Chalk Church

(St Mary the Virgin, Chalk)

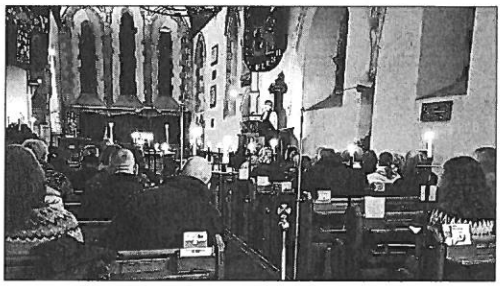
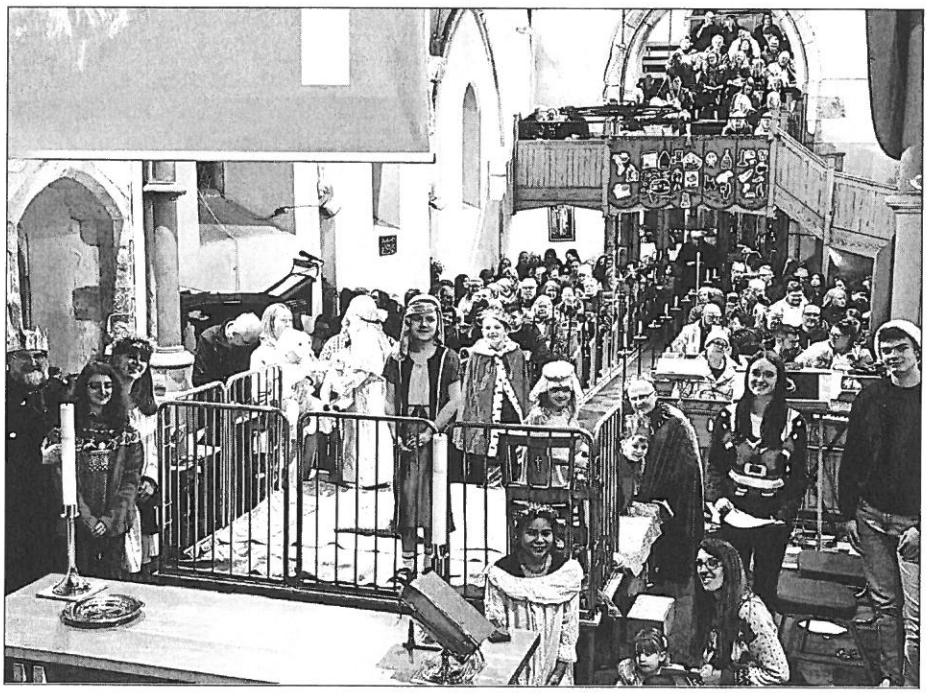
an Anglican Church in the Diocese of Rochester and a Registered Charity Registration Number 1132081










Annual Report & Financial Statements

for the year ended 31 December 2025

'Lifting High the Cross'

Chalk Church

Growing, Reaching Out & Stronger in Christ by Word & Deed

Contents

Part One:

Reference and Administrative Details
Vicar's Preface
Introduction: Structure, Governance & Management
Aims & Purposes
Achievements & Performance
Summary Financial Review
Reserves Policy
Various Matters including Risk Assessments and the Future

Part Two:

Financial Statements
(The Annual Accounts with explanatory notes and Independent Examiner's Report)

Cover Photographs – Scenes from 2025

Top Row:

500th Meeting of the Barn Fellowship
Celebrating Easter
Midweek Communion at the Hall

Second Row:

Take-a-Break Team
Summer Fete on St Mary's Woodland
Marking 80th Anniversary of VE Day at T-A-B

Third Row:

Firework & Bonfire Night on St Mary's Woodland
Remembrance Sunday
Carols by Candlelight

Bottom Row:

Nativity Tableau on Christmas Eve
Loaves & Fishes for All

St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2025

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk (known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2025 and to the date this report was approved:

The Revd Nigel Bourne	(Vicar of Chalk & PCC Chairman)
Barbara Millatt	(Churchwarden & PCC Vice-Chair)
Steve Quinton	(Churchwarden)
The Revd Dr Mark Morgan	(Assistant Curate)
Ram Patla	(Treasurer - co-opted)
Karl Addy	(Deanery Synod Representative)
Emily Bourne	(Deanery Synod Representative)
Christoph Bull	(Assistant Churchwarden - co-opted)
Jenny Ellett	(Assistant Churchwarden)
Mark Addy	Mike Hammock
Suzanne Smit	Anne Wilkinson

In addition to the above, the following served from May 2025

Janette Cooper	Julie Garrod
Linda Johnson	Philippa Perry
Claire Youells	

In addition to the above, the following served until May 2025

Jane Abrehart	Martin Lake

Banks

National Westminster:
NatWest Business Banking
PO Box 16204
Birmingham
B2 2WP

Barclays:
Barclays Bank plc
1 Churchill Place
London
E14 5HP

Independent Examiner

Tanja Lawes
Carleys
Second Floor South, The Fitted Rigging House
Anchor Wharf
The Historic Dockyard
Chatham
Kent ME4 4TZ

Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2025

2025 was marked by significant global instability and profound cultural shifts. This has been characterized by various wars including the continued Russia-Ukraine war and the return of Donald Trump to the presidency of the USA. He initiated a new era of protectionist policies, including tariffs that heavily disrupted global trade. Major environmental challenges persisted. Global warming/climate change probably made for, or made worse, various natural disasters and attempts to address these issues took place at COP30 in Brazil. Technology, particularly Artificial Intelligence (AI) continued to advance rapidly and China (not least aided by AI and technology) continued to advance as a new super-power. In the UK, 2025 was a difficult year for the new government, which faced persistent inflation and rising public debt, while grappling with the rise of Reform UK, which appears to be gaining credibility with the public as an alternative to both the Labour and Conservative parties. The nation celebrated cultural milestones, including the 250th anniversary of Jane Austen's birth and England hosting the Women's Rugby World Cup, which broke viewer records. The Church of England maintained its long debates surrounding "Living in Love and Faith" (LLF), about same-sex couples and marriage etc. However, signs emerged that the main aspects of the traditional view would eventually prevail (as it finally did in early 2026), but with virtually everyone being dissatisfied with both the process and at least some aspects of the outcomes. In other national church news, Dame Sarah Mullaly, the then Bishop of London, was named as the next Archbishop of Canterbury (formally taking on the role in 2026). For more lowly clergy there was the amazingly welcome announcement that good investment strategies have allowed a major reversal of policies on stipends and pensions. The effect will be to restore the effects of many years of actual cuts in the pension offer and in the 'real terms' stipend (effectively clergy pay). The changes are due to come in during 2026. The Church Commissioners have also announced significant new funding of the ministry of the church. (What Jane Austen would have made of a prophecy about a national recognition of the 250th anniversary of her birth, coinciding with the nation hosting an international women's rugby tournament and the announcement of a female Archbishop of Canterbury can only be guessed at. However, as a daughter and sister of clergymen it is likely that she would have approved of increased clergy remuneration. As she might have said, "It is a truth universally acknowledged, that a clergyman not in possession of a good fortune, must be in want of a fair stipend and pension.")

At Chalk, 2025 saw the return of the Fireworks event which was enjoyed by all. There has also been some continued success with children and families and we completed a refurbishment of the barns that we hope will compliment this outreach work and other teaching, fellowship and fundraising activity. We also made progress with our plans for the improvements at the Hall – after more fundraising in 2026 the work there should begin in 2027. All the progress is thanks to the hard work and dedication of many folk. I'm sorry that space prevents mentioning everyone by name, but it is definitely a huge team effort. I want to give particular thanks to stalwart Churchwardens, Barbara and Steve (both of whom have given sterling service despite some major health concerns), to Treasurer Ram and to PCC Secretary Anne and the PCC team generally for lots of work behind the scenes. Thanks also to those who have helped in and with services and teaching events such as musicians Michael and Karl, Michael (again - for preaching) Julie and Jane (with the puppets), Mark (our curate) and Peter Bull who did much verging despite having a few health problems and Peter Harris (a Licensed Lay Minister - a 'Reader' in old money) who has run a couple of teaching events with croissants (!) in the newly refurbished barn and who is on the verge of being licensed at Chalk. Special mention must be made of Mike Hammock for his drawing upon Jack Shepherd's work for the magazine and also in maintaining the Barn Fellowship which had it's 500th meeting in 2025. Julie, Philippa, Suzanne and helpers are critical to our work with youngsters, Janet Munson and Sue Palmer do sterling work with a great team of helpers, several from the village, at our weekly Take-a-Break and its 'spin-off' termly lunches so thanks to them all and to all who pray, donate and fundraise (not least the Summer Fete, Fireworks and Christmas Fair teams – special mentions in despatches for Sarah, Martin and Suzanne) all of which enables our various ministries to continue and succeed.

Inevitably the year saw its elements of sadness not only from wars and conflicts but as friends and colleagues have died, not least Eric Harrison who made a great contribution here through his skills with the design and repair of buildings, and who was one of my first churchwardens all those years ago. Nevertheless we praise God for their contribution and the fellowship shared with them. On the world scene and more locally, life provides joy and fulfilment, but also frustration and sadness. The presence of suffering is a deep and painful mystery that brings challenge to even those of the greatest faith. It will be ever thus this side of eternity, and perhaps increasingly so in these troubled times, but even in our sadness we do not grieve as those who have no hope (see 1 Thessalonians 4:13-14). Rather, we reach out to the God who has in Jesus (and some would add in the Father) suffered too, and find solace and purpose through his cross-shaped love, often mediated by friends and all who care for us, and to whom we also in turn reach out in their times of need. Through prayer and countless small, yet significant, acts of love, the brokenness of the world will find a measure of healing that one day will be made complete. Beyond all fetes and barns and projects, it is this gospel of God's healing, forgiving, saving love, encapsulated in cross and resurrection, that we are, albeit imperfectly, both receiving and living out in our setting of Chalk for the greater glory of God. I find comfort and inspiration in these words, part of a hymn by Richard Gillard.

Brother, sister, let me serve you,
Let me be as Christ to you;
Pray that I may have the grace
To let you be my servant, too.

I will hold the Christlight for you
In the night-time of your fear;
I will hold my hand out to you,
Speak the peace you long to hear.

When we sing to God in heaven
We shall find such harmony,
Born of all we've known together
Of Christ's love and agony.

Thank you, each and every one, for your holding out of the Christlight to someone in need; for your hand and the word, the prayer, of peace in the name of Jesus, the Prince of Peace. God bless you all,



The Revd Nigel Bourne

Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements.*

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the hall is a car park on which we hold a long lease.

Charitable and Legal Status
The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents
The legal basis on which the PCC has operated is set out both in the *Parochial Church Councils (Powers) Measure (1956)* and the *Church Representation Rules*, both as amended from time to time through General Synod.

PCC Structure
The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year plus some shorter meetings. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership
Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2026. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel
In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Many others, while not formally licensed etc use their gifts, with the oversight of the PCC, as they are lead and encouraged. A particular example is Julie Garrod who has a gift for children's work and who runs the *Loaves & Fishes* programmes. However, all ministries are valued and each makes a unique contribution.
Pastoral Assistant (Permission to Minister): Janet Munson.
Reader (Permission to Officiate): Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in "services") to assist the wider worship of the church, ie the offering of every member's life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to grow in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process
A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. The PCC and congregation more widely reviewed the thinking in the vision and the congregation reaffirmed it in a service in March 2023. The aspiration is to achieve much of this **by Easter 2026**. The vision itself, sometimes called ***'Lifting High the Cross'*** can be summarised as follows:

The Renewed Vision:

...we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 'thrusts':

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusts:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families, not least through *Loaves & Fishes*, young church and youth group

Stronger in Christ There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged. New groups/activities are being developed.

Communications There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media, including Facebook, bulk texting and email messaging.

Resources – Personnel There will be training and more use of teams and individuals in various critical rôles, paid and unpaid, clergy and lay. Diocesan/Deanery courses will help the leading of groups and occasional preaching.

Resources – Buildings and Finances There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving. Use of grants and income from EV chargers will help.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:

We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God's love and joy by word and deed.

Our Values:

Chalk Church is committed to:

listening to the Holy Spirit,
especially through the Bible as God's word,
to shape all our values and actions;
with God's help we try to be:

* Inviting * Involving * Together
* Joyful * Welcoming * Supportive
* Creative in Proclamation

PCC Meetings and Main Matters Discussed This Year
The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when 'in-person'), usually provided by Barbara Millatt or sometimes Steve Quinton and the Vicar. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included: mission activities; the church's vision strategy; safeguarding; payments for services provided by individuals; QQI inspection; hall cleaning contract; vesture of clergy at formal services at Chalk; improvements to the barns and hall; parish offer to the Diocese; programme of activities; annual review of accounting procedures. Correspondence or items for PCC consideration should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities. We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, reader, pastoral assistant and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

worship and prayer, including 'the occasional offices',
learning about the Bible and its gospel message,
growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
deepening connections with the community and supporting charitable, missionary and outreach work,
maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship
While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 9am and 4.30pm services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors, find helpful).

The Vicar, Curate and Reader lead and preach at our various services. The Pastoral Assistant and Churchwardens also help, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books or service sheets. All these (and other) contributions are necessary for our services to work as they do; it is a significant example of our teamwork. The normal pattern of services changed slightly post-Covid (and the pattern can change especially around festivals with details in magazine, weekly notice sheet and website) but is essentially as below. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

9am * BCP Holy Communion - 2nd, 4th & 5th * Sundays (There is a PCC prayer focus on 4th Sundays)
* Moved to this time and 5th Sunday Service created during 2025

10.30am Morning Service

Morning Service	- 1st Sundays
All-Age/Family Service	- 2nd Sundays
Holy Communion	- 3rd Sundays
Open House	- 4th Sundays
Songs of Praise	- 5th Sundays

Evening Service

BCP Holy Communion	- 1st Sundays - (in the parish hall starting at 4.30 pm followed by tea)
Tea with the Vicar	- 3rd Sundays (an informal event and service in the parish hall starting at 5pm**)

[No evening service on 2/4/5th Sundays] ** Changing to 4.15pm in 2026 for a trial period.

Weekday Worship and Major Festivals
As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, posters, service sheets etc.

The Occasional Offices: Baptisms, Weddings & Funerals
Baptisms usually take place during main Sunday morning services using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar assisted by the Curate mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in these ministries, eg Peter Bull, who has been our verger at many services before recent health issues. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister. Marriage registration rules changed significantly in 2021 and that required some training and the cessation of the use of marriage registers in all churches.

Prayer, Learning about the Bible and its Gospel Message & Developing Belief and Trust in God
Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts six or so weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC (in Lent) used the Sunday readings from the Revised Common Lectionary. A teaching activity in the spring/early summer included fellowship and pancakes. The Prayer Circle has about 20 members and prays regularly using a distributed sheet with weekly suggestions/ topics. They also respond to urgent requests for prayer at any time when information is passed on by 'phone.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises
As at the APCM in May 2025 there were 112 people on the Church Electoral Roll, revised annually an entirely new roll is made every six years. The next new roll is due in 2031. We estimate that normally well over 2,000 different people attend or visit the church premises annually. In addition to our own website, we use the village Facebook sites to advertise our services and events – see **Chalk (Gravesend) - Past and Present**. & **Chalk People and Opinions** - https://www.facebook.com/groups/1730024447212622/ Our posts often attract several positive comments. In addition to church members, there are often visitors to our services and large numbers attend the events we normally run such as Take-a-Break, the Fête, Fair and the Bonfire events each year.

Connections with the Community & reaching out across the age spectrum
Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and friends, providing a weekly coffee morning open to the whole village in the parish hall and has now been running for over 30 years. This regularly achieves attendances of approximately 60+. It is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

Over the years various charitable groups, eg those helping people with autism, learning difficulties and mental health needs have been supported. This has included use of facilities and simple acts of worship. Also, the *Loaves & Fishes For All* element of our *Loaves & Fishes* programme has continued to develop and is aimed at children and parents/carers who face some of these issues. We have also continued to support the local foodbank. *Tea with the Vicar* takes place in the parish hall on the third Sunday in a month. Starting at 5pm (changing to 4.15pm for a trial period in 2026) in the Parish Hall with a buffet tea (in a cafe style) and continues with an informal 30-minute service. It has drawn a wide age group including families with children and others. In addition to the toddlers corner in church and *Young Church* (our Sunday provision for any children present in church over toddler age), we hope that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will continue to expand in various ways (perhaps with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves & Fishes in the Forest* has

continued on 4th Sundays for children up to about 11 during church services and regularly attracts about 15 children as well as their parents etc. (A craft based activity is to be introduced on 3rd Sundays in 2026.)

The Wider Community and the Wider Church Community including the Gravesend Deanery Synod
We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. After a seven-year stint as Area Dean and chair of the Synod, in April 2024 the Vicar handed over to the Revd Michael Payne from St Aidan's. Topics for the Deanery have included the Diocesan Vision and Strategy. The Rochester Diocese covers about 200 parishes in the historic north-west Kent area reaching into the London boroughs of Bromley and Bexley. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Offer/Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the Board in 2019 (and stepping down in early 2026 from the Supervisory Committee.). CMCU is helping individuals and churches to borrow at fair interest rates. The Vicar remains a chaplain to the local Sea Cadet Corps, based in the parish and a member of the Diocesan Board of Education helping 90 Church schools and academies in the area to provide education through the state sector to some 27,000 children aged 4-19.

Local Groups, Charities, Missionary Work and Similar Organizations Supported
The PCC is committed to supporting a range of charitable groups via donations, collections and use of facilities. During the year, over £5,000 was paid or reserved for charitable causes. This included support for:
Hands of Compassion School, Zambia - £2,315: Embrace the Middle East - £180; Friends of Kent Churches - £500; Elliott Holmes Memorial Fund - £500; Ellenor - £500; Cancer Research UK - £250; British Heart Foundation - £250; Parkinson's UK - £500; Friends of Rochester Cathedral - £25: Church Pastoral Aid Society - £500.
In addition, collections during the year raised £1,120 for the Church of England Children's Society.
Alongside financial support, the PCC also assists community organisations through the use of church facilities. Although the Church Hall generates rental income from bookings, the PCC subsidises its use in various ways for local groups, including Chalk Village Pre-School.

Buildings and Property
To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property essentially comprising, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings, the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese - a quinquennial Vicarage inspection took place in 2021 - supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2025 by a new inspecting architect. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. Electrical reports were also completed. Remedial work has been/will be carried out based on the reports. The next church quinquennial inspection building is due in 2030. Regular savings are made to create funds for maintenance.

Some Details of This Year's Work on the Buildings etc
Community Payback continued work around the churchyard, barns and church. The council continued to mow the churchyard and Duncan took care of the woodland. The lightning conductor and fire extinguishers are tested/ checked regularly. Steve and the Vicar continue to apply for various grants to improve and maintain different aspects of the properties Following an appeal for funds, significant work took place on the barns during 2025 which have made them much better for our work with children, for storage and our other activities. A CCTV and alarm system was also installed for the barns. The pond/garden area of the woodland is being steadily improved, and Gary Cordice is doing much of this work. A commemorative stone for the Jubilee Garden was installed. Wi-Fi was installed in the Hall. Cleaning is done by various folk. We are grateful for everyone's hard work.

[Covid-19 stopped some activities & much of the following remains under review prior to any restarting
Tea and Toast was a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offered free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. Appreciated by all concerned it has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns was held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes were visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme's aim has been to ensure that every home in the village is visited over an approximately three-year cycle. It started in the mid-2000s and so every home has been visited several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters were usually written to people throughout the year inviting them to particular events and services such as the Village Fête, and the November bonfire and firework event.]

Summary Financial Review

(More detail is available in the Accounts / Financial Statements section of the report.)

During 2025 there was a major capital investment of over £50,000 in the refurbishment of the barns and the PCC's financial position improved significantly. This was largely due to a combination of higher income (eg legacies, gifts and the return of the firework event which generated £5,324 profit) together with lower recurring expenditure (notably a reduced contribution to the Diocesan parish share). The specific fund for the Hall Project to install a lift etc held £21,945 at the 2025 year end and, taking all funds together, the PCC recorded a net increase in total funds of £43,518 which has helped to make a solid financial base for the fundraising that will still be needed during 2026 for the Hall Project which is now planned for 2027. A summary of financial activity in 2025 follows:

Unrestricted Income
Total unrestricted income for 2025 was £136,278 (£113,624 in 2024).
Key areas of unrestricted income were:

- **Voluntary giving:** £82,899
- **Fundraising activities:** £19,344
- **Investment income:** £1,937
- **Church activities:** £32,098

Unrestricted Expenditure
Total unrestricted fund expenditure for 2025 was £98,208 (£126,749 in 2024).
Key areas of unrestricted expenditure were:

- **Church activities:** £89,892
- **Fundraising costs:** £8,316

Designated Funds within Unrestricted Funds
Within the unrestricted funds, the PCC has designated £29,759 for specific future needs. These designations represent internal commitments but remain technically part of unrestricted funds:

- **Hall repair fund:** £6,601 (NB this is in addition to the restricted Hall Project fund)
- **Church repair fund:** £14,158
- **Organ fund:** £9,000

Financial Resilience
Free reserves (excluding fixed assets and designated funds) equate to slightly over 4 months of unrestricted expenditure, which is comfortably above the PCC's reserves policy. The strong surplus generated during 2025 has strengthened the church's liquidity position and increased unrestricted fund balances (excluding fixed assets and designated funds) to £37,682 at year end.

Notable Points

I. Funding of our growth initiative 'Loaves and Fishes' increased to £10,083 from unrestricted and restricted funds.

II. A reduced contribution of £10,000 was made to Rochester Diocese towards clergy stipends, housing, training and pensions.

III. Donations to overseas and home mission charities increased to £5,520.

IV. Church hall running costs increased to £18,299.

V. Legacy income of £28,095 was received during the year.

VI. The Parish Hall generated income of £28,497. After deducting running costs, general maintenance and depreciation, a loss of £4,721 was made (or a profit, not including depreciation, of £2,553).

VII. Parochial fees for weddings and funerals contributed £2,672.

VIII. Fundraising events (Summer Fete, Christmas Bazaar and Fireworks Display) generated a combined net income of £11,327.

IX. At year-end, the net movement of unrestricted funds was a surplus of £35,570.

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) which equates to at least 3 months of unrestricted expenditure. Based on the current year's figures (2025), this is equivalent to approximately £25,000.

The balance of unrestricted net current assets as at 31 December 2025 was £67,441. Excluding £29,759 set aside for church and hall repairs and the organ fund leaves approximately £37,682 available as unrestricted reserves.

It is PCC policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The policies of the PCC are explicitly aimed at growing the church numerically and spiritually, by training (including the use of Diocesan resources), where possible, by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues and not least through the *Loaves & Fishes* programmes . The second issue has had some attention in 2025 as Peter Harris a Licensed Lay Minister spent some time with us and reflected on the possibility of eventually ministering in Chalk. (This has had a positively outcome and we are now expecting Peter to be licensed at Chalk in mid-2026.) The third issue received particular attention in 2025 with respect to the work on the barns and also with some thinking through of how we can pursue the Hall Project. (This will probably require 2026 to be a year of fund raising and the work beginning on the Hall in March 2027.) Additionally, renewing the financial resources of the church is partly achieved through, grant income where possible, fund raising events, advertising various ways of giving, using 'gift aid' and gift days including giving for certain projects which in themselves have a tendency to generate membership and income.

In regard to reputational damage, the PCC works in a very open way allowing questions and alternative viewpoints to be explored in regard to all major issues, eg the programme of activities and major expenditure. In addition, the church insures church property, arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks for all relevant personnel, and carries out regular financial checks. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fête and the fireworks event are made each year they are held. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Parish Offer (Share) etc and the Future

The Diocese now has an energetic and inspiring Bishop working with a very effective Diocesan Secretary to a vision with the strapline: "Change, Serve and Grow". Funds have been acquired from the Church Commissioners which will help make a difference.in achieving this. Nevertheless, parishes will need to make their financial contributions too. The Diocese indicates to each parish via a formula the level of funding that it hopes the parish will give Nevertheless, the parish offer (or in old terms 'share') remains a gift to the Diocese that each parish decides it is able to make in all the prevailing circumstances. Our parish has helped to fund the Diocese at a relatively high level, covering the cost of the Vicar's stipend, employer's pension and National Insurance contributions, for many years (recently about £50,000). However, for a short period of up to three years (2025-2027) our parish has decided to make a smaller contribution (of approximately £10,000 a year). This is for the specific purpose of ensuring the Hall Project is completed. In any event, the Diocese remains responsible for paying the parish clergy. Obviously, in order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will never be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers.

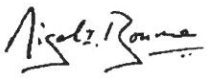
As a result, the number of paid clergy (full-time equivalent) posts in parishes is slowly but consistently falling and the Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable and transparent way. Clergy pay (technically "stipends") was frozen or subject to below-inflation increases for some time but this is now changing – good for individual vicars, but potentially making the problem for the Diocese harder to solve. However a significant positive is that the investments made by the Pensions Board are doing better than previously calculated and this means that the amount needed to fund the pensions by the Diocese has fallen, thereby probably helping the Diocese to have a bit more cash with which they can pay / retain clergy. Also, a 'total return' investment policy for the Diocese is allowing some reserves to be invested in more creative ways.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient - God willing we will always see that we have things to gain from, as well as contribute to, the wider church. Rather it is about developing a reliance on God, his Word and the talents and other resources he has given us and listening to God that we use all that he has given in a way that discharges our specific responsibilities locally in the parish as well as in the Diocese and beyond, thus bringing glory to God.

One other matter to be aware of is that while there are, in absolute terms, a fair number of paid clergy 'out there', it is not a large number in relation to the number of parishes. This is because more are retiring than are being trained. This will mean that even if the Diocese want to employ a vicar in a given place, potential candidates will be able to be very choosy. The upshot of this is that we must work hard to make the parish as attractive as we can to any potential new vicar, hence (in part) the need to complete the Hall project with its office space/committee room etc. Even if there is a vicar, there is no guarantee that the Vicarage with its Parish Office will be retained - another reason to make sure there is office space in the upstairs of the Parish Hall.

While no definite dates have been agreed, it is likely that the current Vicar (aged 66 this year) will retire at some point in the summer of 2028, ie in just over 2 years. It will be important to ensure that when this point comes, the parish looks to be a place where God has been allowed to be at work and there is a desire to continue to work with him to do more. Essentially we will want the church to be an attractive prospect to potential vicars as evidenced in the parish profile (and also attractive to the Diocese in terms of funding the post - as supported by the Parish Offer). Hence all the factors that have been important to us over the last years will need to go on being addressed, ie that we continue to "Lift High the Cross" in such a way that we are seen to be growing stronger in Christ, resourcing our mission, reaching out to impact the whole community and growing as a family of all ages. We pray that this will be so and that the glory continues to go to God.(All have a part to play in this great adventure.)

Approved by the PCC on 8 May 2026 by email and signed on its behalf by the Vicar of Chalk, the Revd Nigel Bourne, Chairman of the Parochial Church Council.



St Mary the Virgin, Chalk

Annual Report &
Financial Statements of the PCC
for the year to 31 December 2025

Part Two

Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2025, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.

T Lawes FCA
Carleys

11th May 2026

Second Floor South
The Fitted Rigging House
The Historic Dockyard
Chatham
Kent
ME4 4TZ

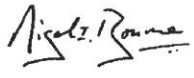
PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2025

	note	Unrestricted funds	Restricted funds	Endowment funds	TOTAL 2025	TOTAL 2024
INCOME & ENDOWMENTS:						
Donations and legacies						
Voluntary income	**2a**	82,899	13,294	0	96,193	84,893
Activities for generating funds	**2b**	19,344	0	0	19,344	7,338
Income from investments	**2c**	1,937	0	0	1,937	1,301
Church Activities	**2d**	32,098	0	0	32,098	42,614
TOTAL INCOME		**136,278**	**13,294**	**0**	**149,572**	**136,146**
EXPENDITURE:						
Church activities	**3a**	89,892	7,569	0	97,461	133,474
Raising Funds	**3b**	8,316	0	0	8,316	8,187
TOTAL EXPENDITURE		**98,208**	**7,569**	**0**	**105,777**	**141,661**
NET INCOMING/ (OUTGOING) RESOURCES		38,070	5,725	0	43,795	(5,515)
MOVEMENTS BETWEEN FUND TYPES		(2,500)	2,500			
GAINS AND (LOSSES) ON INVESTMENTS		0	0	(277)	(277)	155
CONTRIBUTIONS IN KIND	**7**				0	0
NET MOVEMENT OF FUNDS		35,570	8,225	(277)	43,518	(5,360)
BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2025		541,619	199,620	6,937	748,176	753,536
BALANCES CARRIED FORWARD **31 DECEMBER 2025**		**577,189**	**207,845**	**6,660**	**791,694**	**748,176**

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
FIXED ASSETS			
Tangible fixed assets	5a	689,961	652,515
Investment assets	5b	6,660	6,937
		696,621	659,452
CURRENT ASSETS			
Debtors	8	9,173	10,240
Short term deposits		20,785	18,021
Prepayments		0	0
Cash in hand		83,912	75,390
		113,870	103,651
SHORT TERM LIABILITIES:			
amounts due within 1 year	9	18,797	14,927
NET CURRENT ASSETS		95,073	88,724
LONG TERM LIABILITIES			
amounts due within more than 1 ye	9a	0	0
NET ASSETS		791,694	748,176
FUNDS	6		
Unrestricted		577,189	541,618
Restricted		207,845	199,621
Endowment		6,660	6,937
TOTAL EQUITY		791,694	748,176

Approved by the Parochial Church Council on 8th May 2026 and signed on its behalf by:



The Revd Nigel Bourne (Vicar & PCC Chairman)

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property
In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings
Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity
These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments
Investments are quoted at market value as at 31 December 2025.

Short term deposits
These are cash holdings on deposit with CBF Church of England funds, at Natwest Bank and Barclays Bank or with CMCU (Churches Mutual Credit Union).

Current Assets
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities
Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont....

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

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

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2025

Note	**2 INCOME & ENDOWMENTS**	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL 2025 £	TOTAL 2024 £
	Voluntary income					
2a	Planned giving:					
	Gift Aid donations	30,890	0	0	30,890	31,476
	Tax recoverable	11,134	-1,083	0	10,051	12,300
	Collections (open plate)	10,501	0	0	10,501	10,627
	Grants		5,716	0	5,716	1,297
	Donations, appeals, etc.	2,279	8,661	0	10,940	25,526
	Legacies	28,095	0	0	28,095	3,667
		82,899	**13,294**	**0**	**96,193**	**84,893**
2b	**Activities for generating funds**					
	Bookstall/Mag Adverts	244	0	0	244	559
	Summer Fete	4,506	0	0	4,506	3,496
	Firework Display	9,652	0	0	9,652	0
	Christmas Bazaar	3,778	0	0	3,778	2,159
	100 Club	1,164	0	0	1,164	1,124
	Teas/Coffees	0	0	0	0	0
	Other	0	0	0	0	0
		19,344	**0**	**0**	**19,344**	**7,338**
2c	**Income from Investments**					
	Investment income	0	0	0	0	0
	Dividends & Bank deposit intere	1,337	0	0	1,337	1,301
	Misc Income	600	0	0	600	0
		1,937	**0**	**0**	**1,937**	**1,301**
2d	**Income from church activities**					
12	Church hall lettings etc.	28,497	0	0	28,497	32,656
	Fees (Weddings & Funerals)	2,672	0	0	2,672	3,382
	Take-a-Break	929	0	0	929	6,576
		32,098	**0**	**0**	**32,098**	**42,614**
	Total Income	**136,278**	**13,294**	**0**	**149,572**	**136,146**

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2025

3 EXPENDITURE Note	Unrestricted funds	Restricted funds	Endowment funds	TOTAL 2025	TOTAL 2024
3a Church Activities					
Missionary and charitable giving					
Overseas					
Overseas relief and development agencies	2,495	0	0	2,495	1,585
Home missions and other societies	3,025	0	0	3,025	3,275
Ministry			0		
Contribution to Rochester Diocese	10,000	0	0	10,000	51,000
Loaves & Fishes (puppet ministry)	8,534	1,549	0	10,083	8,017
Other costs	1,218	0	0	1,218	1,550
Church running costs & maintenance	19,275	0	0	19,275	20,501
Major repairs (tower & roof)	0	0	0	0	0
Expenditure on parish magazine and bookstall	0	0	0	0	0
Upkeep of other PCC property	13,029	195	0	13,224	12,138
Church hall running costs	18,299	0	0	18,299	17,281
Organists payments	0	0	0	0	0
Administration including professional fees	2,580	0	0	2,580	1,982
Printing and stationery	3,366	0	0	3,366	3,877
Depreciation on hall and church equipment	7,171	5,825	0	12,996	11,434
	88,992	**7,569**	**0**	**96,561**	**132,640**
Support Costs					
Independent Examiner's fee	900	0	0	900	834
	89,892	**7,569**	**0**	**97,461**	**133,474**
3b Raising funds					
Christmas Bazaar	420	0	0	420	319
Firework Display	4,328	0	0	4,328	0
Summer Fete	1,861	0	0	1,861	1,252
Fund Generation - Other	0	0	0	0	24
Costs of stewardship campaign	0	0	0	0	48
Take-a-Break	1,707	0	0	1,707	6,544
	8,316	**0**	**0**	**8,316**	**8,187**
TOTAL RESOURCES EXPENDED	**98,208**	**7,569**	**0**	**105,777**	**141,661**

4 STAFF & RELATED PARTY TRANSACTIONS (last year in brackets)

Vicar's stipend is paid by Rochester Diocesan Board of Finance.
The PCC employs no paid staff.
Mrs Julie Garrod, a trustee, was paid consultancy fees of £6,802 (£6,570) for running the Loaves & Fishes outreach program.
Revd Nigel Bourne, PCC Chairman and trustee was reimbursed £6,018 (£2,407) for 12 months ministry expenses.
There are no related party transactions or payments to other trustees to report.
Aggregate donations by the 18 trustees serving at 31/12/2025 was £10,568 (£9,503).

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2025

5 FIXED ASSETS FOR USE BY THE PCC

5a Tangible fixed assets	Freehold land and buildings	Church equipment	Paintings/ Statue	TOTAL
Actual/deemed costs				
at 1 Jan 2025	806,258	57,765	1,100	865,123
additions	35,631	14,811	0	50,442
disposals	0	0	0	0
at 31 December 2025	841,889	72,576	1,100	915,565
Depreciation				
at 1 January 2025	173,975	38,633	0	212,608
charge for the year	10,082	2,914	0	12,996
Adjustment	0	0	0	0
disposals	0	0	0	0
at 31 December 2025	184,057	41,547	0	225,604
Net book value				
at 31 December 2025	657,832	31,029	1,100	689,961
at 1 January 2025	632,283	19,132	1,100	652,515

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.
Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

Parish Hall	1%
Parish Hall equipment	5-10%
Church equipment	20%
Church Barns	3%
Church Barns equipment	10-20%
Land and paintings, etc. are not depreciated.	

5b Investment fixed assets

Movements in the year

Market value

at 1 January 2025	6,937
revaluation gain or loss	-277
at 31 December 2025	6,660

The holding at 31 December 2025 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

6 ANALYSIS OF NET ASSETS BY FUNDS	unrestricted funds	restricted funds	endowment funds	TOTAL 2025
Fixed assets for Church use	500,797	189,164		689,961
Investment fixed assets			6,660	6,660
Current assets	95,189	18,681		113,870
Current liabilities	-18,797			-18,797
	577,189	207,845	6,660	791,694

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2025

		2025	2024
7	Donations in kind		
	Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers.	0	0
8	Debtors		
	Gift Aid - HMRC	7,327	7,272
	Hall rents	821	1,218
	Other accrued income	1,025	1,750
		9,173	10,240
9	Liabilities: amounts falling due within one year		
	Accruals	6,268	5,995
	Creditors	5,704	2,741
	Hall deposits	100	80
	Hands of Compassion funds	6,725	6,111
	Deferred income	0	0
		18,797	14,927

9a Liabilities: amounts due within more than 1 year
Hall car park is leased at £289 per annum

10 Designated funds
Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings.

	31.12.24	Xfer In	Xfer Out	31.12.25
	£	£	£	£
Hall repair fund	5,430	1,171	0	6,601
(Saved from general giving and to be used as and when repairs are required.)				
Church repair fund	12,566	1,592	0	14,158
(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)				
Organ Fund	8,000	1,000	0	9,000
(Saved from general giving and to be used to replace electronic organ)				
Total	25,996	3,763	0	29,759

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

31 DECEMBER 2025

11 Fund details

Restricted funds / assets Purpose and Trust Law restriction.	**As at 31.12.24**	**Income**	**Expense**	**xfer**	**As at 31.12.25**
• Village Hall asset: *(Rear Garden)* Provision of play area for pre-school. KCC grant	2,105		-420		1,685
• Village Hall asset: *(Air Con equipment)* Climate control. Donor restriction	1,800		-600		1,200
• Fixed assets for Church use: *(Land, Barn buildings, Artworks)* Includes pew heating and barns equipment	159,682		-4,468	24,999	180,213
• Roof & Tower: *(Flag fund + roof fund)* Repairs and Flag renewals: Appeal restriction.	688				688
• Hall Lift Project & 2026 Refurb Donor restricted	18,032	4,250	-337		21,945
• Woodland Donor restricted	867				867
• Mission & Ministry Fund Puppet ministry	0	1,666	-1,549		117
• Barn Fund (2025 refurbishment) Appeal restriction	16,446	7,378	-195	-22,499	1,130
Totals	199,620	13,294	-7,569	2,500	207,845

12 Hall Rents:
Comprise gross rents of £36,966 less subsidies of £8,469
(2024: £43,373 / £10,617)