 9 to 13 follow in this document, which may also be downloaded from our 'A Church Near You' website <https://www.achurchnearyou.com/church/16980/>. There is a sign-up sheet at the back of church If you would like a paper copy.

# Minutes of the Annual Parochial Church Meeting of St Mary's Church, Hadlow held 6th April 2025

In the Chair:  
Minutes taken by:

Fr Jim Horton  
Richard Hopkinson, PCC Secretary

## **1. Members present**

Fr Jim Horton, Vicar

Officers of the current PCC: John Speed, Churchwarden (JS), Katerina Plucknett-Nixon, Churchwarden (KN), Martin Massy, Treasurer (MM), Richard Hopkinson Secretary (RH).

Plus 42 members present in church.

Apologies were received from Linda Moore, Carol Wickham, Barry and Sue Wheeler, and Michael Payne.

## **2. Minutes of the Annual Parochial Church Meeting held on 21st April 2024**

Minutes of the Annual Parochial Church Meeting held on Sunday 21st April 2024 were approved by unanimous vote.

## **3. Election of Churchwardens**

Nominations were received for Katerina Nixon and John Speed. There being no other nominations, Katerina and John were elected unopposed.

## **4. Election of parochial representatives of the laity to the Parochial Church Council (PCC)**

There was one nomination for vacant positions on the PCC; Kirsty Finch was duly elected unopposed.

## **5. Election of parochial representatives of the laity to the Deanery Synod**

There was one nomination to fill the role of a representative to the Deanery Synod. Mike Harvey was elected. The second role remains vacant.

## **6. Report on the Electoral Roll (A copy of the Roll is available for inspection in the porch)**

RH thanked David Lear who acted again as our Electoral Roll Officer. There are 91 on the Electoral Roll. This is down on previous years.

## **7. Adoption of the Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2024**

MM proposed that the APCM adopt the Annual Report and Accounts for the year ending 31 December 2024. Approved unanimously.

RH commented that income as well as members of the roll, was down year on year. MM had to be thanked for guiding the church to a balanced budget, but this had implications for our parish share offering to the Diocese which was down on the figures requested.

MH commented that the parish offer was well below the requested level and this was not normal and would in the long term not be able to support the church hierarchy, as it was below the cost of the provision of a Vicar to the Parish.

Parishioners were encouraged to consider legacy giving, in addition to gift aid giving (PGS Scheme) and those not on this system were encouraged to join this (request help if they need this as this maximises their giving value whilst considerably saving on the time required for administration of gift aid). It was noted that in setting this up you could opt for inflationary updates which was beneficial, or easily reduce or increase contributions should your circumstances change.

Fr Jim suggested that the level of parish share being below the cost of the provision of a vicar would lead to a different view being taken on the provision of Vicar in the future should he resign.

MM thanked the finance team – Duncan Murray, Gabrielle and David Lear and John Speed – for their support, and reiterated his thanks to the congregation for their generosity.

## **8. The appointment of an Independent Examiner**

MM proposed that Jason Foxwell, FCCA, FACIE, be re-appointed as Independent Examiner (IE). Jason was first appointed in January 2024. This was agreed.

## **9. The Churchwardens' report on the fabric, goods and ornaments of the Church**

Fr Jim drew members' attention to the Churchwardens' report in the APCM booklet.

## **10. Other Reports**

Reports on all other areas of church life were in the documents available from the church website.

It was noted that the Brass cleaning team had retired, and thanks was offered for the great work they had done over the years, but a new set of volunteers was required to continue this. (Please speak to the church wardens if you want to help)

Father Jim stated there were opportunities for others to join in all aspects of church life and encouraged people to come forward to be readers, sides people, welcomers or to speak to him about how else they would like to help.

## **11. Questions**

A question was raised about the budget and MM replied setting out the adjustments of the budget were made to balance the books. Savings had been made in expenditure despite increased inflationary costs.

## **12. Vicar's reflections**

Fr. Jim began by saying that in addition to the recorded reflection in the APCM report, he wished to add further thoughts, thanking all for their contributions and in particular:

- Janice, for her role as Parish Administrator, and without whom there would be no services!
- Christopher, for his support and wise counsel
- Jenny, for all she does in her role as Anna Chaplain
- Cathy, for her work with young people and on safeguarding

- The choir, organist and servers, who enhance our services
- The welcomers,
- People who organise events and provide refreshments
- Many others, not all church members – church cleaning, flowers, activities (Café Plus, Seniors, Coffee Pots & Tiny Tots), village newsletter, etc., etc., etc. [Ed. See 2025 APCM booklet]

Looking forward, we are part of a great tradition that stretches back over 1,000 years as we approach our 1,050th anniversary here in Hadlow (summer 2025). We need to look beyond ourselves and trust that the church will continue. Building on prayer and giving of ourselves in all its opportunities, offering time, skills and finances, we can work to enhance the life of our community.

Signature .....

Date: ..... 2026

## REPORTS FOR THE YEAR 2025

### Agenda Item 9: Churchwardens' Report on the fabric, goods & ornaments of the church

The Churchwardens' report is to cover the fabric and ornaments of the Church and for the most part they are in good condition.

2025 as a mixed year with Fr Jim moving on to pastures new leaving the Church in another interregnum. The PCC and Fabric Committees started the year looking towards the future of St Mary's and reviewing what we think we will want from the Church in the future. Vision 2030 as the plan of action is now known covers several projects including, green energy supplies, heating changes, reordering of the Choir and Occasional Vestries, redecorating and levelling of the floor. This also has led to members of the congregation and the community becoming Friends of St Mary's, Hadlow to help support the development of the Church.

Michael Pound, has continued, overseeing the choir and currently playing the organ at the majority of services. We now have a Hymnal plus machine, which can be used to accompany the hymns for those services Michael is unable to play and we are unable to find a willing organist to play. These are few and far between these days. To assist Michael there is now a music committee led by Sue Mason, to assist with the choice of music and we are very excited about the congregation being able to have their own choice in some services. John and Katerina are, as always, eternally grateful for the support and dedication Michael gives to the church.

The congregation has continued to grow we are pleased to continue to welcome several new faces to our congregation. We do continue to suffer from a lack of volunteers in many areas of the Church. Which given the current circumstances of an interregnum it is even more important for us all to work together to keep our thriving church going. While we are thankful for all the work that people have done over many years, we do ask that anyone who is able to volunteer to do so. This will enable us to do what we need to do to encourage more new people and grow the Church, therefore taking the pressure off of the few who do so much.

In October we said goodbye to Fr Jim, after 3 years. Two minibuses took members of the congregation to Holy Trinity, Lamorbey, for Fr Jim's installation showing the caring nature of the community of St Mary's. Although the parish has been left in another interregnum, John and Katerina are heartened by the welcome shown by the congregation to each other and newcomers joining, the continued community feel and the upbeat focus on the future of St Mary's.

Our thanks go to everyone who has helped make 2025 a successful year for our Church. We would like to thank those who gave their time and efforts to paint the porch and Chancel giving a fresh feel to these area's. Thanks also goes to all those who also have taken on many different jobs or who have helped by doing jobs they see need doing and for that we are very grateful. With everyone's support there are so many possibilities for the year ahead to continue to build the Church and promote more activities, for a new incumbent to see the opportunities and talents that give them every opportunity to join us and with us develop the next chapter of St Mary's.

Katerina and John

## **Agenda Item 10: Report on the Paddock Wood Deanery Synod for 2025.**

Paddock Wood Deanery Synod met three times in 2025, in March, May and August. The Area Dean, Andrew Axon, Vicar of Lamberhurst, took the chair for the March meeting and Paul Kish, Vicar of Yalding, took over the role of Area Dean for the remaining period.

Bishop Jonathn and the Archdeacon attended the March meeting to mark the retirement of Rev Bryan Knapp, Viar of Paddock Wood. The Bishop gave a presentation on the Diocesan strategy focused on the vision of 'Change, Serve and Grow'. He stated that the Diocese was committed to maintaining clergy numbers, but there were challenges in achieving this in terms of availability and finance.

In May, Miranda Hungerford was welcomed as the new Deanery Secretary. There was much discussion about the extended vacancy in Horsmonden and the difficulty in filling this 'house-for-duty' post. This was a common problem in the general area, with a shortage of people coming forward for training for the ministry, which was particularly apparent in our Deanery. It was agreed that more cooperation between parishes would be needed.

The August meeting also focused on the issue of vacancies, which now included Paddock Wood and Lamberhurst with Matfield as well as Horsmonden. The Area Dean said he would be on sabbatical from September until Advent.

Mike Harvey

## **Agenda Item 11: PCC Committee Reports**

### **Fabric Committee**

The fabric committee supports the churchwardens in discharging their responsibility for the fabric of the church and develops and implements projects to improve the church building. In 2023 the committee began to develop a long-term plan for improvements. Several projects have been identified, and progress has been made on building them into a plan that will hopefully enable us to attract grant funding given that the costs – estimated at £300,000 – cannot be met from our own resources. A 'Friends' group is being established as part of the plan.

Richard is leading a project to replace the gas-fired boilers with electric infrared heating – the approach is to heat the people, not the space. The project will include removing the pipework in church, which is a necessary step to a later stage of improving access by levelling the floor in the nave. Richard and Martin visited Rattlesden church to see how it implemented a similar scheme. A boiler condition survey was undertaken as part of the process to secure a grant as a 'demonstrator church'.

Usual regular routine maintenance of fire protection, organ, blower and humidifier, clearing gutters and replacing damaged tiles. Richard and Martin redecorated the chancel in July using a traditional limewash.

Thanks are due to the committee members, who are: James Munday-Kolozsvári, Richard Hopkinson, Mike Harvey, Martin Massy plus vicar and churchwardens as ex officio members. The committee met on five occasions, normally meeting every other month, between PCC meetings.

Martin Massy, Convenor

## **Finance Committee**

The treasurer is supported by the finance committee, with additional assistance from Duncan Murray (bookkeeper), Gabrielle and David Lear (accounting advice and support throughout the year and particularly for year-end) and John Speed (Gift Aid). Committee members are: Martin Massy, Jim May, Mike Harvey, John Speed plus vicar and churchwardens as ex officio members.

We encourage all donors to use the Parish Giving Scheme (PGS); if you are a taxpayer, it would make our administration much easier if you could switch to the scheme. The PGS can be used for one-off donations as well as regular giving. The PGS is a direct debit scheme with the usual DD guarantees. The PGS is secure and reliable – it is part of the Church of England – and doesn't cost us anything. It reduces the amount of time we spend on claiming Gift Aid because it does it for us. Registration for the PGS is very straightforward and can be done online, by telephone or by post; forms are available in church. Talk to me, Martin Massy, if you would like more information.

We would also like to encourage people to consider leaving a legacy to St Mary's in their wills. "To make it easier, the Church of England has partnered with Farewill, the UK's favourite will writer, to offer a free online will writing service which you can do from the comfort of your home in less than 30 minutes." Search online for "church of England farewill" (<https://www.churchofengland.org/faith-life/lasting-gift-your-church/writing-your-will>).

Thank you to all our supporters; without you it would not be possible to fulfil our aim of "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical" as well as we would like. Thank you again.

Martin Massy, Convenor and Hon. Treasurer

## **Social & Fundraising – Report for year 2025**

St Mary's 2025 social and fundraising calendar began with our first ever Burns Night celebration. It was a great evening; the church looked beautiful, the food was delicious – even the haggis!, and the tartan was in evidence; all that was missing were the bagpipes – maybe another time.

That was the first of a number of events held during the year, some to raise funds and others to celebrate the church's position in the community – this was particularly the case in a year which saw the 1,050th anniversary of a known church in Hadlow. The most fitting date to mark this anniversary year was the Patronal Festival in August when a service in church was followed by a barbecue in the churchyard. Guests were also invited to view exhibits: one a superb timeline of the church's history through mice knitted by the gifted members of Knit and Natter, a Historical Society display and a beautiful collection of historic chalices.

Other events were two band concerts, four quizzes, a cream tea and village mouse hunt, a film showing and the biennial Scarecrow Trail which, as in previous years, saw many community organisations take part with an excellent range of scarecrows; seeing so many families and individuals out and about around the village was pure joy.

Fundraising achieved a profit of nearly £3,200. This figure was a bit down on previous years as an anticipated major fund raiser – a Christmas Fête – did not go ahead. Instead we will be holding a summer fête in June this current year. The 'Social' side of the committee's efforts – particularly in the anniversary year – incurred a cost of over £230.

We have a wonderful team and I would like to thank Kirsty, Sharon, Iris, Lee, Richard and Sally. However, we would very much welcome a few more people to join us to contribute ideas and manpower. Our thanks go too to all who have helped out at events and come along to support them.

Janice Massy

Convenor Social and Fundraising Committee

### **Worship Committee Report**

The Worship Committee, comprising the Vicar, a Church Warden, representatives from the choir and servers, and the organist, meets quarterly to review past services and plan ahead. Our role is to reflect on how our worship serves the congregation and to ensure that upcoming services are well-prepared and meaningful. Typically, we work three to six months in advance of the liturgical calendar.

Over the past year, much of our focus has been on reviewing and refining our services. A key development was the introduction of the Easter Vigil Service, which was a great success, offering a powerful and moving start to our Easter celebrations.

Looking ahead, alongside our non-Eucharistic services; Mothering Sunday, Pet Blessing, Backpack Blessing, Harvest, and the Toy Service/Teddy Bear Blessing; we are looking at developing a monthly All Age Eucharist.

As always, our aim is to provide worship that is welcoming, spiritually enriching, and reflective of the needs of our congregation.

John Speed

## **Agenda Item 12: Reports from other areas of the Parish**

### **Report from the Anna Chaplain**

Coffee mornings continued on 1st and 3rd Friday mornings each month and I started Tea at 3 on the 3rd Sunday afternoon. Both these events are attended by members of the Community as well as Church members. On Thursday mornings I am involved with Hadlow Seniors Pop-in Club.

Holiday at Home was held over two days in September. Father Jim came in uniform to talk about his work as Area Chaplain Southern Area Sea Cadets, which was much enjoyed. In the afternoon a friend came to do card-making with them. The next morning Iris did some flower arranging with them and they all had a flower arrangement to take home with them. In the afternoon we enjoyed Stephanie's lovely garden and refreshments. I am grateful to Julia Hopkinson who helped me plan the event and the volunteers who gave their time and to Christopher Miles who came to say grace on the Tuesday complete with surfboard.

Home Communion and Visits have continued for those who are not able to come to church. I am grateful to Iris, Liz, Carol and Ann who have faithfully supported me in this valuable ministry. I also want to thank Viv Wickham.

I have attended Anna Chaplain hub meetings with other Anna Chaplains and Julia Burton Jones and these have always been a time of support for us. Julia is always a great support and encourager.

Jenny Hopkins

### **Hadlow Bell Ringers report for 2026 APCM – covering the year 2025**

Hadlow bell ringers rang for every Sunday service last year, and we are grateful to some ringers from Tonbridge who help out with Sunday ringing and attend our Wednesday practices. This helps us try out a range of ringing methods on practice evenings – including some more advanced ones. The band also tries to ring a quarter peal lasting around 45 minutes on the first Sunday of every month. We achieved this 9 times, each quarter peal meaning every bell rings at least 1200 times!

During the year the band welcomed three people new to ringing who are “learning the ropes” and progressing well and we hope they may soon take part in ringing on Sundays.

In June several of our members made up the band who represented the Tonbridge District in the Kent County Association striking competition which this year took place at Bromley Parish Church. Tonbridge scored 96% and still only came third in an extremely high scoring and close competition on one of the hottest days of the year.

The band enjoyed its annual “Outring” – this year to east London, visiting four churches between Leyton and Barkingside. On a sadder note, the band rang at the funeral of a very longstanding member, Mark Lewis, who died in December.

The year saw a change of Tower Captain for the band. Our thanks to Ray Taylor who led practices as Tower Captain until October, and to Howard Rogers who kindly stepped in to take on the role at our AGM in November. Huge thanks too to all who attend practices and Sunday ringing and help make St Mary's such an enjoyable place to ring.

Janice Massy

### **Café Plus**

Another busy year for the Cafe Plus group, meeting twice monthly throughout the year. As usual our focus has been on craft-based activities, charity fundraising and contributing to the life of the Church.

We have been fortunate to link with Tonbridge Adult Education whose Wellbeing tutors have delivered three, popular, free craft workshops on mosaic, fabric decoration and paper flower making.

To support the St. Mary's group visit to Tanzania, the Cafe Plus group made many knitted items for babies and children, the feedback we received was very positive and appreciative.

The group's ongoing project throughout the year continued to be knitting blankets for homeless charities and for the Making Miracles charity. Once again we hired the village minibus to make our third annual trip to Rochester Cathedral to the Making Miracles Big Knit event in October, timed to coincide with the Baby Loss Awareness week.

Through various fundraising activities we raised a total of £581, this year, £290.50 to the St Mary's and St Stephens churches foodbanks jointly, with £145 each to the Hadlow Parish minibus and Hospice in the Weald. In addition, we organised a seaside trip to Herne Bay and a pre- Christmas Winter Lunch.

Contributions to the life of the Church have included our Mouse Historical Timeline display to celebrate the 1050th anniversary of the St Mary's. We also created Displays for Harvest Festival, the Scarecrow Trail and Remembrance.

We have again benefitted from funding from Involve Kent under their Adult Wellbeing Contract.

Sally Bentham

### **Carers Together**

As a direct result of completing the Wellbeing Outcome Surveys required for the Involve Kent contract, I came to understand that there a number of our participants were caring for an adult family member. In consultation with Fr. Jim and Involve Kent I set up a small group from June onwards, meeting for an hour twice monthly, with the support of Jenny Hopkins and Iris Shaw. The aim is to provide a listening ear and the warmth of support from those who understand the challenges that caring for someone entails. We have been able to signpost to services and support from outside agencies including Involve Kent.

Sally Bentham

### **Church Brass Cleaning**

We need some assistance with this. If anyone would be willing to take on cleaning the brass just once or twice a year then please speak to one of the church wardens.

John Speed Church Warden

### **Church Cleaning**

We still have a small but very loyal band of cleaners who keep the church looking good and welcoming. More offers of help would be much appreciated especially as some of us are not as young as we would like to think we are!

Ann Jenner

### **Coffee Pots and Tiny Tots**

This year, we have continued to welcome mums, dads, grandparents, babies and children on Wednesday mornings from 10.30 – 12 noon. We aim to provide a safe environment where parents and other carers can meet informally while their babies and small children play. Tea, coffee and biscuits are provided for a small donation. Every week, there is a simple craft activity and we finish with a music session of action songs and musical instruments.

Many of the families who attend make firm friendships which benefit both adults and children and extend beyond the weekly meetings in church. Last year, we received a card from a group of families who were part of the group ten years ago. It said 'Coffee Pots introduced us to each other. You supported us and changed our children's futures. You gave us the 'village' to raise our children. The impact you have had on us is immeasurable.' One of the cards we received this Christmas said 'Thank you for all the hard work you put in to run such a lovely group, we really love coming along.'

The group is run by a group of volunteers including Cathy Brill, Carole James, Jim and Pippa May, Val Newell, Jem Spalding and Liz Davies. Thanks also to Father Christmas who came to distribute presents at our annual party, and to the team of volunteers who have been moving chairs and preparing the space.

Cathy Brill

### **The Delhi Brotherhood Society**

St Mary's has supported the Delhi Brotherhood Society (DBS) for well over thirty years through annual donations. The DBS was formally established in 1973 as a Christian charitable society to "help without distinction of nationality, caste, creed or religion, persons who stand in need of aid". However, the Brotherhood of the Ascended Christ, from which the DBS takes its name and ethos, has worked tirelessly for the betterment of the city and India as a whole since its establishment in 1877. Today, DBS ministers to the poor and marginalised across Delhi whatever their religion and operates many projects such as women's empowerment, education (primary and secondary schools, after-school club), vocational training, abuse prevention, an old people's home, etc. DBS has recently completed an ambitious project to build the new St Stephen Cambridge Senior Secondary School for 4,000(!) students in in Sonipat Village, Haryana, which opened in 2024. Fr. Monodeep Daniel, head of the DBS, and the Reverend Samuel Shekhar (Chaplain at St Stephens College, Delhi University) visited us again over three days in September.

Martin Massy

### **Flowers**

Thank you to our lovely flower ladies for their time, effort and expertise in producing usually two beautiful displays a week, and considerably more at major church festivals. Last year we had wonderful displays for the 50th anniversary of VE day.

Thank you also to all who so generously donate to our church flowers.

Carol Wickham

### **Food Bank**

The Hadlow Foodbank, run by St Mary's, was in place until June 2025. We were generously supported by grants from Tonbridge & Malling Borough Council as well as many individual donations, for which we are very grateful.

Between August 2023 (we didn't keep specific records before that) and March 2025 we gave out over 500 bags to residents in the parish.

Thankfully, there appeared to be no longer a real need for a food bank in Hadlow; use of the food bank dropped off markedly in April and May (only three bags in the whole of May), with many weeks when nobody came at all. There are also other food banks locally that can offer fresh fruit and vegetables and refrigerated foods, which we could not. The PCC took the decision that the St Mary's weekly food bank closed at the end of June. The balance of the food bank restricted fund was distributed to local food banks and to the General Fund according to donors' expressed wishes in proportion to their total original donations (see Note 3.8 on p.33).

We are also very grateful to and would like to thank all our volunteers, especially Iris Shaw who led food purchasing (cash donations generally being preferred to food to ensure that a balanced and full selection of foods and toiletries were available).

Martin Massy

### **Hadlow-Kibakwe Parish Link**

Bishop Luzineth, Bishop of Mpwapwa, invited us to visit our Diocesan Link Partner, Kibakwe, during his visit to the Rochester Diocese in October 2024. In July 2025, a team of four from St Mary's travelled to Tanzania to renew the Diocesan Partnership link between Hadlow and Kibakwe. It had been seven years since our last visit, so we were excited to reconnect with old friends and make new ones while catching up on the past seven years. We brought along 20 water filters for the hospital and schools, a large supply of baby clothes knitted by members of Café Plus and others for the hospital, as well as footballs, volleyballs and stationery for the schools. The team also brought clerical collars, wafers and a set of communion bells for St Philip's Theological College.

We were warmly welcomed by everyone we met and well cared for by Mpwapwa Diocese's Link coordinator, Steven Ngailo, who, along with the link coordinators in Kibakwe, helped us have a smooth trip. We saw firsthand the benefits of drip irrigation schemes and how they have changed the lives of school pupils in the schools where they have been installed. We also visited Kibakwe to see the location of the two drip irrigation schemes that St Mary's is funding, which are now in progress after a delay caused by a motorbike accident to the irrigation scheme training team.

Funds from St Mary's were used to fund a 150-metre water pipeline and a standpipe to help Kibakwe Primary School irrigate and grow more crops. At Idunda Primary School, we saw the challenges facing teachers and pupils. They're short of desks and only have two toilets for about 700 students. We had enough money to give Idunda Primary School ten desks, and with Hadlow Primary School we are hoping to get more. We're also exploring how St Mary's might help with a new toilet block.

The Hadlow Scouts have been friends with the Scouts in Kibakwe for a long time and have helped with many Scout projects. We visited and heard about their latest project, which they need our help with. They've used money generated by their goat project and its successor projects to start a tailoring project to teach school leavers how to sew. They've found a room and the Scouts have given money to turn it into a training room. They are now trying to raise more money to buy four sewing machines to add to the two they already have.

The hospital in Kibakwe has been greatly expanded, and now all the maternity services are together on one site. The hospital management was so grateful for the knitted baby clothes made by members of Café Plus. These clothes encourage mums-to-be to go to antenatal clinics and have their babies in hospital. They also encourage mums of young children to go to postnatal clinics.

None of this would have been possible without the help and support of Mpwapwa Diocese, Pastor Sunday, his curate Pastor Alfonsina and the congregation of Kibakwe's Church of Christ the King. Memorable moments were the church services, so different from St Mary's, a picnic in the foothills around the village where the church has 20 acres of land and plans to turn it into a hostel and nursery.

We're hoping to come back in 2027.

Jim May

## **St Mary's Hospital Car Service**

2025 report for 2026 APCM

The number of trips was down quite a bit on the previous two years at 338, although the number of clients was unchanged at 69. The service continues to be highly valued by everyone who uses it and we continue to attract new clients each year.

We had 8 active drivers again last year, although most journeys were done by just 4 of us. However, it goes without saying that without all our volunteer drivers this service could not exist and I am extremely grateful to them all for their efforts on behalf of the local community. The drivers in 2025 were, in alphabetical order: Marie Dawes, David Gater, Ann Jenner, Jim May, Linda Moore, Duncan Murray, John Pierce and myself.

Whilst we still manage to cope with the demand for hospital trips, we really do need additional drivers. If you are interested in giving up a little of your time between 8.30 am and 5.30 pm on weekdays, please do speak to me at church or call me on either 01732 851881 or 07464 548448. It really is not onerous but is extremely rewarding. An enhanced DBS (Disclosure & Barring Service) check would be required, undertaken by Cathy Brill at St Mary's church.

Mike Harvey

## **Messy Church**

Messy Church provides a different way of worship for church members and an exciting outreach opportunity. Every craft activity is linked to a theme from a Bible story. We finish with a short act of worship followed by a simple shared meal. Everyone is welcome. This year an average of more than twenty children and families joined us to celebrate Messy Christmas, Messy Easter, and sessions about 'Who is a saint?', 'God is love' and 'Lent and getting ready for Easter'. Although these sessions are run by a small team of regular volunteers, everyone from the congregation is invited to attend and experience this new way of exploring the Bible.

Cathy Brill

## **Music**

Our ten choir members continue to give loyal service and latterly we were joined by Richard and Ellie, very welcome younger singers. We still strive to sing an anthem each Sunday in addition to hymns and service settings. Michael continued to play and rehearse the choir but unfortunately had to take time out in the latter part of the year due to his and his wife's medical problems. During that period Sharon and others filled many of the gaps and a machine was obtained to play hymns when no-one was available.

Michael Pound, organist.

## **Welcomers**

My thanks go to all those who are part of our team of Welcomers, you make the jobs as Church Warden much easier by knowing we can count on you to welcome everyone who comes in the door and make sure they have what they need for a service. We have seen a few new people joining the Welcomer's team but we would always 'welcome' some more hands. If you were able to just support the team with 45 minutes a month (30 minutes before Church and 15 minutes after) then we would love to have you. Please speak to one of the Church Wardens.

Richard Hopkinson

### **Village Newsletter**

The Hadlow newsletter keeps residents informed of church events, parish council news and the activities of local organisations. Every month except August the newsletter is compiled by Lesley Bright and 1400 copies printed by Janice Massy. We can be proud to have a great team working to keep everyone in Hadlow connected with St Mary's church as well as local news and events.

Many thanks to the team of volunteer newsletter folders (who meet in the church on the last Thursday morning of each month) as well as the 40 volunteers delivering them to their neighbourhoods. Special thanks go to Anne Hughes, who stepped back from her role as longstanding coordinator and distributor last year.

Some of the outlying areas of Hadlow, like North Frith Park are not covered in the distribution, and some areas of the Parish receive the newsletter via email, kindly distributed by Anne Waddingham in Golden Green and others.

Hildegard Pax.

Richard Hopkinson would like to thank the Newsletter team for distributing the **Vision 2030** questionnaire which has helped the church focus on the needs of the community in its plans for the next ten years.

### **The Friends of St Marys, Hadlow :**

This group has been set up following the distribution of the Questionnaire mentioned above, to help guide the Vision for the Church building and the plans for change as described in the leaflets distributed at the celebration of the 1050 years of a church supporting the community in Hadlow. The Vision looks forward to the next decade. Our membership is committed to supporting fundraising efforts for building improvements that address the evolving needs of the wider community. Additionally, we seek to enhance our provision of facilities and activities, ensuring these initiatives are delivered in a sustainable manner.

Richard Hopkinson

## Agenda Item 13: Reflections on the Year

As we reflect on the past year at St Mary's Hadlow, we particularly want to thank the leadership and direction given by Father Jim in his ministry here in Hadlow.

We are deeply grateful to him for his time with us and the new ideas he brought to our community, and wish him well in his new endeavours.

He led us in our Patronal Festival in the summer, which was especially strongly supported in celebration of the 1050 years of the church in Hadlow. We wish to thank all who took part in this and joined us for the service and the lunch. Our thanks to Michael Payne for his outstanding display of silver chalices etc, Sall Bentham for her team's effort in the wonderfully engaging knitted mouse history of the church in Hadlow, and the History Society for their informative exhibition. As always, the Bell ringers did us proud and all those who helped with the catering need our special thanks. It made this a very special day. The Friends of St Mary's grew that day, and we hope will go on to help with the development of the Vision 2030 project.

Looking ahead we are anticipating the implementation of Phase 3 of our **Vision 2030** project in September 2026 and are being supported by the diocese in applications for Central Church Funds to help provide for this.

However, we will need to close the gap with locally raised funds to make sure the project can go ahead and achieve the aims of better serving the community in the future.

If anyone can help with fundraising or wants to know more about the project, please contact the church wardens or PCC Secretary.

The Bishop of Rochester joined us recently and thanked all members who are working hard in the Interregnum, and we ask for your continuing support and patience going forward.

Please continue to pray for all those involved in running St Mary's, and for new people to join us in worship and service.

Love and prayers

John Speed and Katerina Nixon

Church Wardens

# Annual Report and Financial Statements of the Parochial Church Council of St. Mary's church, Hadlow

For the  
Year Ended 31 December 2025

Incumbent: Position vacant

Churchwardens: John Speed, Katerina Plucknett-Nixon

Independent Examiner: Jason Foxwell, FCCA, FCIE

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow  
(St Mary's, Hadlow)

Charity registration number: 1170577

## ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. The ecclesiastical parish includes the villages of Hadlow and Golden Green and is part of the Paddock Wood deanery and the diocese of Rochester. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. It was registered as a charity with the Charity Commission in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules; they may also be co-opted for a period up to the following APCM. PCC members during 2025 are listed below. Following a complete revision, the 2025 Electoral Roll recorded 91 lay persons, for which the Church Representation Rules 2025 specify there should be nine elected members of the laity represented on the PCC. There was one nomination as an elected member of the laity; Kirsty Finch was duly elected unopposed.

PCC members normally serve for three years – the terms of elected members are shown below in brackets – and afterwards may stand for re-election. Churchwardens are elected each year and normally serve a maximum six consecutive terms of office.

### PCC members †

**Incumbent and Chairman** Position vacant

**Churchwardens** Katerina Plucknett-Nixon (2023 – 26) \*  
John Speed (2020 – 2026) \*

### Elected Deanery Synod Representatives

Mike Harvey (2022 – 2028)

### Elected representatives of the laity

Cathy Brill (2021 – 2027)  
Nicola C (2018 – 2026) \*  
Kirsty Finch (2020 – 2028)  
Joycelyn Gage (2023 – 2026)  
Jenny Hopkins (2020 – 2025) \*  
Richard Hopkinson (2020 – 2027)  
Janice Massy (2020 – 2026)  
Martin Massy (2020 – 2027)  
Jim May (2023 – 2026)  
Lea Menday-Kolozsvari (2022 – 2025)  
Iris Shaw (2022 – 2025)  
Sharon Vanns (2023 – 2027)

Honorary Treasurer Martin Massy (2019 to date) \*

PCC Secretary Richard Hopkinson (2024 to date) \*

† Years in brackets run from APCM to APCM

\* Members of the Standing Committee

## **PCC STRUCTURE, MANAGEMENT AND GOVERNANCE**

The church is governed by the Parochial Church Council (PCC). The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended – which sets out the general functions of the PCC – and the model rules set out in the Church Representation Rules 2025.

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod and 12 members elected to represent the interests of church members (the laity; the Treasurer and Secretary may also be elected representatives of the laity).

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by sub-committees that meet regularly throughout the year, whose terms of reference are set out below. The committees provide a written report to the PCC after each meeting. The committees have at least one PCC member plus ex officio churchwardens and incumbent but also depend very much on the help of other members of the congregation. PCC members are strongly encouraged to join one or more of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

A Standing Committee, comprising the Incumbent, Churchwardens and at least two nominated representatives of the PCC, meets when necessary in between meetings of the full PCC.

### **Standing Committee**

The Standing Committee comprises the minister, churchwardens and at least two other members of the PCC appointed by the PCC by resolution. The powers of the Standing Committee are defined in the Church Representation Rules: “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.”

### **Fabric Committee**

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of improvement projects and necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

### **Finance Committee**

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

### **Social and Fundraising Committee**

This committee oversees the fundraising events and some of the social activities held during the year. It initiates and organises fundraising activities to help increase income for the church, but also to foster a closer relationship between the church and the parish as a whole. The social activities help to promote cohesion and a sense of community among church members.

## **Worship Committee**

The Worship Committee is responsible for planning and reviewing the liturgy and assisting the Vicar with liturgical decisions including music. The Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Organist/Director of Music, a choir representative, a server representative, and members appointed by the PCC.

## **OBJECTIVES AND ACTIVITIES**

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal purpose of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The main activities in relation to those purposes for the public benefit are the celebration of religious services throughout the year and provision of services to the community through ministry and communal activities such as Coffee Pots & Tiny Tots and Café Plus (see section on Community on p.6). We rely heavily on volunteers to support and carry out activities.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

## **ACHIEVEMENTS AND PERFORMANCE**

St Mary's is known as a vibrant, active and welcoming church, serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do. St Mary's continues to flourish, despite facing challenges of an ageing congregation gradually declining in numbers, and holds regular services throughout the year. Events organised by St Mary's in church and around the village help bring the local community together.

### **Church Attendance 2025**

The Electoral Roll was completely revised in 2025, recording a fall to 91. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Typical Sunday attendance in person was 48, down from the average 58 in 2024, although festivals such as Easter, Harvest Festival, Remembrance Sunday, Carol service and Midnight Mass attract over 60 (e.g., 130 for Remembrance Sunday). Although not a formal service, hundreds of people attend the annual Carols in The Square on Christmas Eve, which is organised by St. Mary's. A few people still continue to follow Sunday services via Zoom. Non-Eucharistic services such as Teddy Bear & Toy service, Backpack Blessing and Pet Blessing helped attract more families. Attendance at midweek holy communion typically averages around seven people.

## Review of the Year

**GOVERNANCE:** Fr. Jim Horton resigned during the year and left at the end of September 2025.

The full Parochial Church Council (PCC) met six times during the year – January, March, June, July, September and November. No Standing Committee meetings were required. The 2025 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 6 April.

Reports on sub-committee activities are included in the separate APCM booklet.

**SAFEGUARDING:** The safeguarding of children and vulnerable adults is a high priority at St Mary's. We work to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops' guidance 'Promoting a Safer Church'.

Cathy Brill is our Parish Safeguarding Officer and a member of the PCC. Safeguarding is a standing item on the PCC agenda. Cathy has completed courses on Safeguarding Induction, and Safer Recruitment and People Management. She regularly joins Zoom meetings with the Rochester Diocesan Safeguarding team, who provide valuable support and information. Volunteers continue to complete national Church of England safeguarding training courses online or in person as required.

We will continue to use the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development.

**WORSHIP:** Regular services are held on Sundays at 10am. These are live streamed (audio plus presentation of the order of service, which enables people who are otherwise unable to attend in person to participate). Other regular services comprise morning prayer Tuesday to Thursday, Holy Communion on Wednesday mornings, Compline on Thursday evenings and occasional Messy Church. Compline and Morning Prayer were suspended when Fr. Jim left.

Special services helped attract more children: Pet Blessing (13 Jul, 52 adults and 7 children) Backpack Blessing (7 Sep, 48 adults plus 8 children), Harvest Festival (12 Oct, 61 adults and 4 children), Teddy Bear service (30 Nov, 45 adults and 4 children) and Messy Christmas on the day before Christmas Eve. Attendance on Remembrance Sunday (89 adults and 41 children) was boosted by the "uniformed organisations", Scouts, etc.

The Patronal Festival on Saturday 16 August was well attended (110), including several previous incumbents and local dignitaries. A short service was followed by a barbecue and refreshments in the church grounds.

**COMMUNITY:** The church is open to visitors every day, normally between about 10am and 3pm.

Coffee Pots and Tiny Tots (CPTT), capably led by Cathy Brill, is held every Wednesday morning 10.30 – 12 noon, where parents and other carers can meet socially while their babies and pre-school children play. CPTT is run by a dedicated team of volunteers from within the church and local community.

Jenny Hopkins is our busy Anna Chaplain. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Friday coffee mornings for seniors on the first and third Friday mornings each month, Tea@3 for seniors on the third Sunday afternoon of each month, as well as Holiday at Home over two days normally in August or September (this year 14-15 November). She also coordinates home visits and home communions.

Café Plus meets on the second and fourth Wednesday afternoons each month for craft activities and a chance to socialise, plus excursions, e.g., to the seaside. We are very grateful to Sally Bentham for leading activities and to Involve Kent for financial support (£3,000). Involve Kent's funding will stop at the end of March 2026 as Kent County Council looks for savings in its budget.

The food bank closed at the end of June as it was hardly used by then and volunteer staff left because there were weeks when nobody came. Funds will be distributed to nearby food banks in Tonbridge and Paddock Wood and transferred to the General Fund according to individual donors' wishes.

Events help to raise funds for the church and also attract many members of the local community. Events during 2025 included concerts by the East Peckham Silver Band and Bacchus Orchestra, Quizzes, cream tea in the churchyard, Mouse Hunt and Scarecrow Trail. Carols in The Square on Christmas Eve, organised by St Mary's, was enjoyed by several hundred people and raised over £800, which was shared equally between St Mary's and Hospice in the Weald.

The Hospital Car Service run by St Mary's continues to provide caring, responsible transport for people to attend appointments.

St Mary's hosted carol services for local schools – Hadlow College and Hadlow Primary School.

We sent a donation of £1,569 to the Delhi Brotherhood Society (DBS) in Delhi, India, which St Mary's has supported for over 30 years. Fr. Monodeep Daniel, who is head of the Brotherhood, and Rev'd Samuel spent three days with us in September; it was good to see them. A team of four visited our link parish in Kibakwe, Tanzania in July, taking with them water filters and sports equipment. St. Mary's made a grant of £750 for drip irrigation systems in Kibakwe routed via the diocese and St Philip's Theological College in Dodoma, Tanzania.

**STEWARDSHIP:** We are fortunate to have the support of church members in the spirit of generous giving to thank a generous God from whom all things come.

**THANKS:** We thank all members of the Ministry team, Fr. Jim as vicar, Jenny as Anna Chaplain, and the Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks (especially relating to lightning protection!).

We thank John and Katerina as our churchwardens, who keep St. Mary's running during the interregnum, for all that they do. We also thank all those others who help keep the show on the road in so many ways and are grateful for the support of many volunteers who help with all the activities (although we can always use more!).

Richard Hopkinson, PCC Secretary

## Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.27 and the Notes to the Accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 2.2 and 10). Unrestricted funds comprise the General Church Fund plus designated funds that represent monies set aside by the PCC for specific purposes such as church repairs or planned projects. Annual results are shown in the Statement of Financial Activities and Balance Sheet on pp. 27 and 28, with further breakdown of income and expenditure for unrestricted and restricted funds at the end of this report (p. 37 et seq.).

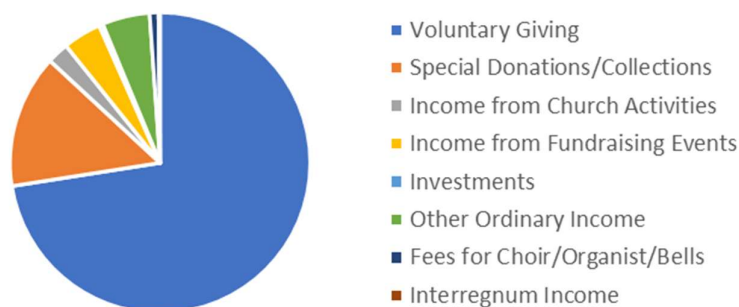
**Budgeting and monitoring:** The PCC uses Xero accounting software to record all financial transactions. The PCC agrees assumptions for the following year's budget in September, which it approves in November. The Treasurer reports outturn against budget at all PCC meetings, and lists all outgoings greater than £100 (date, amount, description). The annual financial accounts are reviewed by the Independent Examiner.

**Financial results:** The financial results for 2025 show an overall surplus before transfers of £10,570 (£11,499 in 2024), enabled by a lower contribution to the Diocese of Rochester than the requested "indicative offer". The indicative offer is calculated by the diocese to cover the cost of ministry (clergy stipends, pensions, housing, etc.), provision of diocesan services and mission in the diocese. Aside from fundraising, we are only able to "balance the books" through the annual budget process and calculating what we can afford to give to the diocese as our parish offer. For 2025, we budgeted for £38,400, 1.6% more than 2024, but still £22,345 short of the £60,745 requested. In the event, we have been able to contribute an additional £5,000 to the diocese from the larger than expected surplus, reducing the shortfall to 29%. The parish offer is the largest item of expenditure (55% of the total).

At the end of 2025 the balance in the unrestricted General Church Fund was £18,504. These "free reserves" exceed our reserve policy level by £504 (see the Reserves Policy below and Notes 9, 10 and 11).

Designated funds hold a total of £47,762, including £18,010 set aside in the Church Repair Fund, of which £15,311 is invested with the CBF Church of England Investment Fund. The PCC agreed to set aside £20,000 at the end of 2025 as contribution to the planned heating project, which will convert from the ageing gas-fuelled system to electric heating, primarily through infrared heaters (the strategy being to heat the people rather than the space). Another designated fund holds £6,666 from contracts with Involve Kent over the last three years to support the provision of wellbeing services through Café Plus, Seniors' Coffee, Hadlow Carers Together and the village library's Knit & Natter group. This funding will stop at the end of March 2026 because of council funding cuts.

Total unrestricted income in 2025 was £90,129 (Note 2), 9% more than 2024 (£82,429), largely because of two comparatively large donations, a 2% increase in voluntary giving and closure of the food bank (see Notes 3.8 and 5). 73% of our income came from voluntary giving and Gift Aid; there is no contribution from the national church, quite the opposite. Fundraising events raised £3,190 net of costs, £713 less than in 2024.



73% of our income came from voluntary giving and Gift Aid

Total unrestricted expenditure was £79,559 (£70,930 in 2024), with £5,600 higher contribution to the diocese, £2,481 for equipment to play accompanying organ music through the sound system when an organist is not available and £2,300 in backdated holiday pay. Note 3 on p.32 et seq provides a breakdown of expenditure.

Gift Aid is a valuable source of income, providing 17% of 2025 total income. St. Mary's joined the Parish Giving Scheme (PGS) in 2021. The PGS collects Gift Aid on our behalf every month, which reduces our administrative burden and improves cashflow. The PGS is a direct debit scheme, owned by the Church of England, with the same DD guarantee as banks and other organisations. The PGS is straightforward to use and helps St. Mary's enormously, especially by taking on some of the time-consuming workload in managing Gift Aid (N.B., they can also take one-off donations).

We are very grateful to the many loyal church members who support St Mary's so generously. Many thanks also to the finance team – David & Gabrielle Lear, Duncan Murray, John Speed – for their kind and patient assistance over many hours.

Martin Massy, Hon. Treasurer

## Reserves Policy

The PCC reviewed the reserves policy in September, maintaining a level of free reserves for 2026 of £18,000 to cover the possibility of higher costs and lower income from various causes. Additional reserves include the Church Repair Fund, a Designated Fund that holds £18,010, for larger repairs resulting from, for example, a quinquennial inspection (a QI took place in 2024; minor repairs identified are generally undertaken as part of regular maintenance) and a designated fund for Current Projects, which holds £20,000 (see Note 9). Designated Funds, although a class of unrestricted fund, are intended by the PCC for specific purposes and do not form part of the free reserves (see Charity Commission guidance CC19).

The PCC aims to review the reserves policy annually and to take steps aimed at maintaining the free reserves as necessary to the level indicated by the review.

## Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding, (b) health and safety, (c) buildings and other issues. The PCC continues to assess risks through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

Safeguarding: The PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding

children and vulnerable adults. A volunteer acts as Parish Safeguarding Officer, monitoring the level of safeguarding training needed and undertaken and acting as point of contact for any safeguarding issues. The PCC renews its commitment to safeguarding annually.

**Health & safety:** Risk assessments are carried out for new activities and reviewed for current activities. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

**Fabric:** Risk to the fabric of the building is mitigated by insurance for the church building (with Ecclesiastical Insurance) plus electrical, lightning protection and other testing carried out at recommended intervals and quinquennial inspections by a conservation architect.

## **PCC Financial Responsibilities**

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

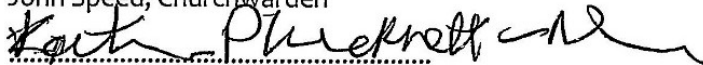
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 16 March 2026.

Signed on behalf of the PCC



John Speed, Churchwarden



Katerina Plucknett-Nixon, Churchwarden

## INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2025

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (PCC of St Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2025, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

### Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

### Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 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 financial statements 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 Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me 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 financial statements that 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 this report in order to enable a proper understanding of the accounts to be reached.



Dated: 19 March 2026

Jason Foxwell, FCCA, FCIE

Chartered Certified Accountant and Fellow of the Association of Charity Independent Examiners

12 Hillbourne Road,

Poole,

BH17 7JB

## STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2025 TO 31 DEC 2025

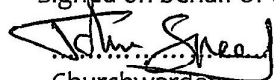
01-Jan-24 - 31-Dec-24			01-Jan-25 – 31-Dec-25		
All Funds	Notes	Activity	Unrestricted Funds	Restricted Funds	Total Funds
£			£	£	£
<b>Income</b>					
68,205	2.1	Voluntary Giving	69,239	-	69,239
8,910	2.2	Special Donations/Collections	8,044	5,662	13,706
2,580	2.3	Income from Church Activities	2,223	-	2,223
5,063	2.4	Income from Fundraising Events	3,932	-	3,932
987	2.5	Investments	729	(322)	407
4,128	2.6	Other Ordinary Income	4,890	-	4,890
1,120	2.7	Fees for Choir/Organist/Bells	910	-	910
-	2.8	Interregnum Income	162	-	162
<hr/>					
<b>90,993</b>		<b>Total Income</b>	<b>90,129</b>	<b>5,340</b>	<b>95,469</b>
<b>Expenditure</b>					
2,152	3.1	Away Giving and Special Collections	694	8,315	9,009
4,298	3.2	Fund Expenses	1,231	508	1,739
302	3.3	Training, Education and Support	94	-	94
53,305	3.4	Church Activities	61,431	-	61,431
1,160	2.4	Fund Raising Expenses	742	-	742
8,849	3.5	Management & Administration	10,910	-	10,910
21,318	3.6	Church Repair and Maintenance	2,521	-	2,521
1,120	2.7	Fees paid to Choir/Organ/Bells	910	-	910
-	2.8	Interregnum Expenses	1,026	-	1,026
<hr/>					
<b>92,504</b>		<b>Total Expenditure</b>	<b>79,559</b>	<b>8,823</b>	<b>88,382</b>
(1,511)	9/10	NET RESOURCES BEFORE TRANSFERS	10,570	(3,483)	7,087
-	9/10	Transfers between Funds	2,278	(2,278)	-
<hr/>					
(1,511)		NET MOVEMENT IN FUNDS	12,848	(5,761)	7,087
83,924	9/10	Fund Balances B/Fwd 01 Jan 2025	53,418	28,995	82,413
<hr/>					
<b>82,413</b>	11	<b>FUND BALANCES C/FWD 31 DEC 2025</b>	<b>66,266</b>	<b>23,234</b>	<b>89,500</b>

## BALANCE SHEET AT 31 DECEMBER 2025

31-Dec-24			31-Dec-25	31-Dec-25	31-Dec-25
£	Note		£	£	£
		<b>ASSETS AND LIABILITIES</b>			
		<b>Investments</b>			
8,047	8	CBF Investment Fund			7,725
		<b>CURRENT ASSETS</b>			
		<b>Debtors</b>			
18,307	4	Debtors		8,270	
		<b>Diocesan Church Repair Fund</b>			
14,663	6	Church Repair Fund Savings Acc	15,311		
		<b>Cash At Bank and In Hand</b>			
6,370	7	General Current Account	7,960		
29,590	7	FWO Current Account	54,640		
2,473	7	Young People's Work Current A/C	2,593		
7,277	7	Capital Reserve Account	7,359		
-		Rochester Diocese Deposit A/C	-		
125		HyperJar Account	-		
100		Petty Cash in Hand	100		
<b>60,598</b>		<b>Total Cash at Bank and In Hand</b>	<u>100</u>	<u>87,963</u>	
<b>78,905</b>		<b>Total Current Assets</b>		<b>96,233</b>	
		<b>CURRENT LIABILITIES</b>			
		<b>Creditors Due Within One Year</b>			
<u>(4,539)</u>	5	Sundry creditors		<u>(14,458)</u>	
<b>74,366</b>		<b>NET CURRENT ASSETS/LIABILITIES</b>			<u>81,775</u>
<b>82,413</b>		<b>TOTAL NET ASSETS</b>			<u>89,500</u>
		<b>REPRESENTED BY FUNDS</b>			
		<b>9 Unrestricted Funds</b>			
23,317		General Church Fund		18,504	
2,908		Young People's Work		2,964	
17,281		Church Repair Fund		18,010	
4,897		Involve Kent		6,666	
15		Away Giving		122	
5,000		Current Projects		20,000	
<b>53,418</b>		<b>Total Unrestricted Funds</b>		<u>66,266</u>	
		<b>10 Restricted Funds</b>			
808		Away Giving (Restricted)		808	
709		Choir Fund		839	
8,047		Chancel Emergency Fund		7,725	
10,617		Church Improvements		10,717	
822		Beacon		822	
1,900		Kibakwe		1,723	
1,132		Delhi Brotherhood		277	
261		Anna Chaplaincy		323	
4,699		Food Bank		-	
<b>28,995</b>		<b>Total Restricted Funds</b>		<u>23,234</u>	
<b>82,413</b>		<b>TOTAL FUNDS</b>			<u>89,500</u>
		(See notes on following pages)			

The PCC approved these accounts on 16 March 2026.

Signed on behalf of the PCC

  
Churchwarden

  
Martin Massy, Hon. Treasurer

## Notes to the Accounts and the Accounting Policies for the year ended 31 December 2025

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2022 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

#### 1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC (Designated Funds) are also unrestricted and may be repurposed by the PCC.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

The accounts include all transactions, assets and liabilities for which the PCC is liable in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

#### 1.2 Income

Income is accounted for depending on its category as follows:

##### ***Voluntary Income and Capital Resources***

Collections and donations are recognised when received by the PCC (although they may not be paid in to the bank until the following year).

Gift Aid receivable under planned giving arrangements, for special donations and the small donations scheme is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

##### ***Other Ordinary Income***

Income from the letting of the Upper Room or church is recognised when the rental is due. Income from external funding is recognised in the period to which it relates.

Sales of books, magazines or any other items are accounted for gross.

##### ***Income from Investments***

Dividends and interest are accounted for when receivable.

##### ***Gains and Losses on Investments***

Realised gains and losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

#### 1.3 Expenditure

##### ***Grants***

Grants and donations to charities are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC.

### Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

#### 1.4 Fixed Assets

##### Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

#### 1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

#### 1.6 Investments

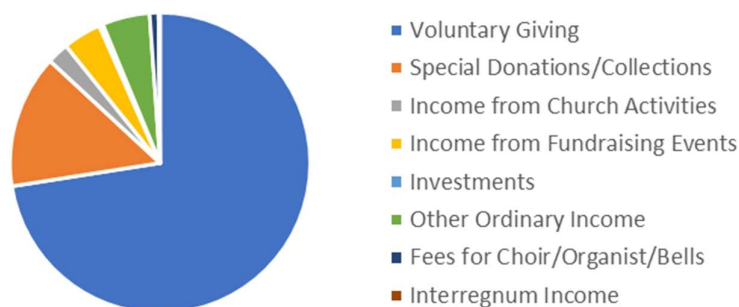
Investments are valued at market value at 31 December.

#### 1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

## 2. Income

Almost three-quarters of income comes from voluntary donations, over 90% of which comes from regular, planned giving and Gift Aid. Gift Aid is a valuable component of income (17% of total income). The chart below shows total income for both unrestricted and restricted funds. The following notes provide more detail on the breakdown.



*73% of our income came from voluntary giving and Gift Aid*

### 2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2024. Voluntary giving excluding Gift Aid declined overall by 2% compared with the previous year

<b>Unrestricted Voluntary Income</b>	<b>2024 (£)</b>	<b>2025 (£)</b>
Cash Collections	3,602	3,475
Planned Giving	47,473	47,130
Gift Aid Recovered	13,583	15,700
Sundry Donations	3,257	2,776
YPW Fund Donations	120	120
Church Wall Boxes	170	38
<b>TOTALS</b>	<b>68,205</b>	<b>69,239</b>

## 2.2 Special Collections and Donations

Special collections and donations raised £5,369 for the Food Bank and Away Giving by St Mary's; the figures include estimated Gift Aid not yet received (Note 3.1 explains the grants made to charities during the year).

<b>Special Collections/Donations</b>	<b>2024 (£)</b>	<b>2025 (£)</b>
Legacies & Major Donations	-	5,999
Children's Society	742	-
Delhi Brotherhood Society	999	714
Kibakwe Link	-	1,698
Food Bank	5,262	2,957
Church Improvements	851	100
Other	1,056	2,238
<b>TOTALS</b>	<b>8,910</b>	<b>13,706</b>

## 2.3 Income from Church Activities

Church activities include weddings, funerals and baptisms and income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fundraising. Total income from church activities was £2,223 in 2025, £357 less than 2024. Weddings and funerals accounted for £956 (£1,524 in 2024) – St. Mary's appears less attractive as a wedding venue since the only hotel in the village closed – there were no weddings at St. Mary's in 2025. Gross receipts from the sale of, or contributions received towards, refreshments and from Outreach Events was £812 (£652 in 2024).

## 2.4 Fundraising Activities

Fundraising events included concerts, theatre, film night, Mouse Hunt and Scarecrow Trail, together raising £3,932 for the General Fund (4% of total income), £1,131 less than 2024. Net of costs, fundraising contributed £713 less than in 2024.

## 2.5 Income from Investments

Income from investments comprises bank interest and dividends on deposits (£729) and the unrealised loss in the value of investments held in the CBF Chancel Emergency Fund (£322).

## 2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room and church (£1,890 compared with £1,128 in 2024), and £3,000 from Involve Kent (also £3,000 in 2024). Funding from Involve Kent is provided under contract to improve the wellbeing of older residents – church activities that support this objective include Café Plus, Hadlow Carers Together, Friday coffee mornings and Holiday At Home for over-55's. This source of funding will come to an end in March 2026.

## 2.7 Fees for Choir, Organist, Bells and Verger

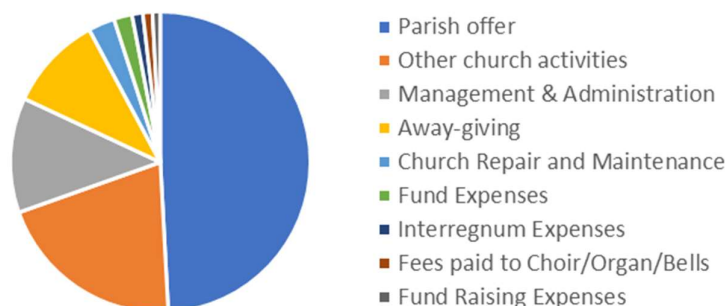
This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc. at weddings, funerals and other special services. There is no administration charge for handling those fees, which are passed on in full.

## 2.8 Interregnum Income and expenses

Interregnum income comprises statutory fees for weddings and funerals that are normally collected by the diocese; during the interregnum, the parish retains those fees. Interregnum expenses comprise fees paid to visiting clergy, vicarage expenses, advertising costs.

## 3. Expenditure

The £43,400 contributed to the diocese as the parish offer (what used to be called the parish share) accounts for 49% of the £88,382 total expenditure; other church activities 20%, described in Note 3.4; 10% for Away-Giving (Note 3.1) and 12% on administration (Note 3.5). We were fortunate in having to spend only 3% for repairs and maintenance this year.



*St. Mary's contribution to the diocese, the parish offer, accounted for 49% of total expenditure*

### 3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 2.2, Special Collections and Donations. The PCC is no longer able to provide funds from general income for grants to charities but continues to raise significant amounts from regular giving, fundraising events and special collections / donations. As well as the Delhi Brotherhood Society, the charities supported in 2025 (£5,564) were the Royal British Legion, Hospice in the Weald and local food banks, the last resulting from the closure of St. Mary's food bank (see Note 3.8) (Community Storehouse in Paddock Wood, Feast at St. Stephen's church, Tonbridge and Sustain at the Tonbridge Baptist Church, together receiving £4,870).

Away Giving	2024 (£)	2025 (£)
Children's Society	742	-
Delhi Brotherhood Society	880	1,569
Kibakwe	-	1,876
Other	530	5,564
<b>TOTALS</b>	<b>2,152</b>	<b>9,009</b>

### 3.2 Fund Expenses

Expenses for the Food Bank and Involve Kent funds are shown below. Expenses for Involve Kent include a contribution to energy costs of £1,050.

Fund Expenses	2024 (£)	2025 (£)
Food Bank	2,864	508
Involve Kent	1,434	1,231
<b>TOTALS</b>	<b>4,298</b>	<b>1,739</b>

### 3.3 Training, Education and Support

Expenditure on training, education and support was £94 (£302 in 2024).

### 3.4 Church Activities

The largest component of expenditure on church activities was our contribution to the diocese, known as the parish offer, of £43,400, comprising regular monthly contributions amounting to £38,400 plus and ad hoc contribution of £5,000 (£37,800 in 2024). Utilities (gas, electricity, water, wastewater) and insurance for the church cost £9,253 (£8,565 in 2024). Energy costs are much higher than they were as the old contracts came to an end in 2024, combined with a 23% increase in gas consumption. Vicarage expenses for water and council tax amounted to £2,905. General church and other expenses amounted to £5,873. For breakdown see the Unrestricted Funds – Expenditure table on p.37 et seq. Organist costs in 2025 (£2,876) include the purchase of a digital Hymnal Plus system, which operates through the sound system to provide traditional organ accompaniment when an organist is not available.

### 3.5 Management and Administration

Administration costs amounted to £10,910 as set out in the Table below. Professional & Legal Fees are for the Independent Examiner. The Secretarial Honorarium is the salary paid to the part-time Parish Administrator, which included £2,300 for backdated holiday pay.

The Parish Administrator is the only employee. No pension schemes were involved (see Note 12 on p.36).

<b>Management and Administration</b>	<b>2024 (£)</b>	<b>2025 (£)</b>
Printing, Stationery, Copier	3,779	3,065
Professional & Legal Fees	695	715
Post/Phone	440	435
Secretarial Honorarium	3,935	6,695
<b>TOTALS</b>	<b>8,849</b>	<b>10,910</b>

### 3.6 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2025 included maintenance and tuning of the organ, fire protection inspection, repairs and cleaning of the Church roofs, gullies and gutters, a heating survey and boiler maintenance. The total of £2,521 compares with £4,856 for 2024 (an additional £16,462 was spent in 2024 to upgrade the lighting system) and includes a credit of £351 for VAT reclaimed through the Listed Places of Worship scheme (the scheme will be discontinued after the end of March 2026).

### 3.7 Trustees

No Trustee received remuneration for acting as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, is employed as Parish Administrator, incurring a cost of £6,695 in 2025. Mrs. Massy was elected to the PCC in October 2020 and re-elected in 2023; the Charity Commission confirmed in February 2021 that because she was already employed as Parish Administrator before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary reviews. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, or, in the absence of an incumbent, by both churchwardens.

### 3.8 Food Bank

Collections for the food bank in 2025 raised £2,597, including a very generous donation of £2,000 from Tonbridge & Malling Borough Council, as against expenditure of £508. To avoid volunteers having to spend their own money and reclaim the cost through expenses we had a pre-paid credit card. The advantages of the card included being able to maintain a comparatively low amount of credit when compared to a conventional credit card, not being able to use it to withdraw cash and a simple mechanism to top up from the general current bank account. The company providing the credit card, HyperJar, provides them only to individuals, not organisations. The card was therefore in Martin Massy's name (the Hon. Treasurer) and regular payments were made from the General bank account to the card to maintain a balance of £125; the card was used only by food bank volunteers and only for purchases of food and toiletries for the food bank. The PCC was fully aware of this situation. The Treasurer reported all credit card transactions to every PCC

meeting up to July 2025 and retains copies of all receipts. Mr. Massy repaid the £125 balance to the PCC on 14 July and retains the card.

Between August 2023 (we didn't keep specific records before that) and March 2025 we gave out over 500 bags to residents in the parish. Thankfully, there appeared to be no longer a real need for a food bank in Hadlow; use of the food bank dropped off markedly in April and May (only three bags in the whole of May), with many weeks when nobody came at all. There are also other food banks locally that can offer fresh fruit and vegetables and refrigerated foods, which we could not. We also lost volunteers staffing the food bank in part because it was demoralising to give up their time when it was not needed. St Mary's weekly food bank closed at the end of June. The balance of the food bank restricted fund was distributed to local food banks (£4,870) and to the General Fund (£2,278) according to donors' expressed wishes in proportion to their total original donations.

#### 4. Debtors and Prepayments

Tax recoverable means Gift Aid and includes Gift Aid relating to 2025. Donations are those received in the 2025 financial year but banked in 2026. Involve Kent fees receivable relate to funding for Café Plus and Friday Seniors. VAT recoverable relates to a claim via the Listed Places of Worship scheme for VAT paid on church maintenance (the LPOW scheme will be discontinued after 31 March 2026).

	31-Dec-24 (£)	31-Dec-25 (£)
Tax Recoverable	16,044	6,956
Donations	125	394
Fund Raising Proceeds	622	104
Involve Kent Fees Receivable	250	500
Room Lettings	150	-
VAT Recoverable	1,116	316
<b>TOTALS</b>	<b>18,307</b>	<b>8,270</b>

#### 5. Creditors

Creditors for general church expenses include a £5,000 additional contribution to the diocese, £715 for professional fees for the Independent Examiner, £223 for administration, £640 for gas, electricity and water, and £174 of fundraising expenses incurred prior to the year end and paid in 2026. Prepaid income comprises fund raising donations received in 2025 for 2026 events and room hire fees paid in advance. Statutory fees are the fees payable quarterly to the Diocesan Board of Finance for weddings and funerals; DBF fees are not payable during the interregnum.

	31-Dec-24 (£)	31-Dec-25 (£)
General Church Expenses	3,772	7,552
Food Bank Distributions	-	4,870
YPW Expenses	120	36
Away Giving	113	410
Involve Kent Expenses	330	257
Prepaid Income	-	1,250
PAYE	46	83
Statutory Fees	158	-
<b>TOTALS</b>	<b>4,539</b>	<b>14,458</b>

#### 6. Church Repair Savings Account

The Church Repair Savings Account is a savings account invested through the Diocese in the CBF Investment Fund; it is maintained to help meet the cost of repairs arising from a Quinquennial Inspection. Dividends and interest of £648 in this account were received in 2025, giving a balance at the end of the year of £15,311.

## 7. Bank Accounts

The PCC holds four bank accounts with NatWest bank. Two general current accounts together held £62,600 at 31 December 2025 and an account for young people's work held £2,593. The Capital Reserve Account is a savings account for funds intended to be used for major capital building projects; the balance at 31 December 2025 was £7,359.

## 8. Trust Funds

### *The CBF Investment Fund – Income Shares*

The only investment fund now remaining is the Chancel Emergency Fund. This is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended "to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel". As the fund value is below £25,000 the PCC may resolve to spend the endowment as well as the income from it, provided the purposes of the fund can be achieved more effectively by spending the fund itself rather than just spending the income. The fund is included in the accounts at the current market value.

Fund Name	No. of shares	Value at 31 Dec 2024 (£)	Value at 31 Dec 2025 (£)	Gain/(Loss) (£)
Chancel Fund	348	8,047	7,725	(322)

## 9. Summary of Unrestricted and Designated Funds

The Young People's, Church Repair, Current Projects and Involve Kent funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Designated funds can be undesignated or re-designated. The Away Giving designated fund is used when the PCC sets aside money from general funds for giving to other charities. There is also a separate restricted fund for Away Giving. The Church Repair Fund is invested through the diocese and is intended for major repairs arising from, typically, a Quinquennial Inspection.

Three-quarters of funds by value are unrestricted, 53% of the total being designated primarily for church repairs, current projects and Involve Kent activities (see below). The General Church Fund holds £18,504, a little above the desired level of free reserves (Reserves Policy on p.24). Restricted Funds make up 26% of the total (Note 10).

The General Church Fund made a surplus in 2025 of £7,447, and designated funds overall increased by £3,123 mainly due to income from Involve Kent. Regular monthly donations continue to be made to the Young People's fund. After the food bank closed, £2,278 was transferred from the food bank restricted fund to the General Fund. £12,260 was transferred from the General Fund to the Current Projects Fund to make up £20,000 that the PCC had agreed to set aside as contribution towards the cost of the current project to convert to all-electric heating as part of Vision 2030.

	Unrestricted	Designated	Young People's Work	Church Repair Fund	Current Projects	Involve Kent	Total
	General Church Fund	Away Giving (Designated)					
	(£)	(£)	(£)	(£)	(£)	(£)	(£)
Balance at 1 Jan 2025	23,317	15	2,908	17,281	5,000	4,897	53,418
Movements in Funds	7,447	107	56	729	462	1,769	10,570
Transfers	(12,260)	-	-	-	14,538	-	2,278
<b>Balance at 31 Dec 2025</b>	<b>18,504</b>	<b>122</b>	<b>2,964</b>	<b>18,010</b>	<b>20,000</b>	<b>6,666</b>	<b>66,266</b>

## 10. Summary of Restricted Funds

The Beacon and Food Bank funds are "restricted", the Beacon fund being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as

the Lighthouse 2 Project Fund and is intended to support work with young people. Donations plus Gift Aid for the food bank during 2025 were £2,958, including £2,000 from Tonbridge & Malling Borough Council, as against £508 expenditure. The food bank closed at the end of June (see Note 3.8) and its assets have been transferred to nearby food banks in Paddock Wood and Tonbridge and to the General Fund in accordance with individual donors' wishes.

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Anna Chaplaincy (£)	Total (£)
Balance at 1 Jan 2025	808	822	709	10,617	8,047	1,132	1,900	4,699	261	28,995
Movements in Funds	-	-	130	100	-	(855)	(177)	(2,421)	62	(3,161)
Increase/(Decrease) in value, investments	-	-	-	-	(322)	-	-	-	-	(322)
Transfers	-	-	-	-	-	-	-	(2,278)	-	(2,278)
<b>Balance at 31 Dec 2025</b>	<b>808</b>	<b>822</b>	<b>839</b>	<b>10,717</b>	<b>7,725</b>	<b>277</b>	<b>1,723</b>	<b>-</b>	<b>323</b>	<b>23,234</b>

## 11. Summary of Assets by Type of Fund

Asset	Unrestricted and Designated Funds		Restricted Funds	Total Funds
	(£)			
Investments	-		7,725	7,725
Current Assets	75,854		20,379	96,233
Current Liabilities	(9,588)		(4,870)	(14,458)
<b>Totals</b>	<b>66,266</b>		<b>23,234</b>	<b>89,500</b>

## 12. Pension Act 2008

During 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2023.

The Parish Administrator, now the only employee, has opted not to pursue this opportunity, and the above position remained unchanged in 2025.

## 13. PCC as a 'Going Concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition and is used by several community groups as well as the regular congregation.

#### 14. Income and Expenditure Accounts

The following pages show the income and expenditure accounts for Unrestricted and Restricted Funds.

##### UNRESTRICTED FUNDS – INCOME

	2024		2025	
	£	£	£	£
<b>INCOME FROM :</b>				
<b>VOLUNTARY GIVING</b>				
Cash Collections	3,602		3,475	
Planned Giving	47,473		47,130	
Tax Reclaim	13,583		15,700	
Sundry Donations	3,257		2,776	
YPW Donations	120		120	
Wall Boxes	170		38	
Choir Fund Donations	-	68,205	-	69,239
<b>SPECIAL COLLECTIONS</b>		526		8,044
<b>CHURCH ACTIVITIES</b>				
Outreach	652		812	
Funerals	832		856	
Weddings	692		100	
Other Fees	404	2,580	455	2,223
<b>FUNDRAISING</b>		5,063		3,932
<b>INVESTMENTS</b>				
Bank Interest	807	807	729	729
<b>OTHER INCOME</b>				
Room Letting	1,128		1,890	
Involve Kent Fees	3,000	4,128	3,000	4,890
<b>CHOIR/ORGANIST/BELLS/VERGER</b>		1,120		910
<b>INTERREGNUM INCOME</b>		-		162
<b>TOTAL INCOME</b>		82,429		90,129
<b>TOTAL EXPENDITURE (from SOFA)</b>		70,930		79,559
<b>SURPLUS/(DEFICIT)</b>		11,499		10,570
<b>TRANSFERS (TO)/FROM:</b>				
Restricted Funds		(13,952)		2,278
<b>TOTAL SURPLUS/(DEFICIT)</b>		(2,453)		12,848

**UNRESTRICTED FUNDS – EXPENDITURE**

	2024		2025	
	£	£	£	£
<b>EXPENDITURE ON :</b>				
<b>AWAY GIVING</b>				
Various Charities		-		694
<b>FUND EXPENSES</b>				
Involve Kent	1,434	1,434	1,231	1,231
<b>TRAINING AND EDUCATION</b>				
Sunday Clubs and Young People	140		94	
Adult	-		-	
Books and Resources	162	302	-	94
<b>CHURCH ACTIVITIES</b>				
Children & Young People - Activities	-		-	
Visiting Clergy	-		100	
Diocesan Offer	37,800		43,400	
YPW and Beacon	-		-	
Clergy Expenses	790		268	
Vicarage Expenses	3,826		2,905	
Sacristy	312		475	
Insurance	4,067		3,993	
Gas/Electric/Water	4,498		5,260	
Upper Room Expenses	331		-	
Choir Director/Organists	200		2,876	
Outreach & Social Events	310		1,045	
General Church Expenses	1,075	53,209	1,109	61,431
<b>FUNDRAISING</b>		1,160		742
<b>ADMINISTRATION</b>				
Printing, Stationery, Copier	3,779		3,065	
Professional & Legal Fees	695		715	
Gift Aid Envelopes	-		-	
Post/Phone/Fax	440		435	
Secretarial Honorarium	3,935	8,849	6,695	10,910
<b>MAINTENANCE</b>				
Church General	4,452		1,744	
Organ/Piano	404	4,856	777	2,521
<b>CHOIR/ORGANIST/BELLS/VERGER</b>		1,120		910
<b>INTERREGNUM EXPENSES</b>		-		1,026
<b>TOTAL EXPENDITURE</b>		70,930		79,559

**RESTRICTED FUNDS – INCOME & EXPENDITURE**

	2024		2025	
	£	£	£	£
<b>INCOME FROM :</b>				
<b>SPECIAL DONATIONS/COLLECTIONS</b>				
Delhi Brotherhood	999		714	
Christian Aid	-		-	
Children's Society	742		-	
Kibakwe Link	-		1,698	
Food Bank	5,262		2,957	
Choir	-		130	
Anna Chaplaincy	-		63	
Church Improvements	851		100	
Others	530	<b>8,384</b>	-	<b>5,662</b>
<b>FUNDRAISING</b>		-		-
<b>INVESTMENTS</b>				
Chancel Fund - Unrealised Gain/(Loss)		<b>180</b>		<b>(322)</b>
<b>TOTAL INCOME</b>		<b>8,564</b>		<b>5,340</b>
<b>EXPENDITURE</b>				
<b>AWAY GIVING SPECIAL COLLECTIONS</b>				
Christian Aid	-		-	
Children's Society	742		-	
Delhi Brotherhood	880		1,569	
Kibakwe Link	-		1,876	
Other Special Collections	530	<b>2,152</b>	4,870	<b>8,315</b>
<b>FUND EXPENSES</b>				
Food Bank	2,864		508	
Anna Chaplaincy	-	<b>2,864</b>	-	<b>508</b>
<b>CHURCH ACTIVITIES</b>				
Choir Books/Activities	96		-	
Church Improvements	16,462		-	
Other Activities	-	<b>16,558</b>	-	-
<b>TOTAL EXPENDITURE</b>		<b>21,574</b>		<b>8,823</b>
<b>SURPLUS/(DEFICIT)</b>		<b>(13,010)</b>		<b>(3,483)</b>
<b>TRANSFERS (TO)/FROM:</b>				
Current Projects Fund		<b>13,952</b>		<b>(2,278)</b>
<b>TOTAL SURPLUS/(DEFICIT)</b>		<b>942</b>		<b>(5,761)</b>