

The Parochial Church Council of the Ecclesiastical Parish of Speldhurst with Groombridge and Ashurst

**Registered charity number 1128599
with the Charity Commission (England and Wales)**

also known as

The PCC of the Parish of Speldhurst with Groombridge and Ashurst

Annual Report and Financial Statements for the Year Ended 31st December 2020

Contents	Page
Annual Report	1-11
Statement of Trustees' Responsibilities	12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Accounts	16 - 24

**The Parochial Church Council of the Ecclesiastical Parish of
Speldhurst with Groombridge and Ashurst ("The PCC")**

also known as "The PCC of Speldhurst with Groombridge and Ashurst"

The PCC was registered as a Charity with the Charity Commission (England & Wales) in 2009 under registration number
1128599 under the requirements of the Charities Act 1993 (now the Charities Act 2011)

Annual Report for 2020

Reference and administrative information

Incumbent:	The Revd. Douglas Wren The Rectory, Southfields Speldhurst Tunbridge Wells, Kent, TN3 0PD	01892 862821 douglas.wren12@gmail.com
Address:	Church Office The Rectory, Southfields Speldhurst Tunbridge Wells, Kent, TN3 0PD	01892 861187 speldhurst.church@btopenworld.com
Principal Bank:	National Westminster Bank 89 Mount Pleasant Road Tunbridge Wells, Kent, TN1 1QJ	
Independent Examiner:	Foot Davson Ltd 17 Church Road Tunbridge Wells, Kent, TN1 1LG	
Website:	http://speldhurst.org/church/	

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

<i>Incumbent:</i>	The Revd. Douglas Wren	(Chairman)
<i>Churchwardens:</i>	Japs Kuhepa (St Mary's) Chris Lilly (St Martin's) Edward Pinnell (St Mary's) Tom Watson (St Martin's)	
<i>Deputy Churchwardens:</i>	Winston Blake (St John's) Helen Coffin (St Mary's) David Crundwell (St Johns) Michael Smith (St Mary's)	
<i>Deanery Synod:</i>	Martin Atkinson (St. Mary's) Glenn Pottow (St Mary's) Peter Soyke (St Martin's) Arlene Fane (St. John's)	(also Vice Chairman) (from 21 October 2020) (until 21 October 2020)
<i>Elected members:</i>	Adrian Dawes (St. Mary's) Arlene Fane (St John's) Carolyn Firth (St Mary's) Ian Firth (St Mary's) Heather Hughes (St Mary's) Tracy Watson (St Martin's) Christopher Blyth (St. Martin's) June Roff (St Mary's)	(from 21 October 2020) (from 21 October 2020) (also St Martin's DCC Treasurer) (until 21 October 2020) (until 21 October 2020)
<i>Co-opted member</i>	Michael Bullett	(also Treasurer)

Office holders who are not members of The PCC:

Secretary: Andrea Burgess (also Parish Administrator)

Readers: Jenny Fitzsimmons was a Licensed Reader to the Parish until 13th August, after which she was a Reader with the Bishop's Permission To Officiate.

Other ministers in the Parish

John Perkins is a priest, John Buckle, David Lamey and Karol Leeves are Readers and Sarah Bullett and Karol Leeves are Pastoral Assistants, all with the Bishop's Permission To Officiate

The PCC presents its Report and Accounts for the year ended 31 December 2020.

Basis of preparation of the accounts

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church Accounting Regulations 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, governance and management of The Parish

The PCC is a corporate body established by the Church of England and is a charity registered with The Charity Commission (England and Wales) ("The Charity Commission") number 1128599, the registration covering all three churches in The Parish. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules.

The Ecclesiastical Parish of Speldhurst with Groombridge and Ashurst ("The Parish") consists of three districts corresponding to the churches of St. Mary the Virgin, Speldhurst, St. John the Evangelist, Groombridge and St. Martin of Tours, Ashurst. The Parish came into being on 1 April 1977 after an Order in Council confirmed a Pastoral Scheme uniting the two Benefices and Parishes, Speldhurst with Groombridge (which was one parish previously) and Ashurst, into a single parish. In 2009 a Special Parochial Church Meeting made, and the Bishop's Council and Standing Committee of the Diocesan Synod approved, the current scheme under which St. Mary's and St. Martin's operate with their own District Church Council ("DCC") while St. John's operates through a committee of The PCC ("The Committee") which as such receives guidance from The PCC. The Scheme provides rules for the operation of the two DCCs and The Committee.

Each DCC, under delegated authority from The PCC, has the functions, powers and duties of a parochial church council within its district, subject to certain exceptions and limitations, in particular concerning financial and contractual matters. The PCC has delegated to The Committee the day to day running of St. John's but retains a more hands on approach as compared to the two churches with their own DCCs.

The members of The PCC are appointed as follows:

- The incumbent, any curates, the Churchwardens, Deputy Churchwardens and the Deanery Synod Representatives are ex officio.
- The Churchwardens are nominated by the Annual Meeting of Worshippers ("AMW") of their respective churches and elected at a Meeting of Parishioners annually for a one year term.
- The Deputy Churchwardens are elected by the AMW of their respective churches for a one year term.
- The Deanery Synod representatives, currently the Parish is allocated 3 participants, are elected at an Annual Parochial Church Meeting ("APCM") for a three year term. Due to the delay in holding the APCM, the then existing Deanery Synod members continued in office until 21 October 2020, when new elections took place.
- The elected members are nominated by the AMWs and then elected annually at the APCM for one year..
- There are provisions for casual vacancies to be filled.

The PCC deals with those matters specifically reserved for it, those referred to it by the DCCs and The Committee, and those affecting the whole Parish. It has the responsibility of cooperating with the Rector and is responsible throughout The Parish for the whole mission of the church, pastoral, evangelistic, social and ecumenical.

Under the Charities Act 2011 The PCC members, who are the "Trustees of the Charity", take ultimate responsibility for managing all of the affairs of The PCC and therefore of all 3 churches in the parish. On election The PCC members are instructed in their responsibilities as trustees.

Related parties

The Rector is an ex officio Foundation Governor of Speldhurst Church of England (Voluntary Aided) Primary School and St. Mary's DCC is required to appoint a further 3 Foundation Governors, while the Diocese of Rochester is required to appoint the final 3 Foundation Governors. Dan Pollen was appointed as a Governor in 2020 and he is also a member of St Mary's DCC.

St. Mary's DCC has the power to appoint a Trustee to Speldhurst Village Hall, a charity registered with The Charity Commission with number 287945; the person appointed is not a member of a DCC or the PCC.

The Rector and the Churchwardens nominated by St. Mary's are ex officio trustees of the Speldhurst Recreation Ground, a charity registered with The Charity Commission with number 302846.

The Rector and Michael Bullett are trustees of the Special Subjects Room (known as "The Speldhurst 1931 Trust" or "The 1931 Trust") a charity which, due to its small size, is not required to register, and has not registered, with the Charity Commission (England and Wales). The Trust has as its object benefiting people and organisations within the Parish of St. Mary's. The power to appoint the trustees lies with The PCC as does the power to direct the trustees in the way that they disburse the Trust's funds, although this latter power has not been exercised for some years: both powers have been delegated to St. Mary's DCC. Net assets, based on the market value of investments, at 31st March 2020 were £54,155 (2019 £54,896). Its income for the year ended on that date was £1,747 (2019 £1,697) while donations of £1,585 (2019 £2,750) were made or committed in the same period.

The DCC of St. Martin's has the right to appoint, for a year at a time, two representative members to The Committee of Management (all of whom are the trustees) of the Ashurst McDermott Hall, a charity registered with the Charity Commission (England and Wales) with number 302673. They are Tom Watson and Tracy Watson, both members of The PCC. Also Christopher Blyth is a trustee and was a member of The PCC until 21 October 2020. In addition, Michael Jarrett, Sophie Minoprio and Jeremy Syers are trustees and are members of St Martin's DCC.

Details of all transactions with related parties are set out in note 7 on page 19.

Objectives and activities

The object of The Parish is to promote the whole mission of the Church of England within The Parish. As part of this, The PCC, primarily through the DCCs and The Committee, is committed to enabling as many people as possible to worship at the three churches and to become part of their respective church communities. Again, mainly through the DCCs and The Committee, The PCC maintains an overview of worship throughout The Parish and considers how the services and other related activities can involve the many groups that live within the districts of the three churches. The services and worship put faith into practice through prayer and scripture, music and outreach.

Risk management

The PCC, through the DCCs and The Committee, has carried out an assessment of the major risks to which The Parish is exposed, as identified by The PCC members. In particular a child protection policy is in place and the procedure for obtaining approval for those working with children and vulnerable adults is well established.

All three churches and the central Parish function have systems of financial procedures in place for handling cash and for authorising, approving and paying for items of expenditure. Appropriate insurance policies are in place.

Public benefit

In planning the activities of the three churches in The Parish, the clergy and The PCC have considered The Charity Commission's guidance on Public Benefit and in particular the specific guidance for charities for the enhancement of religion. The activities include the following.

- The provision of public Christian worship open to all.
- The provision of sacred space for personal prayer and contemplation.
- Pastoral work, including visiting the sick and bereaved.
- The teaching of Christianity through sermons, courses and small groups.
- The provision of child and youth activities with a Christian ethos.
- General promotion of Christianity.

Operation of The PCC

The PCC meets as required and has a Standing and Finance Committee which transacts business as required between meetings of the full PCC, subject to any directions given by The PCC. Most of the day to day activities take place in the church DCCs and The Committee as appropriate. The PCC oversees the financial affairs of the DCCs and The Committee and provides The Committee with guidance on additional matters and takes a more active role in the management of St. John's.

The three churches present to The PCC budgets for the year for their respective churches. The PCC approves these and authority is given for the three churches to work within their budgets without further reference to The PCC. The PCC also approves the budget for the central Parish function.

Standing and Finance Committee

This committee is required to be appointed by law. The members of the committee are, and were throughout the year, the Chairman and Vice Chairman, the Churchwardens, the two Deputy Churchwardens appointed by St. John's, the Treasurer of The Parish and the Treasurer of St. Martin's.

Reserves policy and the cover

The PCC has approved a policy of maintaining at a particular level, the Unrestricted Funds which are designated for the use of the 3 churches, these are the General Funds of each church which are the free reserves of that church. For St. Mary's this is at a level of not less than 4 months' normal expenditure. For St. John's and St. Martin's this is at a level which is between three and six months' normal expenditure, plus a further amount of £16,000 (£10,000 for St. John's, £6,000 for St. Martin's) to cover unexpected repairs to the Churches.

Based on the budgets for 2021, in aggregate normal expenditure for St. Mary's for four months and for St. John's and St. Martin's for three months amounts to £52,846: normal expenditure for four months at St. Mary's and for six months at St. John's and St. Martin's amounts to £61,594. The funds needed to cover this normal expenditure plus the £16,000 for emergency fabric repairs are between £68,846 and £77,594.

At 31 December 2020 in aggregate the General Funds of the three churches amounted to £215,283 and thus are well in excess of the policy limits. On an individual basis, the General Funds of St. Mary's and St. Martin's are well in excess of the higher amount, while that of St. John's is well above the lower and also above the higher amount of the policy. However the churches are expecting to utilise around £17,000 of their general funds during 2021. In the light of these plans it is not felt that the free reserves of any of the churches are excessive.

The PCC's Unrestricted Funds, ie its free reserves, as opposed to the Unrestricted Designated Funds, are only £207. If the need arose The PCC would have to consider undesignating some or all of the Unrestricted Designated Funds of the three churches, potentially giving it access to what would be additional free reserves of £215,283 from their General Funds, £68,408 from their Diocesan Church Repair Funds and £45,319 from the Groombridge School House Fund: were all these funds undesignated, it would result in total unrestricted funds of £329,217.

Funds held as custodian on behalf of others – see note 6 on page 19

The PCC has acted as an agent for Spring Harvest, under its Group Organiser scheme, and as such collects money from intending participants during the year as they commit to attending, and forwards the money, usually around February. The PCC has also acted as agent for the Diocese of Rochester in the collection for fees for such services as funerals and weddings. This money is directly due to Spring Harvest and the Diocese respectively, not the PCC, and is therefore not included in the income or expenditure of the PCC but does form part of the bank balance, offset by the equivalent liability. At the year end, the PCC held £365 on behalf of Spring Harvest (2019 £780), these funds are held in a separate bank account, and £858 on behalf of the Diocese.

Also as shown in note 6 on page 19, during the year St Mary's Speldhurst collected £470 on behalf of The Children's Society which was paid over.

Review of the year

The PCC

The PCC met four times during the year and the Standing and Finance Committee dealt with several matters by email resolutions. The two DCCs and The Committee met between meetings and reports of these meetings were received by The PCC and discussed and approval given where necessary.

Electoral roll and church attendance

There were 189 parishioners on the Electoral Roll on 21 October 2020 - St. Mary's 148, St. John's 13, St. Martin's 28 (2019 192 - St. Mary's 149, St. John's 15, St. Martin's 28). The PCC normally reports the average weekly attendance split between adults and young people and then between the 3 churches. This is usually based on attendances in October as that is the month which is required to be reported to the Diocese. This year the decision has been taken not to report figures in this report due to the unusual arrangements relating to church attendances necessitated as a result of the Covid pandemic.

Deanery Synod

The Tunbridge Wells Deanery Synod meets 3 times a year and comprises representatives of all 20 Anglican Churches (14 benefices) in Tunbridge Wells and Southborough and includes about 25 clergy members and 40 lay members. Meetings include reports on the Bishop's Council, Diocesan Synod and General Synod discussions, followed by an address and/or discussion about a wide range of local and national church related topics.

Safeguarding

This remains a prominent feature in our Churches. We aim to adopt a culture of safeguarding in all that we do, so that every individual feels valued and safe within our Churches and our Church activities. Safeguarding posters are on all our Church notice boards. During the year The PCC adopted statements on the following: i) Statement on Domestic Abuse and ii) the Statement on guidelines on how to use social media and email protocol with young children. All our voluntary helpers who work with children or older vulnerable people have up to date current DBS certificates and the majority have undertaken safeguarding training. All Safeguarding incidents or private information is kept confidential.

Achievements and performance

It's been quite a year! It started much as usual although by the beginning of March hand sanitizer and nervousness about physical contact were increasingly evident. Then, as a result of the Covid 19 pandemic, came lockdown in mid March and the restrictions put in place have had a major effect on the way that we have worshipped. Initially there were no services in any of the churches and then, as the regulations were relaxed, some services were held with social distancing, meaning that the numbers who could attend were severely reduced, and face coverings, until towards the end of the year with yet another lockdown church services were again cancelled.

However the situation has provided opportunities. It is both joyful and humbling that only 3 weeks after the imposition of the first lockdown, the Parish broadcast its first online Act of Worship on Palm Sunday. It has brought an audience not just of people from the Parish but also from further afield, and in particular people who have moved away, sometimes far away, have been brought back to worship with us again. Also worthy of mention is the £15,000 that the whole parish contributed to facilitate the development of our online worship and social media mission; it was a remarkable sign of our confidence in quality worship growing in the future.

The worship planning group formed by The Rector provided the vision for the online worship and Sean Fishpool, aided by his committed team, have provided the technology and over the weeks our leadership team and many have provided the material. This has involved real commitment and in many cases stepping out of comfort zones both in front of the camera and sitting at the editing computer. Together this gifted group has created week after week so much more than just a temporary replacement for the services in the building that one day we will enjoy again. In an unexpected way the online acts of worship have provided the forum for many to share a little of themselves in a way that may not have happened in a service – the inspiring “My Story” section being a wonderful example.

During the first two months of 2020, the Pastoral Assistants continued their pastoral visiting and taking of Home Communion as before at Little Court and Ashurst Park care home, Following the imposition of the first lockdown they helped form the St. Mary’s Care Group which has maintained pastoral contact with as many people as possible, almost entirely by telephone. They also continued the practice of sending cards to the bereaved and sick. Others also maintained contact with Birchwood care home.

Other details of achievements and performance are set out below in the sections under each of the 3 churches.

Finance

Covid-19 Outbreak

This has impacted the Parish in a number of ways. Although by 31 March 2020 the value of the investments had fallen by £20,013 following the turmoil in financial markets as a result of the covid pandemic, fortunately the values subsequently fully recovered and a further £11,625 was added to the values by the year end.

Because of the very much reduced number of services that it has been possible to hold and the need for strict social distancing which has reduced attendances very considerably at those services which have been possible, service collections have suffered considerably. These, including related gift aid, fell by £13,151 to £8,685 (2019 £21,836). However congregations responded magnificently to an appeal to replace service collections so that overall donations, excluding grants and legacies, actually rose by £8,230 to £166,234 (2019 £158,004) and the PCC is very grateful for that. Another effect has been the loss of fees, principally wedding fees, as it has not been possible to hold services in the year with sufficient guests present.

Overall

The income of The Parish rose by £8,582 (2019 £8,819) to £192,867 from £184,285. Planned giving rose by £12,780 (2019 £5,681) to £139,395 from £126,615, while collections fell by £13,151 to £8,685 from £21,836 and, in response to the appeals mentioned above, non regular donations rose by £15,142 to £15,647 from £505. Also grants rose by £10,076 to £14,404 from £4,328, the main component being grants to fund the restoration of the Waller Window in St Mary’s. The Parish received legacies of £500 in 2020 (2019 £250).

Expenses rose by £31,118 (2019 £2,373) to £200,078 from £168,960. Church repairs accounted for £21,427 of the rise, which mainly related to the repair of the Waller Window in St Mary’s Speldhurst, while the digital consultancy in relation to the online services contributed £12,500. Our contribution to the ministry of the Diocese, which includes the stipend, pension and housing of our incumbent and other diocesan ministry related matters, was unchanged, and the ministry related costs within the Parish fell by £1,017 (2019 rose by £4,108). There was a rise in the cost of maintaining the churchyards of £2,991 (2019 fall £3,654) to £18,754.

Overall the “operating result” in the general funds of the churches and the PCC was a deficit of £1,793 (2019 £2,372). Other funds had a deficit of £5,418 (2019 surplus £17,697), making an overall deficit on all operations of £7,211 (2019 surplus £15,325). The value of investments rose by £11,625 (2019 £26,550), resulting in an overall surplus of £4,414 (2019 £41,875). The funds available to The Parish at the year-end were £346,847 (2019 £342,433).

The balance sheet is currently healthy with sufficient cash to meet all currently foreseeable needs.

Individual churches:

Copies of the detailed financial results of each individual church are available on request from The Parish Administrator at the Church Office (see page 1 for contact details).

St. Mary's Speldhurst

The main highlights in the General Fund are:

- Despite the limitations on services and attendances at those that were able to take place, there was an increase in the overall normal income of the General Fund of £4,063 to £131,653 from £127,590, while normal expenditure decreased by £2,870 to £124,196 from £127,066, in part because some expenses reduced as a result of the covid pandemic. Thus, after transfers to the Diocesan Church Repair Fund of £2,000 (2019 £5,000), there was a surplus of "normal" income over expenditure of £5,457 (2019 deficit £4,476). The exceptional expenditure amounted to £5,920 and the only material cost was a donation of £4,000 to the Diocesan Covid Fund which is supporting churches whose finances have suffered badly as a result of the pandemic.
- After taking account of this, there was an "operating result" of a deficit of £463 (2019 £5,266).
- There was an increase in the value of the investments of £7,924 (2019 £18,098), resulting in an overall surplus of £7,461 (2019 £12,832).

In addition, the other funds received income of £13,137 (2019 £14,630), of which the largest component was £10,867 (2019 £10,561) for the Waller Window appeal, and met expenses of £25,964 (2019 £3,850) the main components being the repair of the Waller Window, £22,327, and maintenance of the churchyard, £2,027.

The balance sheet remains healthy. The overall funds available to the Church fell by £3,367 (2019 increase £28,612) to £201,602 (2019 £204,969).

St. John's Groombridge

There was a deficit of normal income and expenditure, ie the operational result, on the Unrestricted General Fund of £1,050 (2019 £110), but after taking account of the increase in the value of investments of £1,323 (2019 £3,023) and a legacy received of £500 (2019 £NIL) there was an overall surplus of £773 (2019 £2,913).

The value of the other funds increased by £4,037 (2019 £6,438), £2,377 of this being the increase in the value of the investments held in the School House Fund (2019 £5,429).

Thus overall funds rose by £4,810 (2019 £9,351) over the year to £82,219 from £77,409.

St. Martin's Ashurst

The total income of the General Fund decreased by £4,321 (2019 increase £3,360) to £14,791 from £19,112, and the expenditure decreased by £537 (2019 increase £816) to £14,401 from £14,938. For the year, there was a surplus of £390 (2019 £4,174) in the General Fund and after transferring £1,200 (2019 £1,200) to the Church Repair Fund there was an "operating result" on normal items of a deficit of £810 (2019 surplus £2,974). The assets of the Restricted Funds increased by £1,362 to £1,643, primarily as a result of decreased expenditure out of the Broadsheet and Churchyard funds as a consequence of the covid pandemic, while the Church Repair Fund increased by £1,240 to £13,629. Therefore overall funds increased by £1,792 (2019 £4,208) to £53,035 (2019 £51,243).

2021 Budgets

These show that in the General Funds of the three churches, overall expenditure is likely to exceed total income by about £17,000. About £6,000 of this projected deficit arises as a result of "non normal" expenditure. The Parish is in the fortunate financial position of being able to finance these deficits should all expenditure come to fruition.

Reports of the activities of the three churches in The Parish

St. Mary's Speldhurst

Church Attendance and Electoral Roll

There were 148 parishioners on the Church Electoral Roll in October 2020.

The wardens' Report

Looking back today at what we were concerning ourselves with at St Marys' in January and February 2020 seems like looking back at a different world. Who at the DCC meeting on 22nd January would have thought that we wouldn't meet face to face again until.....when?

But of course the Lord's guiding hand was on our shoulder. Before we had heard of Wuhan, February 15th 2020 saw the first posting to St Mary's Facebook page – our first venture online beyond our website.

Ministry for children and young people has continued by Zoom for older children. When restrictions allowed, Toddler Praise has been possible and much appreciated. The team has made a real effort to reach out to all children in Sunday club with personalised cards and a family adventure journal to encourage children and adults to pray together. Older children received a personalised card and a Psalm or Prayer colouring book.

Most of the home groups continue to meet by Zoom. As the weeks go by more and more us master the intricacies of Zoom beyond the mute button! We will have to get used to meeting face to face when we are finally allowed to do that.

As lockdown eased over the summer, services returned to St Mary's. These also required the time and commitment of several people in organising the necessary ticketing system for track and trace purposes.

Remembrance Sunday in 2020 seemed particularly poignant as we remembered the extreme adversity faced by some in past generations at a time when adversity of a different type but similar impact is facing some today. Held outside and socially distanced, the weather was kind and we were all around the memorial at exactly the appointed hour!

It would have been easy to allow the reimposition of lockdown to dampen spirits at the end of the year, but not when we have the joy of the birth of Jesus to share. The online nativity was a delight and so important for the children to be engaged in this way. And of course the online Carol Service – a really ambitious production by the Community Choir and the technical team putting it all together.

And lastly but by no means least the wonderful Start! course initiative which is delivered in small groups. Start! introduces Christianity through six interactive sessions. Start! makes no assumptions about participants' background or experience or knowledge of Christianity or the church. It really does start from scratch. Well done to all involved for getting this off the ground, now running for the second time.

The DCC

The DCC met 7 times during the year but only once face to face. The DCC also operates through a number of committees or working groups, which carry out the detailed business of the Church. Regular updates on safeguarding continue and discussions included matters such as the appointment of foundation governors for our village school, the use of our church buildings and, in the light of the pandemic, 'Where are we now?' and 'Where might we be?'.

The L.I.F.E. Group

The Life Group is a collection of people (15 at present) who are committed to the implementation of the ideas from the Community of Practice as St Mary's becomes a more disciple based church. The invitation to be part of the Community of Practice was originally given to the whole church.

It meets monthly, at first at The Rectory with tea and cake and then from April online. Reports have been produced for the DCC to ensure that the group is accountable to the wider church.

Children's and Youth work at St Mary's

This vitally important ministry is made possible by the devoted group of over 20 volunteers who plan, prepare, lead and help with the various groups serving the members of our young church. The following are the various activities.

- Up to March a Crèche was run in the Tower Room during Sunday morning 10am services, except All-Age, for children up to the age of 4. Since then there has been significant engagement of families with the online worship, and we are hopeful that we will see some of these new families in church.
- St Mary's Under 5's Ministry has two strands, which reach out in different ways. These are Bumps and Babes, where since March contact has been largely via WhatsApp, and Toddler Praise where some outdoor activities have been possible. Sadly it was, after much prayer, decided to close the Smiley Faces Toddler Group.
- Sunday Club, for children from around 3 to 8, last met in March in the hall at Speldhurst School. Since then, contact has been made with parents to involve children in online church services. In this way it is hoped they will feel connected and continue to worship with their church family. In the run up to Easter, two different age-appropriate books and a handmade card were delivered to every child connected with Sunday Club. The Nativity service this year was a great way to connect again with all the young children. The Nativity play was recorded around the village with over 20 children taking part.
- Outback, for children aged 9 – 14, has a register of up to 25 children for our weekly 10am Sunday session. Since March, although direct contact has been limited, some of them have taken part in virtual or socially distanced Xplode sessions, read prayers in the online services, or taken part in the online Crib Service.
- Xplode is aimed at young people aged 11 - 14 (school years 7-9). Up until March it met weekly during term time and has a core of about 10 attending. Between March 2020 and June it met online. There were a couple of meetings on the Recreation ground at the end of the summer term; and a few meetings (behind masks/visors) were managed in the autumn term. We are looking forward to the time when circumstances will allow us to resume physical meetings; but until then virtual conversations and games are helping to keep the group connections together.
- Ignite, for young people aged 14 upwards. It meets fortnightly during term time. The group is made up of 8 boys and girls who regularly attend. After March, the meetings quickly switched to zoom and therefore without the fun and fellowship of eating together. As time went on, with school over zoom, the attraction of these gatherings waned and the group has been kept together with games and quizzes and praying for each other. When restrictions were less tight, we did manage to go for a walk but we look forward to being able to meet face to face as soon as we possibly can.

Prayer Chain

Our Prayer Chain coordinator receives requests from those in need of prayers for any matter and circulates the prayer chain with the request. Those who have made requests find this very helpful.

Home Groups

Home Groups continue to be at the heart of church life and we have 11 running at present, at various times and frequencies with a membership of 93. Since March the majority of meetings have been held on Zoom.

Music at St Mary's

This year has brought challenges to the musicians at St. Mary's. The most difficult of this has been the inability to sing and play together! However, tireless work has continued to provide musical worship for the church in various ways. Initially, and continuing now, is the music within the online Act of Worship. This was a steep learning curve for all involved as we learnt how to use recording technology and programmes.

Christmas brought additional musical challenges – and we settled on a virtual choir for the carol service. To put this together took many hours of hard work, not just from the singers themselves but also from the audio and visual team behind the scenes. There was also the fabulous crib service with the young people and children adding their musical contributions.

Church Fabric activities

Apart from the normal general maintenance activities, on the heating system, clock, organ, and bells, 2020 was a quiet year for fabric. The necessary funds to repair the vestry Waller window were raised, and the window was removed, repaired and reinstated. The emergency lighting system was tested and some lights in the tower stairs were replaced. A number of items of audio equipment were purchased to facilitate our online worship.

Churchyard Activities

Normal twice weekly grass cutting and general maintenance continued. The annual churchyard grass trim was held in the autumn. The 5 year arboriculture survey of the churchyard trees was undertaken in September and identified some safety works required to remove dead wood and reduce some large tree canopies. A tree surgeon has been selected to do the work in March 2021 once planning approval has been received.

St. Mary's Bellringers

It was business as usual up to the middle of March, ringing prior to the 10 am service every week and often prior to the 6 pm service. Lockdown in March brought a total stop to ringing, but we resumed ringing (socially distanced and masked) for services in September and October before stopping again at the second lockdown in November. We have continued to keep the bells and fittings in good order with regular checks and maintenance so that they are ready for ringing when we are again able to do so.

St. John's Groombridge

Church Attendance and Electoral Roll

There were 13 people on the Electoral Roll as at the Annual Meeting of Worshippers in October 2020.

The Committee met 3 times this year and the main items of business discussed and actioned are all included with those listed below.

We normally join with St Martin's Ashurst for the Harvest Thanksgiving service, but this year it was cancelled due to covid restrictions, as was our own carol service. However the church was decorated and candlelit for Morning Prayer on 6th December and Holy communion on 13th December when carols were played on a sound system. We were invited to listen to recorded carols and reflections at St Martin's on 20th December. This was most enjoyable, particularly in the light of the covid restrictions.

Pattern of services and the future.

The services this year have been problematical due to covid restrictions and a number of lockdowns. Our usual pattern of services continued up to, and including, 8th March. There was then a lockdown and the next service was Holy Communion on 9th August, with further services on 6th September, 4th and 11th October, 1st November and 6th and 13th December. During these services face masks were worn, social distancing observed, and hymns were played on a sound system as no singing was permitted.

Fabric.

The main points are set out below.

A Faculty application has been made to The Diocesan Advisory Committee in order to redecorate the Church and a response is awaited.

Since 8th March the church has largely been closed and so routine inspections have taken place weekly.

Friends of St John's.

The Friends of St John's was formed in 2011 to reach out to the wider community and to raise funds to maintain the fabric of the church. To date the fund has raised £9,668, of which £1,439 (2019 £1,133) was raised in 2020. The fund met £979 (2019 £1,320) of the maintenance costs of the fabric during the year,

St. Martin's Ashurst

The DCC

The DCC met five times whilst its Standing Committee did not meet.

Church Attendance

There are 28 parishioners on the St Martin's Church Electoral Roll, of whom 8 do not reside in the district or Parish.

Services etc

The church year has been severely impacted by the Coronavirus pandemic with restrictions on public worship curtailing a large number of our usual services and celebrations after mid March. During the summer months a number of village gatherings were held in the glebe field at The Old Rectory. These featured readings, narrative and prayers interspersed with some music. Lockdown was lifted to a degree during August, allowing a reduced number of services to be held in the ensuing weeks. We were fortunate to be able to mark Remembrance Sunday in November with a truncated event held outdoors at the lychgate. A Carol Reflection was also held just prior to the Christmas period in place of our usual annual Carol Service.

Fundraising Activities

These were similarly impacted by the pandemic although we were able to hold our longstanding annual 'Progressive Supper' in March, which raised £826 towards church funds. In the autumn a small contingent in our congregation participated in the Friends of Kent Churches 'Ride and Stride' event.

Church renovation and other work

The churchyard continues to be regularly maintained to ensure it remains in pristine condition. Our Diocesan Quinquennial Inspection took place in October and no major issues requiring urgent attention were highlighted as a result.

Other matters

All villagers and members of the Electoral Roll resident outside the district or parish are kept in touch with church and village matters through the monthly Ashurst Broadsheet. In light of the covid 19 pandemic, we were forced to move this to an online publication early in the year.

Approved by The PCC on 7 May 2021 and signed on its behalf by:

Revd. Douglas Wren (Chairman)

STATEMENT OF PCC MEMBERS' RESPONSIBILITIES AS THE TRUSTEES

The Trustees are The PCC Members and as such are responsible for preparing the Trustees' Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. Charity law requires the PCC Members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of The PCC and of its income and expenditure, for that period. In doing so the PCC Members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities' Statement of Recommended Practice (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that The PCC will continue in operation.

The PCC Members are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of The PCC. They are also responsible for safeguarding the assets of The PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Insofar as the PCC Members are aware, there is no relevant information of which The PCC's Independent Examiner is unaware, and the PCC Members have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

The PCC Members are responsible for the maintenance and integrity of the corporate and financial information included on the PCC's website.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SPELDHURST WITH GROOMBRIDGE AND ASHURST

I report to the charity's trustees on my examination of the accounts of the charity for the year ended 31st December 2019 which are set out on pages 14 to 24.

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 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity 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 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.

Tina Clay BA FCA
For and on behalf of
Foot Davson Ltd
Chartered Accountants

17 Church Road
Tunbridge Wells
Kent
TN1 1LG

May 2021

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

Statement of Financial Activities

for the year to

31st December 2020

Note	2020											2019											
	Unrestricted Funds	Unrestricted Designated Funds				Restricted Funds					PCC Funds		Unrestricted Funds	Unrestricted Designated Funds				Restricted Funds					PCC Funds
		St. Mary's	St. John's	St. Martin's		Parish	St. Mary's	St. John's	St. Martin's				St. Mary's	St. John's	St. Martin's		Parish	St. Mary's	St. John's	St. Martin's			
					TOTAL					TOTAL	TOTAL					TOTAL					TOTAL	TOTAL	
2 a)		125,962	11,060	13,447	150,469	13,641	12,989	2,439	1,600	30,669	181,138		118,387	10,990	14,638	144,015		14,435	2,382	2,401	19,218	163,233	
2 b)	108	2,703	981	137	3,821				673	673	4,602		6,537	2,121	209	8,867				1,211	1,211	10,092	
2 c)		50		1,449	1,499					0	1,499		736	346	4,148	5,230					0	5,230	
2 d)	8	3,715	1,677	157	5,549	7				7	5,564		3,777	1,627	154	5,558	15	1			16	5,590	
2 e)		64			64					0	64		140			140					0	140	
2	116	132,494	13,718	15,190	161,402	13,648	12,989	2,439	2,273	31,349	192,867	30	129,577	15,084	19,149	163,810	15	14,436	2,382	3,612	20,445	184,285	
3 a)		0		0	0					0	0		290		823	1,113					0	1,113	
3 b)	96,224	51,547	6,023	4,930	62,500	12,500	25,965	1,979	911	41,355	200,079	96,870	48,681	7,184	4,737	60,602	341	3,850	2,569	3,615	10,375	167,847	
3	96,224	51,547	6,023	4,930	62,500	12,500	25,965	1,979	911	41,355	200,079	96,870	48,971	7,184	5,560	61,715	341	3,850	2,569	3,615	10,375	168,960	
9		7,924	3,701		11,625					0	0		18,098	8,452		26,550					0	0	
										0	0										0	0	
	(96,108)	88,871	11,396	10,260	110,527	1,148	(12,976)	460	1,362	(10,006)	4,413	(96,840)	98,704	16,352	13,589	128,645	(326)	10,586	(187)	(3)	10,070	41,875	
					0					0	0		27	(27)		0					0	0	
					0					0	0					0					0	0	
	96,138	(79,262)	(7,045)	(9,830)	(96,137)					0	1	96,870	(80,705)	(6,787)	(9,378)	(96,870)					0	0	
	30	9,609	4,351	430	14,390	1,148	(12,976)	460	1,362	(10,006)	4,414	30	18,026	9,538	4,211	31,775	(326)	10,586	(187)	(3)	10,070	41,875	
	177	191,524	72,134	50,962	314,620	8,635	13,445	5,275	281	27,636	342,433	147	173,498	62,596	46,751	282,845	8,961	2,859	5,462	284	17,566	300,558	
15	£207	£201,133	£76,485	£51,392	£329,010	£9,783	£469	£5,735	£1,643	£17,630	£346,847	£177	£191,524	£72,134	£50,962	£314,620	£8,635	£13,445	£5,275	£281	£27,636	£342,433	

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

Balance Sheet as at 31st December 2020

Notes	2020						2019						
	Parish	St. Mary's	St. John's	St. Martin's	inter fund	TOTAL	Parish	St. Mary's	St. John's	St. Martin's	inter fund	TOTAL	
	balances						balances						
Fixed Assets:													
Investments	9	122,680	57,292	0	0	179,972	114,756	53,591	0	0	168,347		
Current Assets:													
Debtors	11	250	9,241	3,224	1,952	(1,960)	12,707	215	2,369	2,302	1,749	(215)	6,420
Investments	12 a)	17,103	97,953	20,298	43,713		179,067	10,084	102,462	19,059	42,356		173,961
Cash at bank and in hand	12 b)	1,099	1,365	2,905	8,170		13,539	1,289	936	3,837	7,952		14,014
		18,452	108,559	26,427	53,835	(1,960)	205,313	11,588	105,767	25,198	52,057	(215)	194,395
Liabilities:													
Creditors: Amounts falling due within one year	13	(8,462)	(29,637)	(1,499)	(800)	1,960	(38,438)	(2,776)	(15,554)	(1,380)	(814)	215	(20,309)
Net Current Assets		9,990	78,922	24,928	53,035	0	166,875	8,812	90,213	23,818	51,243	0	174,086
Total Net Assets	10	£9,990	£201,602	£82,220	£53,035	£0	£346,847	£8,812	£204,969	£77,409	£51,243	£0	£342,433
Funds													
Restricted funds	15 b)	9,783	469	5,735	1,643		17,630	8,635	13,445	5,275	281		27,636
Unrestricted designated funds	15 a) ii)	0	201,133	76,485	51,392		329,010	0	191,524	72,134	50,962		314,620
Unrestricted funds	15 a) i)	207	0	0	0		207	177	0	0	0		177
		£9,990	£201,602	£82,220	£53,035	£0	£346,847	£8,812	£204,969	£77,409	£51,243	£0	£342,433

The notes on pages 16 to 24 form part of these accounts

Approved by the Parochial Church Council on 7 May 2021 and signed on its behalf by:

Revd. Douglas Wren (Chairman)

Michael Bullett FCA (Treasurer)

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

Notes to the Accounts 2020

1 Accounting policies

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investment assets at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. They do not include the accounts of Church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

The PCC has considered whether the cash flow statement adds materially to the understanding of the PCC's affairs and has concluded that it does not. It has therefore applied the exemption available under Charities SORP (FRS102) Second Edition released October 2019 and does not include a cash flow statement on the grounds that it is not deemed a large charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

a) Funds

Restricted Funds represent income which may be expended only on those restricted objects for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted and the PCC has the authority to change or remove the designation.

b) Incoming resources

i) Voluntary income and capital resources

Planned giving receivable under gift aid, collections and donations are recognised when received by or on behalf of the PCC.

Income tax recoverable on gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are recognised as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable, receipt is probable, and any conditions attaching to them are met, or, in instances where related expenditure has been incurred, there is a realistic expectation that all conditions will be met.

Specific fund raising events, such as fetes, bazaars and similar events, are accounted for gross.

ii) Income from investments

Dividends and interest are recognised when receivable. Any tax recoverable on such income is recognised in the same period.

c) Resources expended

i) Grants

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

The PCC has a policy of distributing some of the income of the General Income and Expenditure Funds in grants - "Away Giving". In the absence of a contractual obligation, grants made in this way, including those for the support of overseas missionaries, are accounted for on the basis of the support agreed by the relevant DCC or Away Giving committee that relates to the financial year concerned.

ii) Activities directly relating to the work of the Church

The Parish's voluntary contribution to central diocesan costs (see note 1 g), is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

d) Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are recognised on revaluation of investments to market value at the year end or on redesignation - see note 1 e) iii).

e) Fixed assets

i) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property. They are listed in the Churches' Inventories which can be inspected at any reasonable time. For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1 January 2000 which would have a resale value are capitalised and depreciated in the accounts over their anticipated useful economic life when acquired, or over 20 years, whichever is the shorter, on a straight line basis.

ii) Other fixtures, fittings and equipment

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

iii) Investments

Investments are valued at market value at 31 December using the "bid price".

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

f) Current assets

Individual amounts in excess of £500 paid in advance which are recoverable and all amounts owing to the PCC at 31 December are shown as debtors and prepayments. Provision is made for any debtors that may prove irrecoverable. Short term deposits include cash held on deposit with the Rochester Diocesan Board of Finance and at banks.

g) Contribution to the Diocesan Central Costs, including the incumbent's stipend and associated costs, and other shared expenditure

The PCC decides each year on the voluntary contribution to be made by the Parish to the Diocese to cover its central costs, which include the incumbent's stipend and associated costs. It is thereafter responsible for this contribution, the rectory running costs, Readers' and Pastoral Assistants' costs, the costs of visiting clergy, the administrator's salary and some of the Parish Office costs. A contribution is made by the two DCCs and the St John's Committee towards these costs.

2 Income from:

	Unrestricted	Unrestricted Designated	Restricted	Total 2020	Total 2019
	£	£	£	£	£
a) Donations					
Planned giving:					
Regular Gift Aid donations		89,477	3,965	93,442	85,508
Tax recoverable on Gift Aid donations		23,447	2,999	26,446	22,393
Regular giving by CAF and GYE		10,900	2,450	13,350	13,990
Other regular giving		5,323	834	6,157	4,724
Collections:					
By Gift Aid envelope		4,127		4,127	9,539
Not Gift Aided		2,861		2,861	8,060
Tax recoverable on collections		1,697		1,697	4,237
Non-regular Gift Aid donations		9,392	5,875	15,267	305
Non-regular donations not Gift Aided		30	350	380	200
Box & miscellaneous donations		1,007	1,500	2,507	9,048
Grants		1,708	12,696	14,404	4,328
Legacies		500		500	250
Away Giving Appeal				0	651
	0	150,469	30,669	181,138	163,233
Grants. The PCC was grateful to receive the following grants from Speldhurst Parish Council: £2,000 towards St Mary's churchyard maintenance, £1,000 for St John's churchyard maintenance, £1,000 for St Martin's churchyard maintenance and £600 towards the cost of St Martin's Broadsheet magazine. The PCC was also grateful to have received grants of £95 from Certas Energy towards the cost of St Mary's heating, £27 from the Commonwealth War Graves Commission towards St Mary's churchyard maintenance and £506 from HMRC in respect of the furlough of an employee. The PCC was also pleased to receive a grant of £524.80 from the Listed Places of Worship Grant Scheme equal to the VAT on repairs and maintenance work carried out at St Mary's in 2019 and 2020, and expects to receive a further £4,291.20 in respect of repairs and maintenance work carried out or committed to in 2020. The PCC was also grateful to receive grants of £1,000 from the Society of Antiquaries of London and £1,000 from the 1931 Trust, and expects to receive grants of £500 from Friends of Kent Churches and £1,500 from the Glaziers Trust all in respect of the repair and restoration of the Waller window in St Mary's vestry.					
b) Church activities					
Fees and other related income	108	3,295		3,403	7,648
St Martin's Broadsheet			673	673	1,211
Associated activities and Parish events	Note 5	526		526	1,204
Sales of church history books				0	29
	108	3,821	673	4,602	10,092
c) Other church operations					
Fund raising income		1,499		1,499	5,230
d) Investments					
Dividends and interest (including any reclaimed tax)	8	5,549	7	5,564	5,590
e) Other incoming resources					
Insurance claims	0	64		64	140
Surplus on sale of fixed assets				0	0
	0	64	0	64	140
TOTAL INCOMING RESOURCES	116	161,402	31,349	192,867	184,285

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

	Unrestricted	Unrestricted Designated	Restricted	Total 2020	Total 2019
	£	£	£	£	£
3 Expenditure on:					
a) Fund raising costs					
Cost of fundraising		0		0	1,113
b) Church activities					
Missionary and charitable giving (see note below):					
Church overseas		3,860		3,860	4,098
Relief and development agencies		2,734		2,734	3,083
Home missions and other church organisations		11,590		11,590	8,373
Secular charities		3,168		3,168	4,367
Total away giving	0	21,352	0	21,352	19,921
Ministry					
Contribution to diocesan costs	76,185			76,185	76,185
Other clergy, rectory and ministry costs	4,916	356		5,272	6,314
Deanery and other contributions		50		50	25
Printing, stationery & parish office costs	302	1,991		2,293	3,260
Computer software and expenses	95	2,107		2,202	412
Digital consultancy			12,500	12,500	0
Church services costs and fuel		4,525	95	4,620	5,486
Church repairs and maintenance		1,666	24,822	26,488	5,061
Churchyard upkeep		15,377	3,377	18,754	15,763
Insurance		8,745		8,745	8,789
Teaching and outreach		1,260		1,260	2,366
St Martin's Broadsheet costs			561	561	2,014
Young people's work		1,413		1,413	1,462
Organists and music leaders		503		503	2,471
Organ maintenance and music costs		1,056		1,056	1,369
Employee costs	13,186	1,219		14,405	14,060
Associated activities		629		629	1,430
Bank charges		27		27	5
Independent examiner	1,540			1,540	1,417
Other expenses		223		223	37
	96,224	62,499	41,355	200,078	167,847
TOTAL RESOURCES USED	96,224	62,499	41,355	200,078	168,960

Note: Grants in excess of £1,000 included in the missionary and charitable giving are £2,100 to Church Mission Society and £4,000 to Rochester Diocese COVID-19 Emergency Relief Fund. Of the balance of grants, all were of £1,000 or less and were to institutions.

4 a) Staff costs

The average number of employees in 2020 was 2 (2019 2). The total staff costs amounted to £14,405 (2019 £14,060), of which £13,837 (2019 £13,507) was salaries, £0 (2019 £0) employer National Insurance costs, and £568 (2019 £553) employer pension and life insurance costs. No employee earned £60,000 or more in the year.

The St. Mary's churchyard gardener is not an employee but provides his services under a contract for services. The organist at St Martin's and the main organist at St Mary's provide their services without charge. Stand in organists are not employees but provide their services on a casual basis and are paid the fee they charge.

b) Pension schemes and employer contributions

The Diocese of Rochester pays the Rector's stipend and also the pension contributions relating to him in respect of the Church of England Pension Scheme which is a defined benefit scheme. The PCC has offered and pays a contribution to the Diocese to cover both the costs of clergy and other central costs of the Diocese but this is not allocated to any particular items. It is therefore not possible to say how much of the offered contribution relates to the pension contributions that the Diocese pays in respect of the Rector. The PCC has no further liability in respect of the Rector's pension.

The PCC paid pension contributions into a workplace pension, which is a defined contribution scheme, and these amounted to £1,073 in 2020 (2019 £1,045); £505 (2019 £492) of this was deducted from employees' pay as employee contributions. The PCC has no further liability in respect of such pensions.

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

5 Associated activities and Parish Events

These activities included Lent course meals and activities for Toddlers.

6 Funds received and paid as agent

£470 was collected at the Christingle service and paid to the Children's Society.

£2,246 was collected in fees due to the Rochester Diocesan Board of Finance and £1,388 was paid to Rochester DBF. £858 remained held at 31 December 2020; £436 of this will be paid to Rochester DBF in February 2021 and £422 is in respect of weddings postponed to 2021.

£780 was held at 31 December 2019 towards the balance of the cost of the 2020 Spring Harvest. £11,845 in balance payments was collected from people planning to attend the 2020 Spring Harvest and £12,235 was paid to Spring Harvest. £13,425 was received from Spring Harvest when the 2020 Spring Harvest was cancelled and £13,450 was refunded to people who had paid to attend. £455 has been collected from people planning to attend the 2021 Spring Harvest and has been paid to Spring Harvest as the deposit. £365 Spring Harvest money remained held at 31 December 2020.

7 Payments to PCC members and related parties

Details of those bodies which are related parties by virtue of a PCC member being involved with them are set out on page 3 of the report. Other than those noted below, there were no payments to any of these bodies.

The PCC paid £217 (2019 £907) in letting fees to Speldhurst Village Hall which was charged to the PCC at the normal hire rates. These costs are included under the heading of the activities to which they related.

The PCC is not charged for its use of the Ashurst McDermott Hall and made a donation of £100 (2019 £100).

A small immaterial portion of the expenses paid to the Rector may have related to his services as Chairman of the PCC. Aside from amounts listed in the next paragraph, expenses reimbursed to other PCC members did not relate to any services or goods provided or for travel or subsistence but were only for bona fide expenses incurred by them on behalf of the PCC.

The PCC paid £37 to the wife of a PCC member for expenses incurred in carrying out her church responsibilities.

Included in the Parish Insurance cover is a limited amount of Trustee Indemnity Insurance cover, the cost of which is not separately identified.

8 Parish Office building

The cost of the Parish Office, £22,333, was borne by the PCC and written off in 2001. The PCC has negotiated a written agreement with the Diocese providing for reimbursement of part of the cost should the Diocese or Rector take any action which makes it impossible to use the office for its present purposes. Reimbursement is on a sliding scale, providing for repayment to the Parish up to 2040.

9 Fixed assets

Investments

During the year the fixed assets were held in the following investments for the unrestricted designated funds listed.

Church of England Central Board of Finance Investment Fund - Income Shares

	St Mary's General Fund		St John's General Fund		St John's Groombridge School House Fund		2020	2019
	Shares	Value £	Shares	Value £	Shares	Value £	Total £	Total £
Balance at 1 January 2020	6,000	114,756	1,002	19,165	1,800	34,426	168,347	141,797
Sale of shares - proceeds							0	0
Realised surplus on sale							0	0
Unrealised surplus / (deficit) on revaluation		7,924		1,323		2,378	11,625	26,550
Market value at 31 December 2020	6,000	122,680	1,002	20,488	1,800	36,804	179,972	168,347

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

10 Analysis of net assets

a) By fund

	Unrestricted	Unrestricted Designated	Restricted	2020 Total	2019 Total
	£	£	£	£	£
Parish General Fund	207			207	177
Church Repair Fund		68,408		68,408	63,820
St. Mary's General Fund		156,781		156,781	149,320
St. John's General Fund		20,739		20,739	19,966
St. John's Groombridge School House Fund		45,319		45,319	42,941
St. Martin's General Fund		37,763		37,763	38,573
Digital Fund			1,953	1,953	0
Parish Restricted Fund			1,218	1,218	530
Parish Youth Fund			6,612	6,612	8,105
Archive Fund			0	0	1,516
St. Mary's Restricted Fund			469	469	11,929
St. John's Churchyard Maintenance Fund			0	0	0
Friends of St. John's Groombridge			5,735	5,735	5,275
St. John's British Legion Fund			0	0	0
St. Martin's Churchyard Fund			671	671	21
St. Martin's Away Giving Fund			0	0	0
Windows Fund			110	110	110
Broadsheet Fund			712	712	0
Broadsheet Binding Fund			150	150	150
	207	329,010	17,630	346,847	342,433

See note 15

	15a) i)	15 a) ii)	15 b)		
Inter fund balances	Unrestricted	Unrestricted Designated	Restricted	2020 Total	2019 Total
£	£	£	£	£	£

b) By type of asset

Fixed assets			179,972	179,972	168,347
Current assets	(1,960)	4,520	170,781	205,313	194,395
Current liabilities	1,960	(4,313)	(21,743)	(38,438)	(20,309)
Fund balance	0	207	329,010	346,847	342,433

Allocation to churches and Parish

Parish	207		9,783	9,990	8,812
St Mary's		201,133	469	201,602	204,969
St John's		76,485	5,735	82,220	77,409
St Martin's		51,392	1,643	53,035	51,243
	0	207	329,010	346,847	342,433

11 Debtors and prepayments

Income tax and Gift Aid on Small Donations recoverable	3,183	2,827
Debtors and prepayments	9,524	3,593
	12,707	6,420

12 Bank and cash

a) Short term deposits

Rochester loan deposit	38,849	38,695
Bank deposit accounts	97,058	96,601
	135,907	135,296
Diocesan Church Repair Fund	43,160	38,665
	179,067	173,961

b) Current accounts and cash

Bank current accounts	13,001	12,596
Dividend cash held by Diocese	0	558
Cash and cheques in hand	538	860
	13,539	14,014

13 Liabilities

Amounts falling due within one year

Accruals and deferred income	(19,633)	(17,657)
Other creditors	(18,805)	(2,652)
	(38,438)	(20,309)

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

14 Contingent liabilities and Capital commitments

a) Contingent liabilities

There were none at 31 December 2020 (2019 £NIL).

b) Capital commitments

There were none at 31 December 2020 (2019 £NIL).

15 Fund details

PCC funds

General Income and Expenditure Account - unrestricted

This account is for the use of the general purposes of the Parish.

Church Repair Fund - unrestricted designated

The fund is designated for the repairs of the three churches. Money is paid into it annually to help with the cost of repairs that arise following a quinquennial inspection of the church buildings by the Diocesan Architect. St. Mary's had an inspection in 2016, St. John's had one in 2018, and St. Martin's had one in 2020: thus the next inspections are due in 2021, 2023 and 2025 respectively.

Digital Fund

This fund has received donations for digital consultancy for the provision of on-line acts of worship and has expended money for that purpose.

Parish Restricted Fund

This fund holds money donated to subsidise places at visits to future Spring Harvests.

Parish Youth Fund - restricted

The fund is to be used for children's and youth work in the Parish, including the making of grants to the youth or young adults attending worship at a church in the Parish to fund their missionary work in the UK or overseas.

St. Mary's funds

General Income and Expenditure Account - unrestricted designated

This account is designated for the use of St. Mary's DCC for the general purposes of St. Mary's church.

Archive Fund - restricted

This fund is restricted to be used for the documentation and preservation of St. Mary's history and for related matters. Subsequently the donor's family has agreed that it may also be used for the repair of the Waller Window in the vestry for which purpose it has now been expended.

Restricted Fund - restricted

This was set up by the PCC in 2004. It receives funds that have been donated for specified purposes and pays out expenses relating to those matters.

St. John's funds

General Income and Expenditure Account - unrestricted designated

This account is designated for the use of St. John's Committee for the general purposes of St. John's church.

Groombridge School House Fund - unrestricted designated

The fund comprises 1,800 Income Shares in the CBF Investment Fund (2019 1,800 shares), and a deposit of £8,515 (2019 £8,515). The dividend and deposit income derived from the investment is received into St. John's General Fund; no records have been found of any restrictions in the use of the capital or income. The then DCC of St. John's in conjunction with the PCC designated this fund for use on future capital projects at St. John's and the St. John's Committee has not requested any change in this designation.

Churchyard Maintenance Fund - restricted

The fund comprises donations received specifically for the maintenance of the churchyard.

Friends of St. John's Groombridge - restricted

This was started in 2011. The fund is primarily for the maintenance of the church building.

British Legion Fund - restricted

The fund receives the church collection on Remembrance Sunday which is stated as being for the Royal British Legion to which subsequently it is paid.

St. Martin's funds

General Income and Expenditure Account - unrestricted designated

This account is designated for the use of St. Martin's DCC for the general purposes of St. Martin's church.

Churchyard Fund - restricted

The fund comprises donations received specifically for the maintenance of the churchyard.

Away Giving Fund - restricted

This fund receives the proceeds of special collections for charitable away giving.

Windows Fund - restricted

This fund received donations for the installation of new stained glass windows and was used for that purpose in 2014, except for the remaining balance which is for a plaque or inscription to go with them which is the final part of the windows project.

Broadsheet Fund - restricted

This fund receives money which is specifically to defray the costs of producing the Ashurst Broadsheet.

Broadsheet Binding Fund - restricted

This fund has been set up to fund the binding of one set of the last 60 years of issues of the Ashurst Broadsheet.

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

	2020	2019
	£	£
a) Unrestricted Funds		
i) Unrestricted		
General Income & Expenditure Account (The Parish)		
Balance at 1 January	177	147
Income received	108	14
Transfer from St. Mary's General Income and Expenditure Account towards parish costs	79,262	80,705
Transfer from St. John's General Income and Expenditure Account towards parish costs	7,045	6,787
Transfer from St. Martin's General Income and Expenditure Account towards parish costs	9,831	9,378
Interest added in the year	8	16
Expenditure in the year	(96,224)	(96,870)
Balance 31 December	207	177
ii) Unrestricted Designated Funds		
1) Church Repair Fund (see below)		
Balance at 1 January	63,820	56,193
Transferred from General Funds	4,370	7,370
Gross interest	218	257
Repairs	0	0
Balance at 31 December	68,408	63,820
relating to		
St. Mary's	44,352	42,204
St. John's	10,427	9,227
St. Martin's	13,629	12,389
	68,408	63,820
£43,160 of this fund is invested in the Diocesan Church Repair Fund and £25,248 of that part relating to St Mary's is held in bank deposit accounts.		
2) General Income and Expenditure Account (St. Mary's)		
Balance at 1 January	149,320	136,488
Surplus/(Deficit) of income over expenditure for the year before contribution	80,799	80,439
Contribution to Parish costs	(79,262)	(80,705)
Surplus/(Deficit) of income over expenditure for the year	1,537	(266)
Transferred to Church Repair Fund	(2,000)	(5,000)
Increase/(Decrease) in valuation of investments held for the General Fund	7,924	18,098
Balance at 31 December	156,781	149,320
3) General Income & Expenditure Account (St. John's)		
Balance at 1 January	19,966	17,053
Surplus/(Deficit) of income over expenditure for the year before contribution	7,665	7,847
Contribution to Parish costs	(7,045)	(6,787)
Surplus/(Deficit) of income over expenditure for the year	620	1,060
Transferred to Church Repair Fund	(1,170)	(1,170)
Increase/(Decrease) in valuation of investments held for the General Fund	1,323	3,023
Balance at 31 December	20,739	19,966
4) Groombridge School House (St John's)		
Balance at 1 January	42,941	37,512
Increase/(Decrease) in valuation of investments held for the Fund	2,378	5,429
Balance at 31 December	45,319	42,941
5) General Income & Expenditure Account (St. Martin's)		
Balance at 1 January	38,573	35,599
Surplus/(Deficit) of income over expenditure for the year before contribution	10,221	13,552
Contribution to Parish costs	(9,831)	(9,378)
Surplus/(Deficit) of income over expenditure for the year	390	4,174
Transferred to Church Repair Fund	(1,200)	(1,200)
Balance at 31 December	37,763	38,573
Total St. Mary's	201,133	191,524
Total St. John's	76,485	72,134
Total St. Martin's	51,392	50,962
Total Unrestricted Designated	329,010	314,620

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

b) Restricted Funds	2020	2019
i) Parish	£	£
1) Digital Fund		
Balance at 1 January	0	0
Income received including Gift Aid tax recovery	12,953	0
Transfer from Parish Youth Fund	1,500	0
Digital consultancy cost	(12,500)	0
Balance at 31 December	1,953	0
2) Parish Restricted Fund		
Balance at 1 January	530	530
Income received including Gift Aid tax recovery	688	0
Subsidy to Spring Harvest places	0	0
Balance at 31 December	1,218	530
3) Parish Youth Fund		
Balance at 1 January	8,105	8,431
Interest added in year	7	15
Expenditure in the year (2019 was for subsidies for child places at Big Church Day Out)	0	(341)
Transfer to Digital Fund	(1,500)	0
Balance at 31 December	6,612	8,105
Total Parish	9,783	8,635
ii) St. Mary's		
1) Archive Fund	£	£
Balance at 1 January	1,516	1,515
Interest added in the year	0	1
Waller window repairs and restoration	(1,516)	0
Balance at 31 December	0	1,516
2) Restricted Fund		
Balance at 1 January	11,929	1,344
Collections & donations including gift aid tax recovery	4,893	13,340
Grants received	8,096	1,095
Gas	(95)	(95)
Churchyard	(2,027)	(1,000)
Away giving	0	(2,755)
Waller window repairs and restoration	(22,327)	0
Balance at 31 December	469	11,929
Total St Mary's	469	13,445
iii) St. John's	2,020	2,019
1) Churchyard Maintenance Fund		
Balance at 1 January	0	0
Donations and grants	1,000	1,000
Maintenance costs	(1,000)	(1,000)
Balance at 31 December	0	0
2) Friends of St. John's Groombridge		
Balance at 1 January	5,275	5,462
Donations including gift aid tax recovery	1,439	1,133
Expenditure in the year	(979)	(1,320)
Balance at 31 December	5,735	5,275
3) British Legion Fund		
Balance at 1 January	0	0
Donations	0	249
Expenditure in the year	0	(249)
Balance at 31 December	0	0
Total St John's	5,735	5,275

PARISH of SPELDHURST with GROOMBRIDGE and ASHURST

**Notes to the Accounts
2020**

iv) St. Martin's	2020	2019
1) Churchyard Fund	£	£
Balance at 1 January	21	174
Grants received	1,000	1,000
Expenditure in the year	(350)	(1,153)
Interest added in the year	0	0
Balance at 31 December	671	21
2) Away Giving Fund		
Balance at 1 January	0	0
Income in the year	0	651
Expenditure in the year	0	(651)
Balance at 31 December	0	0
3) Windows Fund		
Balance at 1 January	110	110
Expenditure in the year	0	0
Balance at 31 December	110	110
4) Broadsheet Fund		
Balance at 1 January	0	0
Grants received	600	600
Other income including gift aid tax recovery	673	1,211
Expenditure in the year	(561)	(1,811)
Balance at 31 December	712	0
5) Broadsheet Binding Fund		
Balance at 1 January	150	0
Grants received	0	150
Expenditure in the year	0	0
Balance at 31 December	150	150
Total St Martin's	1,643	281
Total Restricted Funds	17,630	27,636
TOTAL PCC FUNDS		
Unrestricted Funds	Note 15 a) i) 207	177
Unrestricted Designated Funds	Note 15 a) ii) 329,010	314,620
Restricted Funds	Note 15 b) 17,630	27,636
	£346,847	£342,433

16 Summary of Transfers

	Unrestricted	Unrestricted Designated	Restricted
	£	£	£
Parish General Fund	96,138		
General Fund (St. Mary's)		(81,262)	
General Fund (St. John's)		(8,215)	
General Fund (St. Martin's)		(11,031)	
Church Repair Fund (St. Mary's)		2,000	
Church Repair Fund (St. John's)		1,170	
Church Repair Fund (St. Martin's)		1,200	
	96,138	(96,138)	0