

Registered Charity Number: 1133917

**The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour
Church Lane Tonbridge Kent TN9 1DA
01732 770962**

Annual Report

and

Financial Statements

of the

Parochial Church Council

For the year ended 31st December 2025

Vicar: The Reverend Ben Thorndike

Bank

Lloyds Bank plc

Independent Examiners

Perrys Audit Limited

Chartered Accountants and Registered Auditors

Churchdown Chambers, Bordyke

Tonbridge, Kent

TN9 1NR

TONBRIDGE PARISH CHURCH
THE PARISH OF ST PETER AND ST PAUL, TONBRIDGE
With St Andrew, St Philip and St Saviour

ANNUAL REPORT FOR YEAR ENDED 31 DECEMBER 2025

1. INTRODUCTION

- 1.1 This Trustees' Annual Report has been prepared as required by the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2015).

2. REFERENCE AND ADMINISTRATIVE INFORMATION

Administrative Information

- 2.1 The Parish of St Peter & St Paul, Tonbridge, is within the Diocese of Rochester and is under the patronage of the Church Pastoral Aid Society (CPAS; the Mabledon Trust).
- 2.2 The address for correspondence is: Parish Office, The Coach House, Church Street, Tonbridge, Kent, TN9 1HD.

Parochial Church Council (PCC) Membership

- 2.3 The membership of the PCC (the trustees) for the period 1 January 2025 until 31 December 2025 was as follows:

The Rev'd. Ben Thorndike (*Vicar*)
The Rev'd. Wendy Carr (*Associate Vicar*)
David Balcombe (*Churchwarden*)
Paul Black (from 18 May 2025)
Camilla Campbell (from 18 May 2025)
Jason Carr (until 27 October 2025)
Dianne Dartnell (Until 18 May 2025)
George Gilbert-Smith
Derek Fouche
Sarah Francis
Paul Jagget (Until 18 May 2025)
Robert Kidson
Jeremy King
Patricia King
Andy Kirkpatrick (*Parish Treasurer*)
Susan Knight (From 18 May 2025)
Felicity Layton
David Mote
Sally Musson (PCC secretary)
David Robins
Amanda Rotchell
Mike Talbot (*Churchwarden*)

Ray Tanner (until 20 May 2025)
Sara Thomson
Jan Traynor (From 18 May 2025)

3. GOVERNANCE, STRUCTURE AND MANAGEMENT

Constitution and governance

- 3.1 The PCC is a corporate body, and its general functions are set out in the Parochial Church Council (Powers) Measure 1956.
- 3.2 Parish governance is set within the framework of the Church Representation Rules 2025.
- 3.3 The responsibility for the Parish, its churches and its parishioners' rests with the incumbent and the PCC. The PCC co-operates with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical. (The incumbent is the "*corporation sole*", subject only to the general cure of souls of the Bishop throughout the Diocese whom he is answerable to in "all things legal and right".) The Churchwardens are the Bishop's officers who are elected annually and the assistant clergy are answerable to the incumbent and licensed to minister by the Bishop. The PCC is a body of about 20 elected and co-opted representatives and ex-officio members.
- 3.4 There are four church buildings within the Parish namely, St Peter & St Paul (Parish Church), St Andrew, St Philip and St Saviour.
- 3.5 The PCC has in place policies and procedures on a wide range of matters including health and safety, disability issues and safeguarding. All those working with children and vulnerable adults have undergone the necessary safeguarding training and disclosure and barring service (DBS), checks. safe recruiting procedures are in place, as necessary, for voluntary roles.
- 3.6 PCC members have received relevant training in specific areas as necessary, for example, safeguarding. Ecclesiastical Insurance and our patron CPAS, for example, provide helpful information seminars and advice for PCC members and others as required.

Organisational structure

- 3.7 The PCC meets regularly 6 - 7 times a year, with the Standing Committee in the intervening periods. The Standing Committee comprises the incumbent, Churchwardens, Associate Vicar, the Church Treasurer and the PCC Secretary. The PCC has also established a Finance Committee, a Mission Action Group, a Property Group and a Kondoa Sub Committee. The Finance Committee consists of the Church Treasurer, incumbent, Stewardship Adviser, Finance Administrator, and co-opted member(s) of congregations. The Mission Action Group meets quarterly with representatives from the congregations. It is responsible for the distribution of the Mission Action Group tithe. The Property group, established by the PCC, meets regularly and has input from across the church. The Kondoa Sub Committee meets as necessary to oversee the link between the Parish and the Diocese of Kondoa in Tanzania.
- 3.8 All the committees operating in the Parish have terms of reference which are reviewed periodically. The incumbent and Churchwardens are ex-officio members of all committees.

3.9 The committee structure is as follows:

- PCC
- Standing Committee
- Finance Committee
- Mission Action Group
- Property Group
- Kondoia Sub Committee

3.10 Following the parish review (started formally in March 2024), a new structure chart has been produced. The structure chart is a diagram to help make clearer how we are structured as a church and some of the relationships within. It shows how we are organised for the different congregations (shown in four columns in the centre of the chart). It shows where leadership and governance lie, and also wider ministry including things which act as row binders (see the various rows spanning the four congregations, above and below in the structure chart). A copy of the structure chart is included as Appendix 1.

Management

3.11 The Vicar sets the strategic direction of the Parish, supported by the PCC and Vision Team. Along with the Vicar, the Churchwardens, Associate Vicar and staff team are responsible for the day-to-day management of the Parish. The staff team includes the Parish & Finance Administrator and the Church Family Administrator, as well as the Associate Vicar, Minister for Families, Minister for Youth & Children, and the Minister for Seniors. The Churchwardens lead the Operations Group (including Deputy Wardens). The wider ministry and mission of the church is also supported by many other volunteers, including other Licensed Lay Ministers.

4. OBJECTIVES AND ACTIVITIES

Mission

4.1 As a result of the parish review, in July 2025 the PCC adopted a new vision for the church:
“To be one church of four vibrant, prayerful and welcoming congregations together; where, from youngest to oldest, in the power of the Holy Spirit, we live courageous lives for Christ:

- Gathering people with the call of the Gospel,
- Growing together under God’s word, and
- Going out into Tonbridge and beyond.”

Including the strapline:

“Equipping youngest to oldest to live courageous lives for Christ.”

4.2 The old vision areas, as below, are expected to be incorporated into a Mission Action Plan sitting under the new church vision:

Teaching and discipling with God’s word
Opportunities to show love practically
Networking with other churches

Being accessible for all
Raising up leaders
Inspired worship together
Deep pastoral care
Going out to the world
Every word spoken for Jesus.

The foundations underpinning these nine areas are God's word and prayer, and the framework is serving Jesus with our gifts, finances and buildings.

Main Objectives for 2025

- 4.3 The main objectives for 2025 were to start establishing the new vision and organisational structure (as shown in the structure chart) which came out of the parish review (as noted in section 4.5 Annual Report 2024).

Strategies and Activities

- 4.4 The parish review has been the feature of 2025 with final decisions being made by the PCC in March 2025 in response to the external consultant's report; followed by a season of implementation, itself running into 2026, understandable for such a large project. It should be noted that the PCC worked incredibly hard together, in an exceptional and increasingly pressured context of significant change, throughout both 2024 and 2025.
- 4.5 Following initial discussions and preliminary decisions in January and February, including feedback from the whole Church Family Meeting in March, final decisions made by the PCC at the end of March 2025 with respect to the review and the specific recommendations of the report are as below:
- 4.6 Recommendation 1: Language
The PCC unanimously agreed an unchanged resolution: "That reference would be to one church, Tonbridge Parish Church, with multiple congregations, that the individual leadership teams would become one overall "Operations Group" (exact name to be decided); and that the difference between "team" and "group" would be acknowledged."
- 4.7 Recommendation 2: Pain
The PCC unanimously agreed an unchanged resolution: "to acknowledge that there was pain in the parish and to commit to external enabling to help address this."
- 4.8 Recommendation 3: Seniors' Supporter
The PCC unanimously agreed the previous resolution with the addition of the word "currently": "to the formal, currently unpaid, staff appointment as a "Seniors' Supporter", title to be decided, with a job description drawn up to include enabling, discipling and evangelism."
- 4.9 Recommendation 4: Congregational principles
The PCC agreed, with 17 for and 2 against, an unchanged resolution: "this set of principles, [as noted in paragraph 4.16 above, PCC minutes of 27 January 2025 and taken from p25&26 of the parish review report] on which to base a new congregational and service structure."
- 4.10 Recommendation 5: Structure chart
The PCC unanimously agreed the revised resolution: "to promote understanding of the new congregational structure in the form of a table similar to that proposed in the report, as well as other appropriate means."

- 4.11 Recommendation 6: New congregational structure
The PCC agreed, with 17 for and 2 against the following resolution: “to affirm its decision in principle at its meeting on 27 January 2025 the congregational structure for regular patterns of worship in the parish: early Sunday morning at St Peter & St Paul (Holy Communion); Sunday morning at St Saviour (Traditional Worship); Sunday morning at St Peter & St Paul (Family Worship); Sunday late afternoon/early evening at St Philip (Contemporary worship); in addition, to have occasional worship (2-3 times per year) at St Andrew following a festival church type model.”
- 4.12 The PCC unanimously agreed the following format for congregational names: “Tonbridge Parish Church [time] at [location] and, where appropriate, the style of worship [Holy Communion] [Traditional Worship] [Family Worship] [Contemporary Worship]”
- 4.13 The Bishop of Rochester gave his authorisation to an amended resolution (17 for, 1 abstention and none against), eventually passed by the PCC in December 2025:
“This Parochial Church Council agrees to replace the 31 March 2025 proposal for worship at St Andrew from: “occasional worship (2-3 times per year) at St Andrew following a festival church type model” to: “monthly worship on a Sunday at St Andrew, an afternoon service at 3pm.””
- 4.14 Recommendation 7: Challenge
The PCC unanimously agreed an unchanged resolution: “that this report will challenge everyone and we should work hard to build linking activities across the congregations to break away from any risk of maintaining silos and to build a strong grid network across the parish along the lines suggested above. This will take time.”
- 4.15 Recommendation 8: Vision
The PCC unanimously agreed the previous resolution replacing “purposes” with “aims”: “to develop a church vision and congregational aims with reference to our current vision document and the principles in paragraph 8.1 of the report.”
- 4.16 Recommendation 9: Leadership
The PCC unanimously agreed an unchanged resolution: “to establish a church Vision Team along the lines in the report to be selected by the Vicar and ratified by the PCC.”
- 4.17 Recommendation 10: PCC
The PCC unanimously agreed an unchanged resolution: “that the Vicar should discuss with the Archdeacon the size and composition of the PCC and the 2009 Scheme of Representation in the light of the parish review.”
- 4.18 Recommendation 11: Mobilisation
The PCC unanimously agreed an unchanged resolution: “to take a new approach to serving with an emphasis on teams and team leaders, not on filling rotas.”
- 4.19 Recommendation 12: Communication
The PCC unanimously agreed an unchanged resolution: “to the establishment of a communications team for the church, building on the current communications work.”
- 4.20 Recommendation 13: Outreach
The PCC unanimously agreed an unchanged resolution: “to commit to embed outreach as a focus for discipleship and to develop an outreach strategy across the congregations which would include pathways into becoming part of the church family.”

4.21 Recommendation 14: Process

The PCC agreed, with 17 for and 2 abstentions, to plan to implement the new congregational structure on 1 March 2026.

Role of Volunteers

4.22 Volunteers play a vital role in the ministry, mission and organisation of the church, including both within the worshipping community, and outside of it with wider community engagement and outreach projects. Their contribution may come through specific and more formal roles, but includes a greater number of those serving informally in a range of areas in both public ministry and behind the scenes.

5. ACHIEVEMENTS AND PERFORMANCE

Outcomes from activities

5.1 The PCC, staff team and many other volunteers have worked incredibly hard during the past year to begin implementing the PCC decisions of the parish review. These have been communicated to the wider church family as update letters (October 2025, December 2025 and February 2026), with outcomes from activities including:

- Agreeing and adopting a new vision and vision statement for the church.
- Establishing a new Vision Team to help support the clergy and work alongside the PCC.
- Vision Team workshops in June and July to produce a project plan for implementing the recommendations of the parish review.
- Appointment of Seniors Minister to join the staff team and work across the church family.
- Going beyond the call of the report in a longer and deeper process to address healing in the church, externally led, with multiple resources and two in-person events together as a church (November 2025 and March 2026).
- A new Mobilisation Champion (volunteer) to help the church family build new teams and ministries together.
- Preparations to establish four new congregations and new pattern of worship across the parish.

6. Financial Review

6.1 The General Fund budget approved by the PCC for 2025 reflected total costs of £420,548 this indicated a deficit for the year of £46,253.

6.2 The Balance Sheet shows a decrease in value of £98,496 over 2025. Balances at the end of 2025 are:

1) General Fund	- £1,945,408	an increase of £44,320
2) Designated Funds	- £232,745	a decrease of £87,718
3) Restricted Funds	- £234,593	a decrease of £55,099

The Designated funds and Restricted funds were restated at December 2024. The Legacies should have been treated as Designated funds in the prior year. The fund balances reallocated were £118,002.

- 6.4 The aim for 2026 is to increase our numbers and giving to the general fund to cover an increasing proportion of the cost of a Youth and Children's Minister. And to continue to contain and closely monitor costs, to enable us to give as generously as we receive.

Reserves Policy

- 6.5 The PCC aims to hold reserves equivalent to 3 months recurring cost including diocesan offer and staff costs.

7. FUTURE PLANS

Key Objectives and Activities

- 7.1 The regular ministry activities of the church are expected to continue through 2026, with both Sunday and midweek activities, especially in our four new congregations. We recognise that the last two years have been spent primarily looking inwards, seeking to 'get our own house in order' to provide a better platform for ministry and mission. The hope is that as we move through the coming year(s), the new congregations will establish and grow healthily together and as part of the one church family of Tonbridge Parish Church, providing greater stability and sense of moving together under the vision as a church. In turn, as we become better at being disciples together, we hope to be able to cast our eyes more intentionally outwards in areas such as Outreach for the further building of God's kingdom in our church, town and beyond.

Signed on behalf of the PCC



Reverend Ben Thorndike

Dated : 30/4/26 .

Appendix 1: Tonbridge Parish Church – Structure Chart (see 3.10)

Vision	<p>To be one church of four vibrant, prayerful and welcoming congregations together; where, from the youngest to the oldest, in the power of the Holy Spirit, we live courageous lives for Christ:</p> <ul style="list-style-type: none"> - Gathering people with the call of the Gospel - Growing together under God's word, and - Going out into Tonbridge and beyond. <p>and strapline: <i>"Equipping youngest to oldest to live courageous lives for Christ."</i></p>			
Governance and Leadership	Clergy			
	PCC (with sub-committees)			
	Vision Team			
	Staff Team			
Congregations				
Pastoral Care (incl. Pastoral Care Team)				
Worship style	Communion	Traditional	Family	Contemporary
When	8am	10am	10.30am	5pm
Where	St Peter & St Paul	St Saviour	St Peter & St Paul	St Philip
Aim/vision for congregation – TBC	<i>To grow* (*numerically and spiritually)</i>	<i>To grow*, especially 50/60s age group</i>	<i>To grow*, and to plant families at St Philip congregation within 3-5 years</i>	<i>To grow*, especially working towards all age</i>
Church-wide ministries, teams and groups	Home Groups (incl. Stepping Stones)			
	Monthly Worship Service at St Andrew (Sunday afternoon)			
	Youth, Children & Families Ministry			
	Seniors Ministry			
	Other Life Stages and Groups Ministry (e.g. 18-30s, men/women)			
	Music Worship and Tech			
	Hospitality			
	Parish Safeguarding Team			
	Operations Group			
	Mission Action Group			
	Outreach			
	Communications			

REPORT OF THE INDEPENDENT EXAMINERS TO THE TRUSTEES OF

The Parochial Church Council (PCC) of The Parish of St Peter and St Paul, Tonbridge with St Andrew, St Philip and St Saviour

Independent Examiner's Report

I report to the trustees on my examination of the accounts of St. Peter and St Paul Parochial Church Council for the year ended 31st December 2025.

Respective responsibilities of the PCC and the Examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2001 ('the Act').

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

Independent Examiner's Statement

The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

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

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Steve Hale FCA, FCCA
For and on behalf of Perrys Audit Limited
Chartered Accountants
Churchdown Chambers,
Bordyke,
Tonbridge,
Kent TN9 1NR
Dated: 29/12/25

BALANCE SHEET
as at 31st December 2025

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

	Notes	2025		Restated 2024	
	Pages 11-18	£	£	£	£
FIXED ASSETS					
Tangible assets					
Property	3	1,776,000		1,776,000	
Office and Audio Visual Equipment	4	<u>27,771</u>		<u>13,386</u>	
			1,803,771		1,789,386
INVESTMENTS	5	<u>18,624</u>		<u>19,401</u>	
			18,624		19,401
CURRENT ASSETS					
Debtors	6	<u>20,454</u>		<u>35,164</u>	
			20,454		35,164
Bank and Cash in hand					
Central Board of Finance		316,871		303,152	
Church Repair Fund Deposits		79,855		77,476	
Bank Accounts					
Lloyds Current Account		96,440		36,834	
Lloyds Deposit Account		754		100,182	
Lloyds Long Term Deposit Account		76,076		101,755	
Lloyds MAG Restricted		1,344		53	
Lloyds Kondoia		288		6,358	
Lloyds Vestry Account		5,621		10,501	
Lloyds Long Term Account		-		80,000	
Cash in Hand		<u>249</u>		<u>249</u>	
			577,498		716,560
CREDITORS: Amounts falling due within one year	7	<u>(7,601)</u>		<u>(49,268)</u>	
			(7,601)		(49,268)
NET ASSETS			<u><u>2,412,746</u></u>		<u><u>2,511,243</u></u>
FUNDS					
Unrestricted Funds					
General Fund - Balance at 1st January 2025			1,901,088		1,869,706
Movement in General Fund during the year			44,320		31,382
Balance at 31st December 2025			<u>1,945,408</u>		<u>1,901,088</u>
Designated Funds	9		232,745		320,463
			<u>2,178,153</u>		<u>2,221,551</u>
Restricted Funds	9		234,593		289,692
			<u><u>2,412,746</u></u>		<u><u>2,511,243</u></u>

STATEMENT OF FINANCIAL ACTIVITIES
as at 31st December 2025

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

	Notes Pages 11-18	Unrestricted Funds		Restricted Funds	Total Funds	
		General	Designated		2025	2024
		£	£		£	£
INCOME AND ENDOWMENTS FROM						
Donations and legacies	1a	299,782	5,487	61,395	366,664	623,329
Other trading activities	1b	46,766	-	-	46,766	61,201
Investments	1c	13,072	1,947	4,719	19,738	23,772
Income from charitable activities	1d	24,389	-	-	24,389	22,150
Other incoming resources	1e	-	-	-	-	-
TOTAL		384,009	7,434	66,114	457,557	730,452
EXPENDITURE ON						
Raising funds	1f	-	-	-	-	-
Charitable activities	2a	323,023	106,577	125,677	555,277	663,119
TOTAL		323,023	106,577	125,677	555,277	663,119
Gains and losses on investment assets		-	-	-	-	-
NET INCOME		60,986	(99,143)	(59,563)	(97,720)	67,333
Transfers between Funds						
Church Repair Fund (CRF)		(15,435)	15,435	-	-	-
Tithe to Mission Action Group		-	-	-	-	-
Other		(454)	(4,010)	4,464	-	-
Gains and losses on investments		(777)	-	-	(777)	-
Gains and losses on revaluation of property		-	-	-	-	-
NET MOVEMENT IN FUNDS		44,320	(87,718)	(55,099)	(98,497)	67,333
Balances brought forward as at 1st January 2025		1,901,088	320,463	289,692	2,511,243	2,443,910
Balances carried forward as at 31st December 2025		1,945,408	232,745	234,593	2,412,746	2,511,243

STATEMENT OF FINANCIAL ACTIVITIES
as at 31st December 2024

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies	292,403	53,173	277,753	623,329
Other trading activities	61,151	-	50	61,201
Investments	3,580	10,096	10,096	23,772
Income from charitable activities	22,150	-	-	22,150
Other incoming resources	-	-	-	-
TOTAL	379,284	63,269	287,899	730,452
EXPENDITURE ON				
Raising funds	-	-	-	-
Charitable activities	304,902	52,499	305,718	663,119
TOTAL	304,902	52,499	305,718	663,119
Gains and losses on investment assets	-	-	-	-
NET INCOME	74,382	10,770	(17,819)	67,333
Transfers between Funds				
Church Repair Fund (CRF)	(36,760)	36,760	-	-
Transfer between funds	-	118,002	(118,002)	-
Tithe to Mission Action Group	(23,000)	-	23,000	-
Other	16,760	-	(16,760)	-
Gains and losses on revaluation of property	-	-	-	-
NET MOVEMENT IN FUNDS	31,382	165,532	(129,581)	67,333
Balances brought forward as at 1st January 2024	1,869,706	154,931	419,273	2,443,910
Balances carried forward as at 31st December 2024	1,901,088	320,463	289,692	2,511,243

CASH FLOW STATEMENT
as at 31st December 2025

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

	2025	2024
	£	£
Cash generated from operations activities		
Net Incoming Resources for the Year		
Unrestricted funds	44,320	31,382
Designated funds	(87,718)	47,530
Restricted funds	(55,099)	(11,579)
Total	(98,497)	67,333
Add back depreciation charge	11,742	9,793
Revaluation adjustment	-	-
Gain and loss on investment	777	
Reconciliation to cash generated from operations:	(85,978)	77,126
Cash inflow due to increase in debtors	14,710	(23,076)
Cash inflow due to increase in creditors	(41,667)	17,926
Movements in working capital	(26,957)	(5,150)
Investing activities		
Purchase of fixed assets	(26,127)	(15,593)
Purchase of investments	-	(436)
Cash flows from investing activities	(26,127)	(16,029)
Net increase in cash from operating activities	(139,062)	55,947
Net cash resources at bank at beginning of year	716,560	660,613
Net cash at bank at 31 December 2025	577,498	716,560
 Analysis of the Balances of Cash as Shown in the Balance Sheet		
	£	£
Central Board of Finance	316,871	303,152
Church Repair Fund Deposits	79,855	77,476
Bank accounts and cash in hand	180,772	335,932
 At 31st December 2025	577,498	716,560

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
INCOMING RESOURCES
as at 31st December 2025

The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour

	Unrestricted Funds		Restricted Funds	Total Funds	
	General	Designated		2025	2024
	£	£	£	£	£
Income and endowments from					
<i>1 (a) Donations and legacies</i>					
Regular donations: Gift Aid	190,192	-	-	190,192	166,542
Occasional donations: Gift Aid	58	-	1,020	1,078	12,075
Regular donations: non Gift Aid	15,988	-	-	15,988	14,257
Occasional donations: non Gift Aid	44,764	-	169	44,933	49,165
Income Tax recovery	48,780	710	5,396	54,886	102,257
MAG Tithe	-	-	28,180	28,180	-
Collections at services	-	-	-	-	172
<i>Designated & Restricted Funds</i>					
St Peter & St Paul	-	599	-	599	770
St Philip - CALEB	-	-	-	-	-
St Saviour	-	-	-	-	-
St Andrew Refurb	-	-	103	103	-
Other Special Funds (inc Choir/ Organ fund)	-	4,178	26,527	30,705	230,848
<i>Grants - non recurring</i>					
Legacies	-	-	-	-	47,243
	<u>299,782</u>	<u>5,487</u>	<u>61,395</u>	<u>366,664</u>	<u>623,329</u>
<i>1 (b) Other trading activities</i>					
Fetes and coffee mornings etc.	-	-	-	-	50
Magazine advertising	45	-	-	45	2,652
Lettings	46,721	-	-	46,721	58,499
	<u>46,766</u>	<u>-</u>	<u>-</u>	<u>46,766</u>	<u>61,201</u>
<i>1 (c) Interest (inc Poor and Alms / War div)</i>	<u>13,072</u>	<u>1,947</u>	<u>4,719</u>	<u>19,738</u>	<u>23,772</u>
<i>1 (d) Income from charitable activities</i>					
Magazine sales income	103	-	-	103	432
Other income	13,331	-	-	13,331	11,597
Fees - weddings	1,623	-	-	1,623	1,990
Fees - funerals	3,599	-	-	3,599	2,551
St Peter & St Paul Centre income	5,733	-	-	5,733	5,580
	<u>24,389</u>	<u>-</u>	<u>-</u>	<u>24,389</u>	<u>22,150</u>
<i>1 (e) Other Incoming resources</i>					
Insurance claims	-	-	-	-	-
Total Incoming Resources	<u>384,009</u>	<u>7,434</u>	<u>66,114</u>	<u>457,557</u>	<u>730,452</u>

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
INCOMING RESOURCES
as at 31st December 2024

The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour

	Unrestricted Funds		Restricted	Total Funds
	General	Designated	Funds	2024
	£	£	£	£
Income and endowments from				
<i>1 (a) Donations and legacies</i>				
Regular donations: Gift Aid	166,542	-	-	166,542
Occasional donations: Gift Aid	11,725	-	350	12,075
Regular donations: non Gift Aid	14,257	-	-	14,257
Occasional donations: non Gift Aid	48,956	-	209	49,165
Income Tax recovery	50,751	855	50,651	102,257
Collections at services	172	-	-	172
<i>Designated & Restricted Funds</i>				
St Peter & St Paul	-	770	-	770
St Philip - CALEB	-	-	-	-
St Saviour	-	-	-	-
St Andrew Refurb	-	-	-	-
Other Special Funds (inc Choir/ Organ fund)	-	4,305	226,543	230,848
<i>Grants - non recurring</i>				
Legacies	-	47,243	-	47,243
	<u>292,403</u>	<u>53,173</u>	<u>277,753</u>	<u>623,329</u>
<i>1 (b) Other trading activities</i>				
Fetes and coffee mornings etc.	-	-	50	50
Magazine advertising	2,652	-	-	2,652
Lettings	58,499	-	-	58,499
	<u>61,151</u>	<u>-</u>	<u>50</u>	<u>61,201</u>
<i>1 (c) Interest (inc Poor and Alms / War div)</i>	<u>3,580</u>	<u>10,096</u>	<u>10,096</u>	<u>23,772</u>
<i>1 (d) Income from charitable activities</i>				
Magazine sales income	432	-	-	432
Other income	11,597	-	-	11,597
Fees - weddings	1,990	-	-	1,990
Fees - funerals	2,551	-	-	2,551
St Peter & St Paul Centre income	5,580	-	-	5,580
	<u>22,150</u>	<u>-</u>	<u>-</u>	<u>22,150</u>
<i>1 (e) Other Incoming resources</i>				
Insurance claims	-	-	-	-
Total Incoming Resources	<u>379,284</u>	<u>63,269</u>	<u>287,899</u>	<u>730,452</u>

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
RESOURCES USED**

as at 31st December 2025

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

Expenditure on	Unrestricted Funds		Restricted Funds	Total Funds	
	General	Designated		2025	2024
	£	£	£	£	£
1(f) Raising funds					
Costs of fetes, bazaars & other fund raising	-	-	-	-	-
2(a) Charitable activities					
<i>Grants and awaygiving</i>					
Church mission	-	-	41,101	41,101	210,373
Church relief	-	-	29,740	29,740	22,208
Other charitable giving	148	-	-	148	-
Ministry costs (stipend and salaries)+interregnum	-	-	-	-	-
Staff costs	1,845	30,566	1,232	33,643	31,015
Clergy accommodation	7,782	-	-	7,782	7,908
Staff mileage	551	-	-	551	709
Parish Share	109,085	-	-	109,085	105,671
<i>Church running costs</i>					
Insurance	12,896	-	-	12,896	12,492
Heating	25,301	-	-	25,301	28,657
Lighting	14,510	-	-	14,510	14,276
Water and sewerage	(201)	-	-	(201)	1,569
Cleaning	17,093	-	-	17,093	16,701
Gardening	2,953	613	-	3,566	3,388
Maintenance	9,636	69,016	-	78,652	46,448
Other ministry costs	4,053	-	-	4,053	5,257
Choir and organ	5,117	-	-	5,117	5,318
Costs of magazine bookstall, publications	459	-	-	459	4,403
Youth & children	4,058	-	26,453	30,511	10,411
Mission outreach	881	-	425	1,306	1,441
St Peter & St Paul Centre expenses	2,166	-	-	2,166	2,589
New building/capital work	-	-	-	-	12,629
Refurbishment cost	-	-	20,612	20,612	43,266
Wedding fees	170	-	-	170	347
Funeral fees	-	-	-	-	315
<i>Management and administration</i>					
Administration staff	28,889	-	-	28,889	29,000
Finance staff	19,401	-	-	19,401	15,996
General administration	1,644	-	754	2,398	4,447
Computers & supplies	3,360	-	-	3,360	2,288
Telephone	9,072	-	-	9,072	7,603
Bank charges	475	-	-	475	429
Stationery & books	1,266	-	-	1,266	1,189
Photocopiers	3,586	-	-	3,586	2,786
Depreciation	-	6,382	5,360	11,742	9,793
MAG contribution	28,180	-	-	28,180	-
2b Governance costs					
Legal costs	1,867	-	-	1,867	1,745
Independent Examiner's fee	6,780	-	-	6,780	3,942
Total direct costs	323,023	106,577	125,677	555,277	663,119
Total Expenditure	323,023	106,577	125,677	555,277	663,119

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
RESOURCES USED**

as at 31st December 2024

**The Parochial Church Council (PCC) of
The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

Expenditure on	Unrestricted Funds		Restricted	Total Funds
	General	Designated	Funds	2024
	£	£	£	£
1(f) Raising funds				
Costs of fetes, bazaars & other fund raising	-	-	-	-
2(a) Charitable activities				
<i>Grants and awaygiving</i>				
Church mission	-	-	210,373	210,373
Church relief	-	-	22,208	22,208
Other charitable giving	-	-	-	-
Ministry costs (stipend and salaries)+interregnum	-	-	-	-
Staff costs	2,102	28,913	-	31,015
Clergy accommodation	7,908	-	-	7,908
Staff mileage	709	-	-	709
Parish Share	105,671	-	-	105,671
<i>Church running costs</i>				
Insurance	12,492	-	-	12,492
Heating	28,657	-	-	28,657
Lighting	14,276	-	-	14,276
Water and sewerage	1,569	-	-	1,569
Cleaning	16,701	-	-	16,701
Gardening	3,105	283	-	3,388
Maintenance	22,892	23,196	360	46,448
Other ministry costs	5,257	-	-	5,257
Choir and organ	5,211	107	-	5,318
Costs of magazine bookstall, publications	4,403	-	-	4,403
Youth & children	3,779	-	6,632	10,411
Mission outreach	633	-	808	1,441
St Peter & St Paul Centre expenses	2,589	-	-	2,589
New building/capital work	-	-	12,629	12,629
Refurbishment cost	-	-	43,266	43,266
Wedding fees	347	-	-	347
Funeral fees	315	-	-	315
<i>Management and administration</i>				
Administration staff	29,000	-	-	29,000
Finance staff	15,996	-	-	15,996
General administration	2,055	-	2,392	4,447
Computers & supplies	2,288	-	-	2,288
Telephone	7,603	-	-	7,603
Bank charges	429	-	-	429
Stationery & books	1,189	-	-	1,189
Photocopiers	2,786	-	-	2,786
Depreciation	2,743	-	7,050	9,793
2b Governance costs				
Legal costs	-	1,745	-	(1,745)
Independent Examiner's fee	3,942	-	-	3,942
Total direct costs	304,902	52,499	305,718	663,119
Total Expenditure	304,902	52,499	305,718	663,119

NOTES TO THE FINANCIAL STATEMENTS

The Parish of St Peter and St Paul, Tonbridge with St Andrew, St Philip and St Saviour

3. Accounting Policies

(a) Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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 on 10 September 2024 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These Funds included funds designated for a particular purpose by the PCC.

The purpose of Restricted Funds is set out in note (b) of these financial statements.

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts for church groups that owe affiliation to another body nor to those that are informal gatherings of church members.

Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income can be measured reliably.

Voluntary income and capital sources

Special collections are recognised when made. Income tax recovery on Gift Aid donations is accrued for the financial year. Grants and legacies are accounted for as soon as the PCC is notified of the entitlement and the likely amount that is due. St Peter and St Paul coffee bar transactions are shown as gross. Funds raised by Parish events are accounted for net of cost.

Other ordinary income

Parochial fees to the PCC are now paid to the Diocese following a change of policy in late 2019. The income shown to the Parish is now much reduced portion of the fees.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of obligation can be measured reliably.

All expenditure is accounted for on accruals basis.

Fixed Assets

Consecrated land and building and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.337 of the Charities Act 2011.

No value is placed on movable church furnishings held by the Churchwardens in special trust for the PCC which require faculty for disposal since the PCC considers these to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings is written off.

Office equipment is capitalised and depreciated at a rate of 25% per annum on a straight line basis, to write off the asset over its expected useful life. Computers are capitalised and depreciated at a rate of 25% per annum on a straight line basis to write off the asset over its expected useful life. Audio Visual equipment is capitalised and depreciated at the rate of 25% per annum on a straight line basis to write off the asset over its expected useful life. Office furniture is capitalised and depreciated at the rate of 25% per annum on a straight line basis.

NOTES TO THE FINANCIAL STATEMENTS

The Parish of St Peter and St Paul, Tonbridge with St Andrew, St Philip and St Saviour

Properties

Investment properties are shown at their fair value as at the balance sheet date. The Statement of Financial Activities includes the gains and losses arising on revaluation. The open market value of the properties was assessed in December 2025.

12 Salisbury Road	£363,000
14 Salisbury Road	£363,000
13 Dry Hill Park Crescent	<u>£1,050,000</u>
	£1,776,000

During the previous year negotiations with the Diocese of Rochester has taken place regarding the ownership of the land and houses. The Diocese own the land and the Parish own the houses and it has now been agreed that the split is 34% for land and 66% houses-this has now to be formally agreed legally and is proceeding.

Each Salisbury Road house has a current value of £550,000. And so under the agreement the parish value is £363,000 each

Fixed Asset Investments

These are a form of basic financial instrument and initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date. The Statement of Financial Activities includes the gains and losses arising on revaluation.

Other Notes

- The model policies set out in SORP FRS102 have been followed throughout these accounts.
- Description of funds

Designated funds

Church Repair Funds (CRF) - amounts set aside against contingencies listed in Quinquennial Reports on Parish property.

Choir Fund - Wedding Fees received by the choir, used to purchase choir robes etc.

Car Park - accrual of fees for licences to park.

Legacies - amounts held for future expenditure.

St Saviour General Fund - for use in the ministry of St Saviour's Church.

St Andrew Building Fund (started 1996) - for use in the event of serious damage to such of the property that is not covered by insurance.

Repair Fund Reserve (started 2008) - for the repair of Parish property not covered by the Quinquennial Inspections.

Restricted Funds

CALEB (St Philip Fund) - for the extensive renovation of the building, the surroundings and the contents.

Christianity Explored - for the teaching of basic Christian faith.

Discretionary Fund - administered by the Vicar and Churchwardens for the benefit of those in need.

Mission Action Group unallocated - amount received for giving support to specific people and organisations.

St Andrew Refurbishment Fund - for use for building upgrades to St Andrews Church.

St Peter and St Paul Fund - for use in the ministry of St Peter and St Paul Church.

St Peter and St Paul Boiler Fund for future heating needs at St Peter and St Paul Church.

St Peter and St Paul Tower - for repairs to the Tower at St Peter and St Paul Church.

St Saviour Fund including the Dorothy Stonely Legacy - given for the enhancement of worship at

Training Opportunities - funds awaiting distribution at the discretion of the Vicar and the Wardens.

Special Opportunities - for use by the Vicar for special purposes.

Youth Worker - this fund is for financing Parish youth work.

Ministry Costs - for the provision of additional clergy.

Jane Austen Fund - used to promote the connection of Jane Austen with Tonbridge and the Parish Church.

Housing Reserve - for repairs to clergy housing.

Refurbishment fund - St Peter & St Paul and St Andrew

NOTES TO THE FINANCIAL STATEMENTS

The Parish of St Peter and St Paul, Tonbridge with St Andrew, St Philip and St Saviour

- (c) No members of the PCC are salaried for these duties. Reimbursements were paid to seven members of the PCC for items including mileage, postage, stationery and sundry items that were the proper expense of the Parish.
- (d) The Parish carries employer's liability insurance to a maximum of £10m but it does not carry insurance against loss arising from neglect or default of the PCC and no indemnity is provided for PCC members in respect of the consequences of any such loss.
- (e) The fee paid to the independent examiner is shown in the accounts.
- (f) Allocation of support and governance costs
Support costs have been allocated to Expenditure on Charitable Activities.
- (g) The PCC has not made a grant to another institution of which the Charities SORP recommend disclosure in the public interest.
- (h) The Parish received a small income from investments lodged with Diocese. The total, which amounts to £2,459, arises from a number of deeds that were executed in the nineteenth century or before. Investments are shown at fair value in the accounts.

NOTES TO THE FINANCIAL STATEMENTS

**The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour**

4. Tangible Fixed Assets - Office and Audio Visual Equipment

	Office			
	Equipment and Furniture	Computers	Audio Visual	Total
	£	£	£	£
Cost				
At 1.1.25	55,268	16,888	124,082	196,238
Additions	26,127			26,127
Disposals	-	-	-	-
At 31.12.25	<u>81,395</u>	<u>16,888</u>	<u>124,082</u>	<u>222,365</u>
Depreciation				
At 1.1.25	51,917	15,816	115,119	182,852
Eliminated on disposal	-	-		-
Charge for the year	8,207	483	3,052	11,742
At 31.12.25	<u>60,124</u>	<u>16,299</u>	<u>118,171</u>	<u>194,594</u>
Net Book Value 31.12.2025	<u>21,271</u>	<u>589</u>	<u>5,911</u>	<u>27,771</u>
Net Book Value 31.12.2024	<u>3,351</u>	<u>1,072</u>	<u>8,963</u>	<u>13,386</u>

5. Investments

	2025	2024
	£	£
Market value brought forward at 1 January 2025	19,401	18,965
Additions	-	436
Gain/(Loss) on revaluation	(777)	-
Market value as at 31 December 2025	<u>18,624</u>	<u>19,401</u>

6. Debtors

	2025	2024
	£	£
Income Tax Recoverable	-	1
Other debtors	20,454	35,163
	<u>20,454</u>	<u>35,164</u>

7. Creditors: due within one year

	2025	2024
	£	£
Accruals	-	10,556
Accounts payable	4,543	34,395
Agency collections	3,058	4,317
	<u>7,601</u>	<u>49,268</u>

8. Analysis of staff costs and remuneration of key management personnel

	2025	2024
	£	£
Wages and salary costs	81,372	81,372
Social security costs	496	496
Employer pension contribution	2,083	1,057
Salaries and wages including social security costs	<u>83,951</u>	<u>82,925</u>

The average number of employees during the year was 7 (2024: 7).

No employee receive remuneration in excess of £60,000.

Key management are not remunerated by the charity, they are remunerated by the Diocese.

NOTES TO THE FINANCIAL STATEMENTS
as at 31st December 2025

The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour

9. Analysis of funds movements	Opening Balance 1.1.2025 £	Income £	Expenditure £	Transfers £	Closing Balance 31.12.2025 £
Designated Funds					
CRF Parish Church	54,371	991	(57,225)	3,116	1,253
CRF 12 Salisbury Road	11,173	215	-	2,500	13,888
CRF 14 Salisbury Road	-	211	(416)	2,319	2,114
CRF St Philip	13,038	428	-	2,500	15,966
CRF St Saviour	3,606	102	-	2,500	6,208
CRF 13 Dry Hill Park Road	11,153	429	-	2,500	14,082
Total Church Repair Fund	<u>93,341</u>	<u>2,376</u>	<u>(57,641)</u>	<u>15,435</u>	<u>53,511</u>
Car Park	982	599	(613)	-	968
St Saviour General	-	-	-	-	-
Legacies	165,718	-	(17,757)	-	147,961
St Andrew Building Reserve	1,000	-	-	-	1,000
Families Minister	44,627	3,589	(30,566)	-	17,650
Choir Fund	2,156	195	-	-	2,351
Care taker	2,705	675	-	-	3,380
Fund raising	2,170	-	-	-	2,170
Repair fund 12/14 Salsbury Road	-	-	-	-	-
Repair Fund Reserve	7,404	-	-	(4,010)	3,394
Total Designated Funds	<u>320,103</u>	<u>7,434</u>	<u>(106,577)</u>	<u>11,425</u>	<u>232,385</u>
Designated Funds -Restated					
	1.1.2024	Income	Expenditure	Transfers	31.12.2024
CRF Parish Church	28,118	10,096	(422)	16,579	54,371
CRF 12 Salisbury Road	5,418	-	(4,245)	10,000	11,173
CRF 14 Salisbury Road	6,333	-	(16,514)	10,181	-
CRF St Philip	14,410	-	(1,776)	404	13,038
CRF St Saviour	3,606	-	-	-	3,606
CRF 13 Dry Hill Park Road	11,796	-	(239)	(404)	11,153
Total Church Repair Fund	<u>69,681</u>	<u>10,096</u>	<u>(22,957)</u>	<u>36,760</u>	<u>93,341</u>
Car Park	495	770	(283)	-	982
St Saviour General	-	-	-	-	-
Legacies	833	47,243	(360)	118,002	165,718
St Andrew Building Reserve	1,000	-	-	-	1,000
Families Minister	69,265	4,275	(28,913)	-	44,627
Choir Fund	2,053	210	(107)	-	2,156
Care taker	2,030	675	-	-	2,705
Fund raising	2,170	-	-	-	2,170
Repair fund 12/14 Salsbury Road	-	-	-	-	-
Repair Fund Reserve	7,404	-	-	-	7,404
Total Designated Funds	<u>154,931</u>	<u>63,269</u>	<u>(52,620)</u>	<u>154,762</u>	<u>320,103</u>

NOTES TO THE FINANCIAL STATEMENTS
as at 31st December 2025

The Parish of St Peter and St Paul, Tonbridge
with St Andrew, St Philip and St Saviour

Restricted Funds	Opening Balance 1.1.2025	Income	Expenditure	Transfers	Closing Balance 31.12.2025
St Peter & St Paul General	-	-	(4,263)	4,263	-
St Philip - CALEB	1,923	-	(777)	-	1,146
Special Opportunities Fund	750	-	-	-	750
AV Fund	-	-	(97)	97	-
St Andrew Refurb	-	103	-	-	103
St Peter & St Paul Boiler	4,048	-	-	-	4,048
Ministry Costs	128,761	5,994	(1,446)	-	133,309
Youth Worker	75,141	7,869	(26,453)	-	56,557
Christianity Explored	-	-	(104)	104	-
St Peter & St Paul Tower	-	-	-	-	-
St Saviour General	-	-	-	-	-
Training Opportunities	-	-	-	-	-
Jane Austen Fund	756	169	(540)	-	385
Mission Action Group	7,616	28,180	(22,659)	-	13,137
St Philips General	10,000	-	(190)	-	9,810
Vicar's Discretionary	2,534	6,188	(7,081)	-	1,641
Open House and Warm Spaces	2,287	1,023	(321)	-	2,989
Holy Moley	-	-	-	-	-
Bell refurbishment	19,602	1,263	(20,612)	-	253
Housing reserve	-	-	-	-	-
Refurbishment Fund	-	300	(33)	-	267
Monuments	368	-	-	-	368
Kondoa Fund	35,906	15,025	(41,101)	-	9,830
Total Restricted Funds	289,692	66,114	(125,677)	4,464	234,593
Restricted Funds -Restated	1.1.2024				31.12.2024
St Peter & St Paul General	67	-	(2,955)	2,888	-
St Philip - CALEB	1,873	50	-	-	1,923
Special Opportunities Fund	750	-	-	-	750
AV Fund	2,913	-	(4,438)	1,525	-
St Andrew Refurb	-	-	-	-	-
St Peter & St Paul Boiler	5,619	-	(1,571)	-	4,048
Ministry Costs	119,048	10,534	(821)	-	128,761
Youth Worker	73,489	8,284	(6,632)	-	75,141
Christianity Explored	-	-	-	-	-
St Peter & St Paul Tower	10,453	-	-	(10,453)	-
St Saviour General	11,508	-	(12,629)	1,121	-
Training Opportunities	-	-	-	-	-
Jane Austen Fund	547	209	-	-	756
Mission Action Group	5,214	110	(20,708)	23,000	7,616
St Philips General	10,000	-	-	-	10,000
Vicar's Discretionary	3,246	788	(1,500)	-	2,534
Open House and Warm Spaces	1,945	1,150	(808)	-	2,287
AW Legacy	118,362	-	(360)	(118,002)	-
Holy Moley	-	-	-	-	-
Bell refurbishment	30,000	32,500	(42,898)	-	19,602
Housing reserve	-	-	-	-	-
Refurbishment Fund	11,566	300	(25)	(11,841)	-
Monuments	368	-	-	-	368
Kondoa Fund	12,305	233,974	(210,373)	-	35,906
Total Restricted Funds	419,273	287,899	(305,718)	(111,762)	289,692