

Parochial Church Council Trustees Annual Report for the 2025 APCM St Mary the Virgin Church, Riverhead with Dunton Green

Aims and Purposes.

The Parochial Church Council (PCC) of St Mary the Virgin has the responsibility of cooperating with the clergy in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of both Church and Church Hall and for the general upkeep of its churchyard. (However, being closed for burials, responsibility lies with Sevenoaks District Council).

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at the church of St Mary the Virgin and to become part of that parish community. The PCC maintains an overview of worship and makes suggestions on how services can involve as many people that live within the parish as possible. The services and worship of St Mary the Virgin seeks to put faith into practice through prayer and scripture, music and sacrament.

When planning activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, the PCC tries to enable people to live out their faith as part of the parish community through: • Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus. • Provision of pastoral care for people living in the parish. • Missionary and outreach work.

1. Worship and Prayer

The PCC is committed to offer a range of services during the week and over the course of the year that the community finds both beneficial and spiritually fulfilling. St Mary the Virgin upholds the Anglican ethos of worship that offers a broad spectrum of worship, which encompasses the Book of Common Prayer (8am Holy Communion) and all forms permitted under Common Worship (9:30am Parish Communion and mid-week Communion) and Services of the Word (9:30am All age and Morning Prayer, Sunday and mid-week).

The regular pattern of 8am and 9:30am service times have been maintained on a consistent basis during the year, along with a mid-week service time on a Thursday and occasionally an afternoon or an evening act of worship.

Worship has continued to take place commemorating key events in the liturgical calendar, being Harvest, Remembrance, Advent, Christmas, Lent, Holy Week and Easter. During the year numbers attending Christmas and Easter, of which returns are given to the National Church, were as follows (previous year in brackets):

Good Friday and Easter Sunday 146 (134) and Christmas Eve and Day 502 (473).

As of 31st December 2024, there were 126 (129) parishioners on the Church Electoral Roll, 85 (88) of whom were resident in the Parish and 41 (41) of whom were non-resident.

During the year, the following number of occasional offices were performed (previous year in brackets):

Baptisms 5 (4)

Weddings 1 (1)

Interment of ashes 2 (2)

Funerals at church 4 (1)

Funerals at a local Crematorium 4 (2)

Team services have taken place celebrating the midweek festivals of the liturgical calendar on Ash Wednesday, Maundy Thursday and Ascension.

2. Church Hall

The hall has returned to full operating capacity, serving both the church and community. The hall is used for parties and regular and one off groups.

3. Pastoral Care

Home communion has been offered to members of the congregation in their homes as well as general visiting undertaken around the parish.

4. Mission and Evangelism

The PCC has given money to charitable concerns and good causes and events organised enabling the community and congregation to gather together at Christmas, Easter, Harvest, Remembrance and All Soul's.

5. Ecumenical Relationships

The church participated in the annual 'Ride and Stride' event raising money for many Historic Churches Trusts enabling them to make grants to places of Christian worship

Volunteers

The PCC would like to thank all those who have given their time, prayer, and effort to help it offer and sustain its ministry and mission through the year.

Financial Review

Income for the year ended December 31, 2024 exceeded expenditure by £8,864 (£4,135) resulting in net assets of £237,171 compared with £228,307 in 2023.

Reserves Policy

The reserves policy is that reserves should be a minimum of three month's expenses. Unrestricted reserves held at December 31, 2024 were £186,943 (£183,174), so are comfortably above this minimum. If possible, reserves should be maintained at the level required to provide for any major expenditure identified in the most recent Surveyor's Quinquennial Report.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules.

At St. Mary the Virgin the membership of the PCC consists of the Team clergy, churchwardens, Licensed Lay Minister, co-opted members, deanery synod representatives and members elected by those from the congregation on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has met on 6 occasions since the last APCM on 19th May 2024.

To conduct PCC business the Standing Committee (the only committee required by law) now meets only when required, subject to any directions given by the Council.

Members of this committee during the year were the Rev Mark Bridgen (until 20th May 2024), Warwick Perry, Karen Forster-Pearce, Daphne Harrison and Trevor Harrison.

Other committees in the life of the church are: Events Committee

The benefice of the West Sevenoaks Team Ministry

Following the incorporation, by Pastoral Measure on the 12th of November 2019, into a new Team Ministry, a Joint Council to develop the ongoing life of the Team was approved by all three Annual Parochial Church Meetings in 2021. Representatives from each of the churches serve on the Council and their work takes place within six sub groups. These are: 1) music, 2) worship, 3) children, young people and families, 4) Pastoral, 5) Mission and Outreach and 6) Discipleship. The recommendations of the Joint Council relating to the sub groups are brought for agreement to all three Parochial Church Councils. Due to a lack of equal representation from all the churches and challenges within the Team the Council has not met during the past 3 years.

Administrative information

St. Mary the Virgin is situated on London Road, Sevenoaks. It is part of the Diocese of Rochester within the Church of England. The correspondence address is St Mary's Church, London Road, Riverhead, Sevenoaks, TN13 2BP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity - 1128522. Its website can be located at: www.smaryriverhead.co.uk

PCC members who have served during the year are as follows:

Team Rector: (Chair) The Reverend Mark Bridgen, who was also Team Vicar of St Mary Kippington (resignation effective from 20th May 2024)

Team Vicar of St Luke's: The Reverend Anne Bourne (ex officio)

Team Curate: The Reverend Steve Osei-Mensah (ex officio)

Licensed Lay Minister: Daphne Harrison (ex officio)

Churchwardens: Karen Forster-Pearce (from May 2022) & Warwick Perry (from May 2023)

Representatives on the Deanery Synod (ex officio members:)

Daphne Harrison (elected 2023)

Veronica Todd (elected 2023)

Elected Members:

Barry Sharp (elected May 2024); Susan Perry (elected May 2022); Trevor Harrison (elected May 2022); Sarah Stott (elected May 2023); Susan Allender (elected May 2023)

Elected Officers:

Hon Secretary: Veronica Todd (elected 2024)

Hon Treasurer: Trevor Harrison (elected 2023)

Approved by PCC on ^{ATH} 7th May 2025. Signed on their behalf by K. Forster-Pearce Churchwarden

St. Mary's Church

The Parish Church of Riverhead with Dunton Green, Kent



FINANCIAL STATEMENTS OF PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

For the year ended 31 December 2024

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

Statement Of Financial Activities for the year ended 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income						
Voluntary income	2a	33,873			33,873	37,275
Activities for generating funds	2b	17,596			17,596	14,761
Income from investments	2c	4,445	1,521		5,966	5,575
Church activities	2d	1,133			1,133	2,115
Other income	2e			181	181	480
Total Income		57,047	1,521	181	58,749	60,206
Expenditure						
Church activities	3a	49,760		125	49,885	56,071
Raising funds	3b					
Total Expenditure		49,760		125	49,885	56,071
Net Income/(Expenditure)		7,287	1,521	56	8,864	4,135
Investment gains						
Gains/(losses) on investment assets	6					
Net Income/(Expenditure)		7,287	1,521	56	8,864	4,135
Transfers between funds - transfers in			3,518		3,518	37,080
Transfers between funds - transfers out		(3,518)			(3,518)	(37,080)
Net movement in funds		3,769	5,039	56	8,864	4,135
Reconciliation of funds						
Total funds b/fwd at 1 January		183,174	42,318	2,815	228,307	224,172
Total funds c/fwd at 31 December		186,943	47,357	2,871	237,171	228,307

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

Balance Sheet

As at 31 December 2024

	Notes	2024 £	2023 £
Current assets			
Short term deposits		152,406	143,073
Cash at bank and in hand		75,962	82,320
Debtors	5	12,998	6,134
		<u>241,366</u>	<u>231,527</u>
Current liabilities			
Creditors - amounts falling due within one year		4,195	3,220
Net current assets		<u>237,171</u>	<u>228,307</u>
Total assets less current liabilities		237,171	228,307
Creditors - amounts falling due after one year			
TOTAL NET ASSETS		<u><u>237,171</u></u>	<u><u>228,307</u></u>
 Parish Funds			
Unrestricted	6	186,943	183,174
Designated	6	47,357	42,318
Restricted	6	2,871	2,815
TOTAL FUNDS		<u><u>237,171</u></u>	<u><u>228,307</u></u>

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

Kmforster-Aarce 4/5/25

The accompanying notes form a part of these financial statements.

AROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

1 Accounting policies

a Basis of preparation

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 PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 2016 as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP FRS102.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at fair value.

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

b Funds

Funds held by the PCC are:

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 spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

Designated funds - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

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 as capital income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

c Incoming resources

Recognition of income and endowments

These are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the use of the resources;
2. and the inflow of economic benefits is probable; and
3. the monetary value can be measured with sufficient reliability.

Fundraising costs - Funds raised from events and trading activities (e.g. a fete, a garden party or sales of books and magazines) are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

Grants and donations - Grants and donations are included in the SOFA when any preconditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid Tax claims, etc. - Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

1 Accounting policies (Cont'd)

c Incoming resources (Cont'd)

Gifts in kind - Gifts in kind are accounted for at a reasonable estimate of their fair value at the time of gift, if feasible, or else at the amount actually realised from their disposal. Gifts in kind for sale to fund the PCC are included in the accounts at their estimated fair value at the date of gift, if feasible – or else recognised when sold by the charity. Gifts in kind for the PCC's own use are included in the SOFA as incoming resources at their fair value when receivable, and expensed as and when consumed in use. Gifts of fixed assets, if material, are included in the balance sheet at their fair value and expensed over the asset's useful economic life.

Donated services and facilities - These are included in income (and at the same time in resources expended) at the estimated fair value to the PCC of the service or facility received.

Volunteer help - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

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

Investment income - This is included in the accounts when receivable.

Investment gains and losses - This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

d Expenditure and Liabilities

Liability recognition - Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Governance costs - Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants payable without performance conditions - These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

e Assets

Consecrated and beneficed 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.

Movable church furnishings - These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the Church - These may be capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the cost of tangible fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land	Nil
Buildings*	Nil
Fixtures & Fittings	20 years
Computers	3 years
Motor vehicles	15 years

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 December 2024

1 Accounting policies (Cont'd)

e Assets (Cont'd)

* No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. An impairment review is carried out at each year-end and any resultant loss identified and included in expenditure for the year.

Investments - Investments quoted on a recognised stock exchange or whose values derive from them (CIFs, etc.) are valued at market value at the year end. Other investments assets are included at trustees' best estimate of the market value.

Trading Stocks - These are valued at the lower of cost (or gift value) or year end fair value.

Short term deposits - Include cash held on deposit either with the CBF Church of England Funds or at the bank.

Fixed Assets

The PCC has no fixed assets, neither tangible nor investment.

Going Concern

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

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

2 Income

	2024			TOTAL 2024	2023			TOTAL 2023
	Unrestricted	Designated	Restricted		Unrestricted	Designated	Restricted	
	Funds £	Funds £	Funds £		Funds £	Funds £	Funds £	
a Voluntary income								
Planned giving	21,909			21,909	20,885			20,885
Collections	4,490			4,490	5,264			5,264
Donations and appeals	583			583	2,242			2,242
Income tax recoverable on donations & appeals	6,891			6,891	8,084			8,084
Grants								
Legacies					800			800
	33,873			33,873	37,275			37,275
b Activities for generating funds								
Fetes, bazaars and other fund-raising events	2,296			2,296	2,162			2,162
Church hall lettings to non church organisations	15,300			15,300		12,599		12,599
Lunch Club receipts								
	17,596			17,596	2,162	12,599		14,761
c Income from investments								
Dividends and interest	4,445	1,521		5,966	4,248	1,327		5,575
	4,445	1,521		5,966	4,248	1,327		5,575
d Church activities								
Fees from weddings etc	1,133			1,133	2,115			2,115
	1,133			1,133	2,115			2,115
e Other income								
Insurance receipt								
Donated services								
Other			181	181			480	480
			181	181			480	480
Total income	57,047	1,521	181	58,749	45,800	13,926	480	60,206

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 December 2024

3 Expenditure

	2024			TOTAL 2024	2023			TOTAL 2023
	Unrestricted Funds £	Designated Funds £	Restricted Funds £		Unrestricted Funds £	Designated Funds £	Restricted Funds £	
Church activities								
Missionary and charitable giving:								
Overseas:	584			584	500			500
Home:	832			832	1,279			1,279
Ministry costs:								
Diocesan offer	12,630			12,630	12,000			12,000
Working expenses					75			75
Vicarage expenses	807			807	1,425			1,425
Assistant staff								
Upkeep of services	9,073			9,073	8,238			8,238
Church running and maintenance								
Utilities	3,298			3,298	2,510			2,510
Insurance	5,974			5,974	5,461			5,461
Maintenance	5,469			5,469	15,851			15,851
Major repairs - structural renewal								
Mission, training and outreach								
Parish magazine								
Church hall costs								
Utilities	3,001			3,001		1,124		1,124
Insurance (Incl in Church)								
Maintenance	3,816			3,816		4,546		4,546
Administration	3,841			3,841	2,113			2,113
Cost of annual accounts - Ind't exam'n fee	435			435	400			400
Other			125	125			549	549
	49,760		125	49,885	49,852	5,670	549	56,071
Raising funds								
Fund raising costs								
Social events etc								
Total resources expended	49,760		125	49,885	49,852	5,670	549	56,071

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

4 Staff costs

- a During the year the PCC did not employ anyone.
PCC members and all church workers, employed or volunteers, are entitled to claim travelling and other expenses. Those claimed are noted in the accounts.
None of the PCC members have been paid any remuneration or received any other benefits from the PCC (2023 none).
- b *Related party transactions*
Transactions with persons related to PCC members:
Payments totalling £2,205 were made to a relative of a PCC member for playing the organ (2023 £2,385)

5 Debtors

	2024	2023
	£	£
Income tax recoverable	12,261	5,400
Other	737	734
	<u>12,998</u>	<u>6,134</u>

AROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)
for the year ended 31 December 2024

3 Statement of funds

	At 1 Jan 2024	Income	Expenditure	Transfer, other gains and losses	At 31 Dec 2024
	£	£	£	£	£
Unrestricted Funds - undesignated	183,174	57,047	(49,760)	(3,518)	186,943
Unrestricted Funds - designated					
Church Repair Fund	27,301	989		2,700	30,990
Church Hall Repair Fund	15,017	532		818	16,367
Church Hall Account	0				0
	42,318	1,521		3,518	47,357
Restricted Funds					
Choir	603				603
Lunch Club	0				0
Ramp	66				66
Tesco - Groundworks	699				699
Legacy - Mosaics	824				824
Organ	34				34
Sir Henry Fermor	100		(100)		
Tots & Toddlers	465	181			646
Food bank	25		(25)		
	2,815	181	(125)		2,871
Total funds	228,307	58,749	(49,885)		237,171

**Independent Examiner's Report to the Trustees of the
Parochial Church Council of St Mary the Virgin, Riverhead with Dunton Green**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed: *Zachary Ramsden*

Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 13th June 2025