THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR, DEAL, KENT

England & Wales · Charity number 1130487

Details

Other names	ST GEORGE'S PCC, DEAL
Status	Registered
Legal form	Previously excepted
Registered	2009-07-09
Register	View on the Charity Commission register

Contact

Address	8a St. Georges Road Deal CT14 6BA
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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: The primary objective of St. George's PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The Vicars and PCC have the responsibility of promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£255,097	£294,413	-	-
2024-12-31	£241,468	£270,190	-	-
2023-12-31	£284,057	£277,372	-	-
2022-12-31	£334,652	£230,170	-	-
2021-12-31	£262,438	£248,552	-	-
2020-12-31	£255,503	£259,391	-	-

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Trustees

Name	Role	Appointed
Lynn Julie Watson	Chair	2023-03-26
Craig Richard Ward		2024-05-01
Gillian Adele Chiverton		2024-08-01
James Robert Smith		2020-10-25
Janet Wakeman		2024-03-16
Julie Gill		2024-03-16
Kaitelyn Chappell		2024-03-16
Keith Pavitt		2025-05-14
LYNNE WILLIAMS		2024-03-16
Marco Orlando		2025-05-14
Michael Burr		2024-04-28
Michael John Harris		2025-06-15
Robyn Langford		2020-10-25
Sharon Page		2025-05-14
TREVOR RONALD LONGMAN		
Trevor Longman		
Trevor Smart		2025-05-14

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR

England & Wales - Charity number 1130487

Accounts

stgeorgesdeal

know God, live fully, make a difference

Annual Report
of the
Parochial Church Council
for the Year Ending
31st December 2025

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Annual Report of the Parochial Church Council for the Year Ending 31st December 2025

Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)

PCC Members and officers who have served from 2025 1st January 2025 until the date this report was approved are:

Vicar:	The Revd Christopher Spencer (until July 2025)
Wardens:	Trevor Longman (from May 2025)
	Lynn Watson (From May 2025)
Lay Chair:	Lynn Watson
PCC Officers:	Janet Wakeman (Secretary)
	Trevor Longman (Treasurer)
Deanery Synod Reps:	Trevor Longman
	Gillian Chiverton
	Lynn Watson
Electoral Roll Officer:	Stella Banks (until July 2025)
Safeguarding Officers:	Sue Fotheringham
	Rev. Jean Kerr

PCC Members

Elected members who had stepped down at (or before) APCM May 2025	Elected members who continued:	Newly Elected Members (from APCM March 2025)
Sarah Fisher Rob Page Des Birchall Sue Fotheringham Jacob Ball Mary Donaldson	Lynn Watson Robbie Langford Janet Wakeman Lynne Willliams Craig Ward Julie Gill James Smith (resigned November 2025) Kaitelyn Chappell (Resigned November 2025)	Mick Burr Sharon Page Keith Pavitt Marco Orlando Trevor Smart Michael Harris (Co-opted by PCC June 2025)

Administrator:	Stella Banks	18 hrs/week	to 2025/07
	Isobel Wiseman	12.5 hrs/week	from 2025/11
Events and Facilities Manager:	Jo Rogers	12 hrs/week	from 2025/05
Church Cleaners:	Rachel Gillespie	5 hrs/week	
	Olha Nastasiuk	6 hrs/week	to 2025/05
	Kateryna Hryb	5 hrs/week	from 2025/07
Verger:	James Rogers	4 hrs/week	from 2025/02

Bankers: NatWest Bank, 31 High Street, Deal, Kent. CT156EE

Independent Examiner: SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity in September 2009.

The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

The Standing Committee

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group.

Standing Committee Members	
Rev Chris Spencer (Vicar)	From Jan 2025 until end July 2025
Pete Gill	From Jan 2025 until May 2025
Trevor Longman (treasurer)	
Des Birchall	From Jan 2025 until May 2025
Lynn Watson	
Janet Wakeman	Attended all SC meetings in role as PCC Secretary (no voting rights). Co-opted onto SC (with voting rights) from June 2025
Mick Burr	Attended several meetings in order to report on building maintenance work.

Ministry Leadership Team/Mission and Ministry Team

For many years at St George's, the Vicar has worked with a team to share oversight of the ministry and mission of St George's. The following people have played a valuable role in supporting the Vicar, Chris Spencer (until July 2025), and the Church through the period of the vacancy; Pete Gill (Chair until October 2025), Robbie Langford, Simon Roscoe, Dave Stafford, Lynne Williams, and Lynn Watson (as Churchwarden). The Churchwardens would like to take this opportunity to acknowledge their faithful service and thank them all for their dedication and support.

Pastoral Care

Chris Spencer continued to have Pastoral oversight until his departure in July.

It is very fortunate that we are blessed with many people who contribute in different ways to Pastoral matters, including the Wednesday Community, Warm Welcome, Anna Chaplaincy and House Groups. St George's is a caring community, and we remain grateful for the guidance provided by Jean and Paul Kerr. However, there is no room for complacency; some people will still be falling through the gaps particularly those not associated to specific groups, newcomers and those people whose life journey and choices keeps them on the edge of society, faith and church. God does equip those he has called for such work. Sometimes hesitation, fear and preconceived ideas are barriers to engagement. It would certainly be beneficial to have a more structured approach to Pastoral matters particularly in leadership and co-ordination. This is an important area that will need to be reviewed in the forthcoming year.

Purpose of Sub-groups of PCC

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed to oversee the Stewardship Focus and encourage generous giving.
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- Personnel Group - HR matters are dealt with by the Vicar, Wardens, the Parish Safer recruitment Officer and two other lay members appointed by PCC.
- Safeguarding Group – this group monitors the implementation of the PCC's safeguarding policy and procedures.

Other groups are created for particular projects.

- Parish Profile Working Group – to create a Parish Profile that forms the basis of the advertisement to attract a new vicar.

All these groups report to the Standing Committee which then reports to the PCC.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of cooperating with the Vicar, The Revd. Christopher Spencer, or, in the absence of a Vicar, the Churchwardens (Lynn Watson and Trevor Longman) in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.
When planning our activities for the year, the Vicar and PCC consider the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

Review of the Year

The verse chosen for the year 2025 was, 'Now you are the body of Christ, and each one of you is a part of it.' I Cor. 12:27.

Gathering for worship

St George's continued to follow this pattern of regular worship throughout 2025: -
Sundays

8am - weekly quiet spoken service of Holy Communion

10:30am - Family Worship (with Communion once a month and 'Cafe-Church' usually when there is a 5th Sunday in a month)

Wednesdays.

10:30am Communion Service

Week by week we are thankful for the many people who contribute to all the various aspects of our gatherings, hosting, making coffee, praying, leading and helping with children and young people's groups, making music, staffing the AV desk, preaching, leading, setting up and clearing away.

Church electoral roll and average Sunday attendance

At the APCM in May 2025 the electoral roll was recorded at 162.
The average attendance at the family services fell from 113 adults and 12 children (under 16) with 12 commonly online. The average weekly attendance at the Wednesday service and 8am Services has remained around 50 and 9 respectively.

Worship Teams

Over the past year, we have continued to be blessed by the talents and contributions of those who serve in the worship teams and provide such a breadth of musical style and accompaniment to our 10:30am services on a Sunday morning. We have a stable team of 18 musicians who form 3 worship bands, led by Dave Stafford, Dai Williams and Ray Horton. In addition, we have a small team who share their skill and experience in providing music for our Wednesday congregation, and a few young musicians within Pulse who regularly enjoy their 'Band and Bake' nights. We said farewell to Brian Addison in May 2025 as he moved away; and of course, Joy Spencer in July 2025, thanking her for all her musical involvement within the church over so many years. We very much enjoyed the challenge, at Chris and Joy's request, of forming one large worship band for their farewell service. Picking up the baton from Joy, we continued at Christmas to bring together an adult choir and orchestra for our annual Carol Service, as well as the junior choir and youth band for our Christingle services. We are very grateful for the hard work and support of the AV team each week, along with the recent upgrades to the equipment, including a bigger monitor on the back gallery so those on the chancel can see the words more easily. We have introduced several new songs, supporting our existing diverse repertoire, continuing in our focus to encounter God's presence as we meet and worship Him.

Alan Fotheringham continued to lead the AV team, developing the number of people involved and managing the increased demands of a weekly livestream for those who cannot be present, and those who are looking in from the outside. This added component is much valued by those who are house-bound, or unwell, or somewhere else in the world.

Café Church

Cafe church is a family service for all ages with tables and chairs set up in a cafe style. The service is interactive with activities and discussions around tables interspersed with a short talk to enable multi generational learning of the same bible passage at the same time.

We have responded to feedback over this last year to evolve the service so that it is more accessible to our church family such as keeping the service to an hour, ensuring people are not on their own on a table and the table activities at the start lend themselves to discussion so new people can easily engage in conversation with others. Also our vulnerable adults have found the style of service easy to follow and access; new families have arrived on a Cafe Church Sunday and then kept coming and many family members have enjoyed looking at passages in a fresh way. Our hope is that Cafe Church will continue to evolve to be a service that families will want to come to and that the Pulse Band will play at Cafe Church within the year.

Saturday Prayer

Since July 2025, we have met fortnightly to pray on a Saturday morning between 10 and 11am. Initially meeting up on the chancel in the church and then moving into the extension where it is warmer during the winter months, there has been a group of between 10 and 15 each time with approximately 40 different people attending at some point in our shared journey. Led by members of the Ministry and Mission Team, we have read scripture, listened to songs and shared reflections to help shape and direct our prayers. As we have waited on God, He has inspired many pictures and woven a series of thoughts, reflections and scripture spoken out by various individuals. This has brought us encouragement and a sense of God's provision, direction and care for us as a church as we have navigated the process of being in a vacancy. We have prayed for specific concerns in church life, within our local community, in our nation and around the world, as well as for individuals known to us. Having established this important rhythm of prayer, we will continue to meet together to listen to God, to grow in faith, and bring our requests *to Him who is able to do immeasurably more than all we can ask or imagine.* (Ephesians 3:20)

Advent and Christmas

During Advent we welcomed Martha Trust for their Carol Service, Deal Parochial School for their nativity play with carols and, this year, Northbourne Park School. These civic events were attended by 855 people. We also held a Christmas Activities morning during which 240 people came into the church. The large Nativity scene was a draw to people passing on the High Street. Carols by Candlelight, with a small choir and orchestra led by Dave Stafford, was attended by 276 people from St Georges congregation, friends and family, and members of other churches in Deal. The Christingles were ticketed and full at both 3pm and 5pm. On Christmas morning, the Leadership team continued the tradition of performing an amusing sketch with meaning. Attendance for the Carol Service, The Christingles and Christmas Morning totalled just over 1800.

Youth and Children's Ministry

Youth (Pulse)

Pulse is our youth group from age 11-18 that meets each Sunday in the extension from 6pm until 7.30pm.

Things we give thanks for.

We have roughly ten young people that regularly attend. For the last couple of years, we have introduced a Band and Bake night each half term with Dave Stafford. The band has gained confidence and played at both Christingles for the first time on Christmas Eve, which was fantastic. And we of course enjoy the bakes produced each rehearsal under the guidance of Sue Ball. Our evenings are a random mix of exploring who God is to us, alongside sports, games and all sorts. 'On the Hotseat' has enabled us to interview a member of St G's and hear their story, mixed with a healthy dose of madness. We continue to go to the Donaldson farm for bonfire night, which is a great opportunity to invite others, along with other activities such as bowling, the St G's rounders challenge and our infamous 'Trevor Hunts!' We continue to build our link with Danehill Ventures in the Summer for 14-18's to be together, have fun, know Jesus.

Points for Prayer: -

- To grow our relationship with God, each other, and other young people we know.
- For the Pulse band to play at Café church.
- For more young people to attend the Summer Danehill venture camp.
- To set up an 18+ group for our young people to attend once they leave school and are no longer able to attend Pulse.

We have a wonderful team who regularly support Pulse and enable it to happen so thanks to the two already mentioned along with Lynne Williams, Trevor Smart, Jenny Blackwell, and Ellie Hobbs.

Sunday Morning Children's Ministry

During the normal Family Services (10:30am every Sunday except when there is All-age Worship), the Children's Team continued to run three groups throughout 2025.
These were: -

- Paddlers (Parent's Lounge) for pre-school age children in the extension;
- Divers for Year R - Year 4 in Hope House and
- Emerge for Year 5 - Year 9, initially in the Vicarage but in Hope House after Chris and Joy left, when Emerge also moved to Hope House.

Themes covered in Divers and Emerge included Miracles, Parables, Psalms, Handing Emotions, Lent and Pentecost.

Sue Hurst left in Feb 2025 for personal reasons after faithfully serving on team for a number of years, latterly doing an excellent job working with the pre-school age children. In March 2025, Felicity Smart had to step down from the team due to family commitments. Felicity had been a leader for many years, and we are very thankful for her gifted, sensitive and faithful service; she has been greatly missed so we are now delighted that she will be re-joining the team in March 2026. Emily Smith has also had to take a break in Nov 2025 for personal reasons, and Janet Wakeman's availability has been limited since the summer due to her cancer treatment.

We were delighted to welcome Tanya Peacock, Sally Todd, Gillian Castle and Dawn Jewson onto the team during the year. Each week we need a team member to host the Parents' Lounge and a leader and assistant for Divers and Emerge. The aim is to ask volunteers to serve no more than once a month. Although there were 2-3 leaders for both Divers and Emerge at the beginning of 2025, with some members stepping down or with reduced availability, we have sometimes found it impossible to have a leader for each group and have had to merge Divers and Emerge some Sundays.

The team members (as many as can make it) have met on a few occasions throughout the year at informal team lunches, sharing ideas and encouraging one another. It has been a great opportunity to get to know each other better and feel more like a team.

The numbers of children we have each week fluctuates widely ranging from 3 – 17 (for the first time in memory, there was one week in November when we had no children!) but commonly around 12 -13 children during the first half of the year but dropping off to an average of nine since September.
There were several special events during the year.

Ellie Hobbs organised the Big Gospel Sing-along which was supported by the kids' team and was a very popular event for families. Sally Todd organised an Art "workshop" that was open to all age ranges of children and was a great success. The children's team supported the Good Friday morning activities and helped with seven visits from classes at Sandown school as part of their RE curriculum. Year 6 in March (Is anything eternal), Year 3 (Easter) (both whilst Chris was still here), then YR & Y4 (June 25), and finally YR, Y3 & Y4 Christmas story and symbols (Nov 25). The team also helped the volunteers who looked after the children during the school summer holidays to arrange and set up something different.

And the final special event of the year was a trip to Deal Beach Parlour for ice creams at Christmas. We usually do this in the summer, but it would have clashed with Chris and Joy's Farewell service, so we did it at Christmas instead. The children didn't seem to mind having ice creams in winter and several who had not been coming regularly for a while turned up for that!

Parent and Baby Group (Tadpoles)

As part of St. George's Christian ministry of welcome and support to the local community, Tadpoles provides a safe, calm, warm and caring environment that fosters the forming of relationships for new parents. It is unique in the area, as it is the only parent group dedicated to the early stages of parenthood that focuses on facilitating new parents forging their own network.

We meet on Tuesdays from 10am until 12 noon in the church and offer tea, coffee and homemade cake, but, more importantly, a warm welcome. Our numbers range from five to twenty depending on the weather, illness and vaccination appointments.

A smile, a hug and a willingness to listen are so gratefully received. Parents regularly tell us what a life-saver Tadpoles has been for them, being a safe haven. They are thankful for our words of encouragement and our support.

We have held two special events this year. At the summer picnic in the grounds, it was lovely to see many who had now moved on as some mums had returned to work, or their babies, now toddlers, attend nursery or playgroups. The Christmas party exceeded our expectations, with forty attending! The Christmas story was told via a game of Pass the Parcel and Father Christmas graced us with his presence.

Groups

We have six small groups, and we have gathered group leaders a couple of times so far to support the role and life of our groups. These meetings are in their infancy and will evolve as time goes on to better support those who lead our small groups.

There are still many who would like to be part of a small group community, but we have not managed to get new groups off the ground as yet. Instead, we have offered two mid-week courses in the Autumn of 2025 (the Belonging course) and the Spring of 2026 (the Bible course) to enable people to meet others over discussion in small groups in response to the course content.

It has been a real team effort with many contributing to the evening in a whole host of ways.
Having the opportunity to meet with others, to talk, to listen, to pray and explore our faith together is certainly something we would like to see more of in the life of our church.

No Limits

The No Limits group is based on the belief that there are no limits to God's love and no limits to what we can do through him.
The group is made up of around 9 families with around 15 people who regularly attend (rarely all together). They meet weekly in term time following a program that includes creative bible study, prayer and also a social element which might be a walk or a shared meal. The group has been involved in supporting Martha Trust, volunteering at the homeless shelter in Dover and recently helping to run the Belonging course. They support each other in prayer and also practical ways when needed and communicate via a what's app group where prayer requests can be sent. The group feels like a family and as well as offering mutual support they have a lot of fun together!

Watch This Space

Watch This Space is a group numbering around 12 curious Christians who love our neighbours, colleagues and friends. We range from our 50's – 80s, some with grown up children and some with grandchildren too.

We meet to share life, study the bible and support one another through the ups and downs of life. We are passionate about aiding each other to support the folks we encounter in our day to day lives and showing those people the love we find in Christ.

This year we have studied various Christian books and talks. We have opened the main Church up for events at Easter and Christmas to welcome in the local community and share the Good News. The Christmas event allowed us to welcome 230 people in on a Saturday morning for craft, company and refreshment.

As a group we were led to run the Belonging Course as a small group, which we were introduced to through our contact with the Winter Night Shelter in Dover. This course allowed us to explore loneliness and belonging and gave us real skills to understand ourselves and help people we encounter. This then led a few of the group to help run the course for the wider church through the Autumn term.

We have an active prayer life together with communication most days through our very active What's App group. We usually meet in Kingsdown, but area based in Deal, Kingsdown and St Margaret's.

Walk

There are currently about 12 members in the group, and we meet weekly on a Wednesday night. We also meet for social events or day trips (i.e. Minister Abbey, Aylesford Priory, HTB London). Occasionally, we meet in 2 or 3s during the week or Saturday mornings.

We have just started a study on Revelation and will possibly look at the Prayer Course (Pete Greig) in the summer.

We are always open to new members. Currently, we are just ladies in the group.

Springboard

We meet at Hope House on most Wednesday afternoons where we have two Bible Studies a month. Martin has produced questions so that we can prepare at home and share in our studies. We have looked at 1 John and are currently studying James. During the year we also discussed a few sermons, had some prayer times, as well as meeting more socially. We host Warm Welcome in the church once a month.

We were all pleased to see Robbie return from Australia to be there with us at our meetings.

Four of us met on two separate occasions for an interesting visit and tour of Chelsea Barracks when we visited Mary Ann Clark, a former member of Springboard.

Sadly, we said goodbye to Liz and Tim as leaders, when we all met for tea at *Wellingtons* where we were kindly given the use of the cafe to ourselves.

The group numbers around 10 when we're all present, and we would be happy for others to join us.

Food, Faith and Fitness

We have our Missional Community 'Food Faith and Fitness'. We organised events in Sandwich combining food and activity to bless the community and spread the Good News. We hold events such as a Shoe Box Appeal Brunch; we have a Pancake morning coming up in February and we have a

weekly Faith & Fitness Circuit Training class (free but donations welcome) every Wednesday in the church hall in Sandwich. We have around 20 people who come along, but about 12-14 on average each week. Only 4 of them are Christians, so all others are non-church goers, and a wide age range from 18-78! We pray at the start and at the end, and it's really lovely. I think all of them have attended other events we have organised and several of them help with the catering etc. Several have been to St George's at Easter and Christmas with us. We have organised walks and a quiz too. We are open to new members. The core team of us from St George's (5 of us) meet to plan and pray every month.

Open Table

It was sad to say, 'Goodbye' to Chris and Joy as leaders of Open Table but we continue to be a community for mutual practical and spiritual support. As many as can meet monthly for a 'bring-and-share' meal that can include friends or family who don't normally come along to church. We have a WhatsApp group where we share news, prayer requests and encouragements. The ladies (we don't have many men now) gather monthly for coffee, prayer and a dive into the Bible and some of us meet in smaller or larger groups for prayer, walks or just to be social.

Belonging Course

St George's hosted The Belonging Course in the Church between October and November. The course, from Safe Families and Home For Good, ran for six teaching sessions and a social. Attendance varied from 25-30 people at each session. Watch This Space and No Limits took responsibility for running the course for church members and guests who joined for the course. The Belonging Course allowed us to explore loneliness and belonging. The video content and group discussions enabled us to relate bible teachings to situations in our lives and helped us to think about how we can build relationships with each other and in our community. We are now planning to run The Bible course this Spring in a similar vein so that people can have another opportunity to learn and grow with others they might not otherwise meet.

Wednesday Congregation

Consider it pure joy James 1:2

That verse goes on to say whenever you face trials and temptations. As Paul and I enter our 11th year of being a part of the Wednesday congregation leadership team we can seriously declare that we consider it pure joy to be a part of the nearly fifty people who gather for the service of Holy Communion every Wednesday. Yes, even when it was Christmas Eve! There are trials of the rota kind, but we are delightfully served by at least three quarters of the folk taking an active part in the service and in hospitality afterwards. We are so grateful for Keith Pavitt, Angela Revis and Dai Williams for providing live music for us. We are so grateful for the ministry of James Archer who sees to the sound for us and has enabled us to develop an online community as well. Some days he does all that and runs down the stairs to preach as well! We always start with an "in house" welcome before we go to the live stream welcome and it has been great to see people joining us who are now housebound plus those watching from far flung countries. What we have noticed is that, as we always take a moment of silence before the service starts, we are experiencing much more of an awareness of God's presence. We consider it pure joy. In this congregation we now see two ordinands being prepared for ordination and we are thrilled to be a part of their formation. Naturally there has been sadness as well, as Gerald and, more recently, Ken died but we are grateful to God for their lives among us. Before all the above happens a group of us gather to pray at around 9.30 which grounds us before the joy of welcoming people happens. We also run a small online prayer group who receive prayer requests. This ministry is hidden from view but has been so faithful. The Wednesday leadership team Liz Larner, James Archer, Simon and Mary Ann Roscoe, Paul and Jean Kerr.

Wednesday Warm Welcome

This is run by four small teams from the Wednesday congregation and Springboard home group. There are usually 40 people attending which are a mixture of church folk, people living in Deal and Dover, those living on the street and passers-by. A light lunch is served. All the contents of which are provided by congregational members of St Georges. James does a wonderful job keeping all the records up to date as required by Deal Town Council who donate to the church for two hours' worth of heating on a Wednesday in the colder months. We can now access a small grant from them for emergency needs within the Warm Welcome community. We use that word 'community' advisedly because that is what it has become - a real community that notices each other, cares for each other both when within the church building and when outside of it. People who do not normally come to our church services do attend when someone like Ken Spicer dies for his funeral. Those who do not normally attend church describe the Warm Welcome as their family. Like all families, times are sometimes hard, but the sense of togetherness enables us to support each other. Once again, we are blessed by our partnerships with the council, social prescribers and the Community Warden, Martin Dadd.

Once a month now we host the Dementia drop in alongside the Warm Welcome when other agencies come to support our wider mission. When we stand back on a Wednesday and observe what is happening among many types of people, some of whom are in crippling situations, we can only thank God for enabling us as a church to do this.

Anna Chaplaincy

There are now nine people in this chaplaincy team made up of Anna Chaplains and Anna Friends. The work is to enable the spiritual lives of older people both within the community and within the churches in Deal. Currently, with the support of Rev Monica Cameron, the chaplaincy runs services in several care homes across our own parish and that of Upper Deal. In some care homes they run a 'Messy Vintage' type session - a sort of messy church for older people. They attend the Dementia Cafe in St Richards monthly and support the annual Dementia Road Show that takes place in St George's. There is also a monthly Anna group that meets in St George's on a Tuesday where a variety of approaches are taken to help strengthen people's spiritual lives. The Anna Team also responds to requests to visit people in their homes and, when requested, take home communion to them alongside taking home communion to a number of housebound members of St George's. Much of the work of the Anna Chaplaincy team is unseen but it's value cannot be measured in statistics or finance but only in faithfulness of ministry terms. Paul and Jean Kerr are the team leaders.

Parochial Church Council

The PCC has had a busy year with extra meetings to plan for the recruitment of a new vicar. We met twice in the first part of the year leading up to the APCM and eight times between the last APCM (May 2025) and the end of the year. This included a meeting with Archdeacon Darren in September to discern and agree the criteria for what we hope for in a Vicar, and the official Section 11 meeting on 27th October at which we presented our Parish Profile (to be used to advertise for a new Vicar) and appointed our Parish Representatives.

Other business included building maintenance and upgrades including approving two faculty applications, financial planning and giving to mission, the sale of St. George's Hall (still subject to local planning permission), planning for staff changes, and updating policies – particularly the changes to our Safeguarding and Safer Recruitment Policies which are legally required.

Every meeting was quorate and no meeting had an attendance of less than 70% of the PCC members.

Wider church relationships

Deanery Synod

In January, Rev. Paul Kerr replaced Chris Spencer as the Area Dean for Sandwich Deanery and St George's was represented by Synod Reps Gillian Chiverton, Lynn Watson and Trevor Longman. Three Deanery Synod meetings were held during the year and, in addition to Synod business, each meeting commenced with a talk from a visiting speaker.
Topics for 2025 were Social Justice, Generous Giving/Cornerstone and Net Carbon Zero/Energy Footprint Tool.

Visits from Mission Partners

Kaleo Madrid May 16th -18th

We were delighted to host a missionary team from Kaleo Madrid in May 25 for a long weekend which included three planned events that focused on Encountering Jesus, Sharing Jesus and Celebrating Jesus. There was also plenty of time to renew and build new friendships over shared meals, including an evening at the local curry house. It was a wonderful experience to see so many of the St George's family involved in hosting the events and participating in both the missional training and outreach in Deal town centre that happened throughout the weekend. A special thanks goes out to Michael and Helen Harris for accommodating the four missionaries and the Hospitality Team led by Dan Basford who generously looked after our every need. In all 42 volunteers came together to make this weekend happen. There were many testimonies of healings and answers to prayer and the weekend finished on a high note with the missionaries spending some quality time with Pulse being quizzed on what life is like as a missionary.

Liz Jeggo (OMF Japan) 7th September

Liz told us about the work she and Mike are doing among Japanese people who have studied or worked abroad where they have become Christians. When these converts return to Japan, Mike and Liz support them to integrate into Christian communities in Japan.

Community Outreach Events

A number of events were held for children and their families. We have had three singalong events, two of which were in conjunction with The Gospel Fusion band and choir and the other was a Disney singalong which attracted over 80 people including many primary aged children. The Gospel Singalong in February was very well attended by 180 people, and it raised money for the children's ministry work here at St George's. They returned in November and raised £220 for the children's ministry.

The church has been opened for community activities several times during the year, gathering local families to attend the Good Friday all age craft activities and again in December for the Christmas craft activities.

We would like to thank Watch this Space who led the open church events including the Ride & Stride and the Heritage Days in September.

Engagement with the Local Community

Six community groups meet regularly on Church premises. These are the Deal Breastfeeding Support Group, the Dementia Drop-in, the Sling Library, the Ukrainian English class, Homestart (a support group for families with pre-school children) and Melody Makers choir.

Once again, we accommodated a short service for Holocaust Memorial Day in January and a ceremony by the United Nations Association in August, both in the garden by the Peace Tree.

We welcomed Deal Parochial CEP School into the Church for their Leavers' Service in July and both Deal Parochial CEP School and Martha House for their Christmas Carol Services. We have also welcomed Northbourne Park School for their Christmas Carol Service. Classes from Sandown School have continued to visit the church for support with their Religious Education sessions helped by the kids' team and Jo Rogers. Jo has also been visiting Deal Parochial CEP School to provide monthly assemblies to the children.

The church has been used for several concerts by the Deal and Walmer Handelians Choral Society, the Manwood's Singers and the Railway Swing Band as well as eight events during the Deal Festival of Music and Arts. We have newly welcomed the Betteshanger Band for their Festival of Remembrance in November and Showtime Choir from Folkestone led by Alex McNeice from Melody Makers.

Over the bank holiday weekend, we hosted the Dragonfly Quilters exhibition where they raised over £6,000 for three local charities.

We continue to support groups who are raising money for the Guide Dogs. We have hosted a tea party in the hall and a Buskathon in the front garden to raise vital funds for their organisation.

We work closely with Age Concern in Sandwich and held a Dementia Awareness Roadshow in September.

We are keen to continue hosting these events as it helps us to forge positive relationships with the local community. However, hosting does require a lot of volunteers. Jo Rogers was appointed as Facilities and Events Manager in May and works to build the teams of volunteers who provide our Christian welcome.

Occasional Offices

Funerals

Five funerals were held at the church during 2025, and three further funerals were conducted by members of our team at another venue. We said a fond farewell to Marion Charlesworth, Elise Grist, Kathleen Pawsey, Marshall Spelzini and Daphne Marchant.

Weddings

There was only one wedding at St. George's in 2025; this was the wedding of Arthur and Vicky Dickenson.

Baptisms and Renewal of Baptism Promises

We opened the baptismal pool twice in 2025 for baptisms or renewal of baptismal promises. Eight people were baptised or renewed their baptismal promises on Easter Sunday and a further five on 29th June.

Extraordinary Events

Focus for the Future

During the first half of the year, further meetings were held to identify and agree the priorities for St. George's going forward. In July, Chris Spencer wrote a report outlining the process, the values and foundations of our ministry, and future direction. From the discussions, both at PCC level and those open to the whole congregation, he identified the following priorities for the second half of the year.

i) Review and reshape our groups.
ii) Establish a pattern of corporate prayer during the forthcoming Vacancy.
iii) Communicate opportunities for serving on teams.
iv) Identify how best to coordinate pastoral care.

In respect of these priorities, Lynne Williams and Fiona Scanlon held two meetings for small group leaders to encourage and inspire them. They have also run the Belonging Course (see above) to draw in people who were not part of a group and are leading The Bible Course during the Spring of 2026 as a follow-up.

Dave Stafford has established fortnightly pattern of corporate prayer in the Church on Saturday mornings. Even though numbers are small, it has often been a time of encouragement for those present and we are confident that the faithful prayers of those who have attended have blessed the leadership and the church through the vacancy.

A few new people have joined various teams (having followed the Safer Recruitment process) but there are still plenty of opportunities for others to serve, especially as some members have moved away or have had to step down due to other commitments or ill-health. We continue to look for ways to help people discover their gifts and find fulfilling ways to bless the church and the wider community.

Identifying how we can best co-ordinate and improve pastoral care is something we will work on with our new vicar.

Chris and Joy's Leaving Celebration

Having served St. George's for 28 years, Rev Chris Spencer and his wife, Joy, left at the end of July to seek the Lord for the next chapter of their lives. We held a final farewell service for them on July 20th which was attended by 287 people, at which Chris and Joy were presented with a painting of Deal that Chris had admired, tickets for the Royal Albert Hall, two memory books filled with photos, memories and wishes that people had sent and a monetary gift of £3,950. Chris and Joy were overwhelmed by the generosity. During the service, the congregation was treated to a trip down memory lane – didn't Chris and Joy look young when they first arrived!

Despite the rain, the service was followed by a farewell buffet lunch in the vicarage garden for around 200 people; it was a good job we were able to beg or borrow 12 party tents to give the crowds some shelter! We were very grateful to the large army of volunteers who put up and took down tents; set up tables and chairs; collected, prepared and served food and drinks; welcomed guests; cleared and washed up and put everything back in the right places! It was a very special day, and we couldn't have done it without you.

The Vacancy

We are fortunate that six members of our congregation are retired clergy who retain the 'Permission to Officiate' as well as other lay members who have stepped up to lead and preach during the vacancy. This meant we have had a range of different voices and styles to guide us on our faith journey over the last half of 2025, which has been refreshing. We would like to offer a vote of gratitude to Simon Roscoe, Jean Kerr, Paul Kerr, Rob Stevenson, Martin Cleeve, Pat Wright, Stephen Young, Dave Stafford, Alan

Spence, Steve Coneys, Dawn Jewson, Lynne Williams, Rob Page and Ray Horton for leading and preaching through the vacancy. We even had Robbie Langford a few times with recorded messages all the way from Australia! Thank you and God bless you all.

Resourcing the vision

Buildings and Grounds

The buildings team (mainly Mick Burr and Trevor Longman) have carried out or arranged for contractors to carry out many repairs and improvements throughout 2025. Following faculty permissions, new boilers and thermostats were installed and insulation was fitted across the whole of the church roof space. In addition, the flat roof above the store room (ex creche) was repaired and the outer wall re-plastered, several church and garage doors were repaired or replaced and painted, the roof space skylight windows were refurbished, the broken globe lamp (from the gatepost on the High St) was sent off for repair (it had to be custom built), drains and gutters were cleared and many other maintenance tasks were carried out in order to keep the buildings in good order.
We are grateful to Adrian Friend for continuing to maintain the grounds and looking after the vicarage garden after Chris & Joy moved away**.**

Audio Visual Report

The AV team is made up of 12 skilled and able people who are committed to serving the church through the sharing of their time and talents, ensuring the best possible experience throughout our services.
This year has been transformational for this ministry in our church.

The upgrades to the equipment not only enhance our worship during the Wednesday and Sunday services but also provide a valuable facility for other events such as weddings, funerals, concerts and the many groups who use our church throughout the week.

The addition of the new hardware on the sound desk should provide a better experience for everyone both in the church and for those joining us on the Livestream. Further software upgrades are planned which will make our experience more inclusive for everyone and easier to run for the team. The installation of two new, high-definition TV screens was planned and approved but didn't happen until early 2026.

Using iPads, the service leaders can now directly communicate with those who join us on the Livestream through being able to respond to comments or prayer requests as the service is in progress.

James Archer continues to be heavily involved in all aspects of AV support on a Wednesday. James has added the livestream to this service and continues to provide a valuable service to this congregation on a weekly basis.

Over the past year, the team has supported two young people with work experience placements as part of their academic studies.

Our appreciation is extended to the whole team for continuing to support this ministry. Special thanks go to Matt Bennett, Marco Orlando and Malc Mackay who have spent many hours developing the new upgrade over the last two years.

St George's Hall

Conditional Contracts subject to Planning on the Hall were signed at the end of 2024. 2025 was taken up with the Developer finalising plans for the development of the site and submitting the necessary Planning Application. The application was supported by the Officers of Dover District Council but unfortunately was rejected by the Members at the meeting at the end of October 2025.
The Developer plans to lodge an appeal to the Planning Inspectorate in 2026.

Risk Management

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

Financial Risk

The PCC has a Treasurer who manages the day-to-day banking requirements and reporting. He is supported by an Assistant Treasurer (bookkeeper) who checks all payments and receipts and inputs the monthly accounts onto the financial spreadsheets. In addition, a second Assistant Treasurer has recently been appointed to take responsibility for collating the planned giving records and reporting to HMRC for gift aid claims. They work together as a team to crosscheck the various aspects of the accounts and share the responsibility for our finances.

The Standing Committee acts as a Buildings and Finance committee and, at least once a term, monitors financial income and expenditure.

We seek to balance regular expenditure against regular income and to use our reserves for funding projects and upgrades plus major repairs and upkeep to the buildings.

Statutory and legal requirements

All PCCs are charities, regardless of size**,** and the PCC members are Trustees of the Charity. As such, each member must sign a declaration that they are a 'Fit and Proper Person' i.e. they have no relevant criminal convictions or bankruptcy orders against them. In 2025, all our PCC members met these requirements. All members have had DBS checks and have undertaken all relevant Safeguarding training.

The PCC is legally required to follow General Data Protection Regulations. St. George's has a current Privacy Notice which is reviewed annually. We are currently checking our database (Churchsuite) to ensure that it is up to date.

The PCC must have Policies for Safeguarding, Health and Safety, and certain policies and guidance relating to staff and volunteer employment. We have current policies for Safeguarding, Safer Recruitment, Health and Safety and Lone Working. We follow ACAS (Advisory, Conciliation and Arbitration Service) for Grievance, Disciplinary and Capability.

As St George's has an annual income greater than £100K, we are required to register with the Charity Commission and the Treasurer must prepare annual financial statements (accounts) in accordance with the Charities Act 2011 and the Church Accounting Regulations 2006. These accounts must be independently examined or audited annually and filed with the Charity Commission. Our 2024 accounts were audited and filed on time in 2025. In addition, the PCC is responsible for insuring the Church building and its contents as well as maintaining public liability insurance. St. George's has taken out full insurance cover with Ecclesiastical Insurance.

Safeguarding

The PCC appoints a Parish Safeguarding Officer and an Assistant Safeguarding Officer. The PCC agrees Safeguarding Policy in accordance with Diocesan Guidelines.
Sue Fotheringham is the Parish Safeguarding Officer and Jean Kerr is the Assistant Parish Safeguarding Officer, with particular responsibility for vulnerable adults and the Anna Chaplaincy. Sue Barritt was the Parish Disclosure Officer until May when Andrew Jewson took on that role. The PCC Safeguarding group has updated policies and procedures to ensure the PCC conforms with Church of England Safeguarding standards.

Safeguarding is everyone's responsibility, and basic online training provided by the Diocese is available to everyone. Appropriate safeguarding training is required for all church officers, including PCC members, all those working with children, young people and vulnerable adults, and other positions of responsibility. Sue and Alan Fotheringham manage the Church of England Safeguarding Hub and Dashboard, which is a national database which tracks the DBS and training requirements of all those who volunteer in church.

A full safeguarding report to be presented at the APCM is also available on request from the Secretary.

ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2025

AUDIT

St George's annual accounts for the financial year January to December 2025 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2025", on page 5 below, gives a breakdown of income and expenditure for the year and comparison with 2024.

The Independent Examiner's report, "Financial Statements of the PCC, 2025", contains full details of the income and expenditure for the year and is available to St George's members on request.

OVERVIEW

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

The vast majority of donors regularly contribute through St George's planned giving schemes and most have signed up for Gift Aid. Regular planned giving makes up 72% of our income & all voluntary income accounts for 82% of our total annual income (2004 figures)

The Parish Giving Scheme is our preferred option for receiving donations to St George's and over 35% of our regular donors now give in this way. Of the remainder, about 60% still give directly through bank standing orders and others by PG envelopes, cash into the plate or by the use of our digital giving machine

St George's also holds occasional "gift days" to encourage those who do not regularly contribute to the mission and ministry of the church to do so. Gift days can also be held for specific ministry or projects.

Our accounts are subject to annual "Independent Examination". We have been able to meet all our expenditure needs each year, although some years we have had to draw down funds from our reserves to cover shortfalls and/or major repairs/replacements. We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of five years, at the present rate of use.

We continue to pay our full parish share, and we are up to date with all submissions to the Charity Commission.

INCOME 2025

Regular PCC Income

Regular PCC Income totalled £237,822 for the year, an increase of £1,055 on the 2024 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £199,901, an increase of £3,553 on the amount for 2024, but £9,600 under the budget set for the year.

Our other main source of income, from the hiring of the church and halls plus car parking, totalled £24,380; a decrease of £5,957 on 2024, due to the planned closure of the church hall.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled £811 for the year.

Dividends of £5,360 were received from the C of E Investment Fund, equating to approximately 3.0% interest for the year. Dividends were paid into the PCC current account.

Additional income from copying, PCC fees and audio/visual was £2,120, plus a donation of £6,250 (with Gift Aid) towards the planned AV upgrade.

Supplementary PCC Income

Grants

A grant of £10,000 was received from the Canterbury Diocese (Quick Wins Grants) towards the insulation of the main church roof space. This was to assist in reducing STG's carbon footprint, in line with the CofE Carbon Zero by 2030 campaign.

A grant of £1,838 was received from Dover District Councill at the end of 2024 (for Warm Spaces use in 2025) and was used mainly for providing a replacement cooker, for the provision of the regular Wednesday lunch time meals.

No other grants were received in 2025. However, two further grants were applied for in 2025 but not awarded until 2026. These were £3,900 from the Benefact Trust towards the roof insulation work and £6,575 from the Listed Places of Worship Grant Scheme, which is basically a repayment of VAT paid on the 2025 major repairs.

Bequests & Legacies

A bequest of £678 was received from the estate of Brian Stevens.

Trust Income

The Harrison Trust was closed down in 2025, resulting in a final disbursement of £2,308 being received.

Other Income

Interest on our reserve savings accounts totalled £2,451 for the year.

Total Church Income

The total PCC income for 2025 was therefore £255,097 an increase of £13,629 on 2024.

The C of E Investment Fund

Towards the end of the year, £40,000 was transferred to the CCLI Harrison deposit account to be readily accessible to transfer to the current account to pay for the major repair/renewals work.

At 31st December, the fund "share price" was 4.0% down on the previous year and our investment fund value totalled £148,420. However, this remains 14% above the original purchase price of the "shares".

EXPENDITURE 2025

Regular Church Expenditure

Expenditure for regular church running costs and activities totalled £235,915 in 2025, a decrease of £16, 987 on the 2024 figure, and was about £10,000 under the budget set for the year.

The principal budget savings were on salaries & staff costs, mainly due to changes in staff earlier in 2025

Other below budget items were admin, worship and training costs, probably as a result of the present vicar vacancy.

Supplementary PCC Expenditure
The fourth year of the Hope House lease was £4,500.
This is accounted for at £4,500 per year over the 5-year term of the lease, 2022 to 2026.

Major Repairs & Renewals undertaken in 2025 totalled £53,998, and are shown below -

Church roof Insulation	£36,077
Church boiler replacements	£10,439
Renewing of the church web site	£ 5,940
Other unplanned repairs	£ 1,542

Total Church Expenditure
The total PCC expenditure for 2025 was £294,413, an increase of £24,223 on the 2024 figure.

Transfers to/from Reserves
£15,000 was transferred from the current account into our CCLA "General Savings" deposit account early in 2025, to earn interest.

£15,000 was transferred from the CCLA Harrison Fund to the current account later in 2025; for payment of the boiler repair work. A further £30,000 was transferred from the Harrison Fund to the current account in January 2026 to pay for the Roof Insulation work, which was completed at the end of December.

ANNUAL BALANCE OF ACCOUNT
Regular income for the year was £1,907 above expenditure.

However, with supplementary income and expenditure included, there was a net funds deficit of £39,316 for the year, which was covered by drawing down from reserves.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

In December 2025 there were 118 persons or families who regularly contributed to one of our planned giving schemes, down 4 donors (net) from 2024. The donors include 93 tax efficient givers plus 25 non-gift aid donors.

Although total voluntary giving was higher in 2025 than in 2024, mainly due to the receipt of one single large donation, planned giving from church members was £159,500, a decrease of £10,500 on the 2024 figure.

St George's held just one gift day at Easter 2025, when nearly £13,000 was raised, including gift aid.

The number of regular donors using the Parish Giving Scheme increased from 33 in December 2024 to 47 in December 2025, a net increase of 11, meaning that 40% of our regular donors now give through PGS.

In 2024, St George's acquired a Digital Giving machine (card machine). It is being used regularly each week and in 2025 over £2,350 was donated towards church funds plus £420 to our Christmas Charities and other appeals.

A big thank you to ALL our donors for their invaluable support.

FINANCE POLICY

PCC Responsibilities:

Best Practice Guidelines: The PCC follows best practice guidelines as advised by the Charity Commission and Church of England.

It ensures that proper accounting records are kept for at least six years, reflecting all financial transactions and managing assets and liabilities.

Financial Risk: The PCC has a Treasurer who manages the day-to-day banking requirements and reporting. He is supported by an Assistant Treasurer (bookkeeper) who checks all payments and receipts and inputs the monthly accounts onto the financial spreadsheets. In addition, a second Assistant Treasurer has recently been appointed to take responsibility for collating the planned giving records and reporting to HMRC for gift aid claims. They work together as a team to crosscheck the various aspects of the accounts and share the responsibility for our finances.

The Standing Committee acts as a Buildings and Finance committee and, at least once a term, monitors financial income and expenditure.

We seek to balance regular expenditure against regular income and to use our reserves for funding projects and upgrades plus major repairs and upkeep to the buildings.

Financial Controls:

Cash Handling: Cash payments are minimized, and all money received is deposited promptly into the PCC current account.

Payments: Online banking is used to make payments whenever possible; this contains checks on recipients' names and bank account details for added security.

Expenses: Clergy and other expenses require detailed breakdowns and receipts and are subject to prompt payment.

Transparency & Reporting: Financial management is open, with annual reports, budgets, and regular updates provided to PCCs and church members.

Audit and Examination: The annual accounts are subject to audit or independent examination, as appropriate, by an appropriately qualified accountant.

Investment Policy:

It is the PCC's policy to invest reserve capital in CCLA or CAF deposit accounts or the CCLA Church of England Investment Fund; all of which are considered secure investments. We aim for a return to at least meet the UK Consumer Prices Index including owner occupiers' housing costs (CPIH).

It is also the PCC's policy to, when necessary, use capital from the Doris Salter Bequest to support regular church expenditure on mission and outreach and the Harrison Fund and Eastes Bequest if support is required for church maintenance and upkeep, in particular major repairs and renewals.

It is the PCC's intention that a minimum of three months regular expenditure be held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We therefore propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to three months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use (2026).

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised in special appeals.

In 2025 the total church giving was £25,270; a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2025

Tearfund	3250		Alleviation of poverty worldwide
CMS –Chris & Veronica Padayachee	2260		Christian leaders in Middle East
Abi and Manu Moldenhauer	1500		Mission in Spain with Kaleo ministries
Kairos Connexion	1300		Raising Missionary Disciples
Kody and Amy Friessen	1000		Presently based in Canada, but reaching Persians in Turkey and elsewhere via the internet
Dane Hill Ventures (CPAS)	1000		Christian holidays for young people aged 10 – 18
Mike and Liz Jeggo - OMF	1000		Global fellowship of Christians with a heart for East Asia, demonstrating and proclaiming the good news
Embrace (ex Bible Lands Society)	1000		Helping children & families, providing emotional and practical support to heal pain and rebuilding lives.
Christians Against Poverty	1000		Releasing Families from poverty through the local church
Bible Reading Fellowship	1000		Enabling people of all ages to grow in faith
Christian Concern	1000		Standing up for Christian beliefs in the public sphere
Dover Outreach Centre	1000		Supporting local homeless people
Martha Trust	500		Caring for severely disabled people
CPAS	500		Growing leaders, evangelism and youth, UK
Living Well Nonnington	500		Spiritual Development and healing
Fusion	500		Student mission through local churches
Disasters Emergency Committee	500		Sudan Disaster appeal
Mercy Ministries	500		Bringing hope to young women with life-controlling issues
Hope in Action	500		Committed to the poor and marginalised, the hungry, children with disabilities, etc in Albania
Barnabas Aid	500		Serving persecuted Christians worldwide
Canterbury Street Pastors	500		Helping to keep people safe and off the streets
Other Gifts under £500	£4,460		
Total Church Giving 2025	£25,270		

Summary of Activities for the Year 2025

INCOME	2025		2024
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	112,054	47.1	115,590
Gift Aid Tax Recovered	26,691	11.2	27,761
GAYE & CAF Planned Giving	6,157	2.6	11,577
Non Gift-Aided Planned Giving	14,593	6.1	15,124
Collections	7,327	3.1	6,868
Donations & Charity Appeals	19,161	8.1	5,231
Gift Day Donations + G-Aid	12,918	5.4	13,197
Church & Hall Rentals + Car Park	24,380	10.3	30,337
Income for Church Groups	811	0.3	1,953
Investment Income	5,360	2.3	5,700
Other Income	8,370	3.5	3,429
Sub Total - Regular PCC Income	**237,822**	**100.0**	**236,767**
Supplementary PCC Income			
Grants Major Repairs/Renewals	10,000		0
Grants, Warm Spaces	1,838		1,984
Bequests & Legacies	678		0
Trust Income	2,308		0
Interest on Reserve Funds	2,451		2,717
TOTAL PCC INCOME	**255,097**		**241,468**

EXPENDITURE	2025		2024
REGULAR PCC EXPENDITURE	**£**	**%**	**£**
Clergy Costs (Stipend, training, housing, pension, etc)	53,822	22.8	83,967
Diocesan Shared Costs	66,748	28.3	56,763
Clergy Expenses	1,659	0.7	2,355
Youth/Children's Work + Staffing	1,832	0.8	1,564
Other Ministry Salaries & Costs	13,199	5.6	15,139
Worship, Training, Discipleship, Evang	17,365	7.4	13,418
Admin Costs & Staffing	15,005	6.4	15,370
Buildings Maintenance & Equipment	41,015	17.4	41,891
Giving for Mission	25,270	10.7	22,435
Total Regular PCC Expenditure	**235,915**	**100.0**	**252,902**
Supplementary PCC Expenditure			
Hope House Lease	4500		4500
Major Repairs/Renewals	53998		0
Legal & Professional	0		12,788
TOTAL PCC EXPENDITURE	**294,413**		**270,190**

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2025

	Notes	£	2025 £	*2024 £*
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			148,420	*195,476*
Other:				
Hope House Lease			4,500	*9,000*
TOTAL FIXED ASSETS			152,920	*204,476*
CURRENT ASSETS				
Debtors	7	1,808		*324*
Investments:				
Short term deposits		91,430		*48,979*
Cash at bank and in hand		22,550		*25,322*
TOTAL CURRENT ASSETS		115,788		*74,625*
LIABILITIES:				
Amounts falling due within one year	8	44,993		*9,014*
NET CURRENT ASSETS			70,795	*65,611*
TOTAL ASSETS LESS CURRENT LIABILITIES			223,715	*270,087*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£223,715	*£270,087*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			152,533	*139,458*
Restricted funds			71,182	*130,629*
TOTAL CHARITY FUNDS			£223,715	*£270,087*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	**TOTAL FUNDS** 2025 £	*2024 £*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	192,692	7,698	200,390	*197,301*
Other voluntary incoming resources	2 (b)	0	11,838	11,838	*1,984*
Charitable Activities	2 (c)	25,093	7,657	32,750	*33,766*
Investment income	2 (d)	4,387	3,424	7,811	8,417
Trust income	2 (e)	0	2,308	2,308	*0*
TOTAL INCOME		222,172	32,925	255,097	*241,468*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	19,500	5,770	25,270	22,435
Directly for the work of the Church	4 (b)	163,583	76,645	240,228	215,772
Management and administration	4 (c)	22,209	6,706	28,915	31,983
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		205,292	89,121	294,413	270,190
NET INCOME/(EXPENDITURE)		16,880	(56,196)	(39,316)	(28,722)
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	(3,805)	(3,251)	(7,056)	5,132
NET MOVEMENT IN FUNDS		13,075	(59,447)	(46,372)	(23,590)
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		139,458	130,629	270,087	293,677
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£152,533	£71,182	£223,715	*£270,087*

CHURCH RESERVE FUNDS

TRUST FUNDS 2025

Summary

At 31st December		2025	2024
Funds included in the PCC main account			
		£	£
CCLA Deposit Fund			
Restricted Reserve	Harrison Trust	30,778	5,476
	Mission Fund	11,454	10,958
Unrestricted Reserves-	General Fund	49,198	32,545
Total		91,431	48,980
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	57,045	100,296
Unrestricted Reserves-	Doris Salter Bequest	69,811	72,718
	Eastes Bequest	21,564	22,462
Total		148,420	195,476
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	22,520	20,081
Endowment		52,394	54,575
Total		74,913	74,656
School Fund			
Restricted Reserve	CCLA A/C	2,859	2,736
Totals			
Unrestricted Reserves		**49,198**	**32,545**
Restricted Reserves		**67,612**	**39,251**
Total Cash Reserves		**116,810**	**71,796**
Investments		**148,420**	**195,476**
Total Reserves	**See Note below**	**265,229**	**267,272**
Eastes Fund Endowment		**52,394**	**54,575**

NOTE

Although the reserves at 31.12.25 show a total value of £265,229, the PCC's end of year accounts show liabilities of £44,993. These are mainly for the roof insulation work which was completed at the end of December but not invoiced until January 2026.

£30,000 was transferred from the Harrison Fund deposit account to the PCC current account in January 2026 towards these liabilities, leaving usable EOY reserves of £235,229.

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

FINANCIAL STATEMENTS
OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

INDEPENDENT EXAMINER

Peter J Acott FCCA

Detailed examination conducted by

R A JONES
of SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective Responsibilities of PCC Members and Examiner
As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:
* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
* to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records.
It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as PCC members concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement
In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements
* to keep accounting records in accordance with Section 130 of the 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I are able to sign this report on the basis of the above paragraph.

Peter J Acott FCCA
for SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

Dated 23rd March 2026

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2025 £	*2024 £*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	192,692	7,698	200,390	*197,301*
Other voluntary incoming resources	2 (b)	0	11,838	11,838	*1,984*
Charitable Activities	2 (c)	25,093	7,657	32,750	*33,766*
Investment income	2 (d)	4,387	3,424	7,811	8,417
Trust income	2 (e)	0	2,308	2,308	*0*
TOTAL INCOME		222,172	32,925	255,097	*241,468*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	19,500	5,770	25,270	22,435
Directly for the work of the Church	4 (b)	163,583	76,645	240,228	215,772
Management and administration	4 (c)	22,209	6,706	28,915	31,983
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		205,292	89,121	294,413	270,190
NET INCOME/(EXPENDITURE)		16,880	(56,196)	(39,316)	(28,722)
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	(3,805)	(3,251)	(7,056)	5,132
NET MOVEMENT IN FUNDS		13,075	(59,447)	(46,372)	(23,590)
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		139,458	130,629	270,087	293,677
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£152,533	£71,182	£223,715	*£270,087*

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2025

	Notes	2025 £	2025 £	2024 £
FIXED ASSETS	6			
Tangible assets			0	0
Investments:				
Church of England Investment Fund			148,420	195,476
Other:				
Hope House Lease			4,500	9,000
TOTAL FIXED ASSETS			152,920	204,476
CURRENT ASSETS				
Debtors	7	1,808		324
Investments:				
Short term deposits		91,430		48,979
Cash at bank and in hand		22,550		25,322
TOTAL CURRENT ASSETS		115,788		74,625
LIABILITIES:				
Amounts falling due within one year	8	44,993		9,014
NET CURRENT ASSETS			70,795	65,611
TOTAL ASSETS LESS CURRENT LIABILITIES			223,715	270,087
LIABILITIES:				
Amounts falling due after more than one year			0	0
TOTAL NET ASSETS			£223,715	£270,087
THE FUNDS OF THE CHARITY:				
Unrestricted funds			152,533	139,458
Restricted funds			71,182	130,629
TOTAL CHARITY FUNDS			£223,715	£270,087

Approved by the Parochial Church Council on ..... 25th March 2026
and signed on its behalf by:-

(Chairman) _____

(Member) _____

The notes on pages 6 to 13 form part of these accounts

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

1 ACCOUNTING POLICIES

1 (a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. The members consider that with the current held funds, along with no indication of a significant decline in income, that it would be reasonable to consider the PCC as a going concern.

1 (b) Funds

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

Harrison Fund -	The maintenance and other costs incurred in the upkeep of the church *Note - the Harrison Fund forms the restricted part of the Church of the Church of England Investment Fund account, plus a restricted savings account with the CCLA*
Mission Fund -	For missional costs and salaries, e.g. youth/children's workers
Restricted Donations -	Donations received for specified charities, groups or persons
Youth Bursary	Donations received for youth work, particularly to be used as a bursary to assist young people for youth events and camps

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

1 (c) Remuneration

The cost of employing members of staff are summarised in note 3 below.
In accordance to Charity Commission guidelines -
Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

1 (d) Incoming resources & income recognition

Voluntary income and capital sources
Collections are recognized when made.
Income tax recoverable on gift-aided donations is recognized when received.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income
Rental income from letting of church premises is accounted for when earned.

Bequests received
No bequests were received in 2025

1 ACCOUNTING POLICIES - CONTINUED

Trust Income (Note 2e. below.)

As all properties had been disposed of. the Harrison Trust was closed in 2025
A final disbursement was made to the 2 churches with St George's receiving £2,308

1 (e) Resources expended and expenditure recognition

Costs

Costs are accounted for on an accruals basis.

1 (f) Transfers between funds

Transfers between funds ares summarised in note 5 (a). below.

1 (g) Fixed assets and depreciation (Note 6. below.)

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings. whether maintenance or improvement. is written off

Office equipment

Equipment used within church premises is depreciated as follows:
Office equipment - Written down value at 25% per annum on original cost
Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

Lease on Hope House

A new 5 year lease was taken out on 1st January 2022. with Canterbury DBF
A payment of £22,500 was made for the lease. discounted at £4,500 per year over the 5 years

There are no other assets accounted for at the present time.

2 INCOME

			Unrestricted funds	Restricted funds	TOTAL FUNDS 2025	*2024*
2 (a)	**Incoming resources from donors**		£	£	£	*£*
	Planned giving:					
	Gift Aided		112,054	0	112,054	*115,590*
	Gift Aid received on P Giving		25,441	0	25,441	*27,761*
	GAYE, CAF, etc.		6,157	0	6,157	*11,577*
	Non Gift Aided Planned Giving		14,593	0	14,593	*15,124*
	Collections		7,327	0	7,327	*6,868*
	Sundry donations		23,041	5,770	28,811	*14,678*
	Gift Aid received on donations + GASDS		3,268	1,250	4,518	*3,750*
	Bequests / Legacies		0	678	678	*0*
	Training Costs		0	0	0	*0*
	Church Away Weekend		0	0	0	*0*
	Alpha / Evangelism / MC's		190	0	190	*50*
	Hospitality Income		26	0	26	*768*
	Youth & Children's Work Income		595	0	595	*1,135*
			192,692	7,698	200,390	*197,301*
2 (b)	**Grants and other incoming resources**					
	Grants	Diocesan grant for Roof Space Insulation	0	10,000	10,000	*0*
		Warm Spaces	0	1,838	1,838	*1,984*
			0	11,838	11,838	*1,984*
2 (c)	**Income from charitable activities**					
	Duplicating income		0	0	0	*45*
	PCC Fees		2,462	0	2,462	*2,814*
	Fees for music & sound system + flowers		228	5,000	5,228	*45*
	Hire of premises	Church & Hope House	13,762	0	13,762	*9,123*
		Church Halls	5,382	0	5,382	*16,287*
		Car Parking	2,579	0	2,579	*2,915*
	Warm Spaces		0	2,657	2,657	*2,012*
	Insurance Reclaims		534	0	534	*192*
	Sundry sales		146	0	146	*333*
			25,093	7,657	32,750	*33,766*
	TOTAL NORMAL INCOME (Excluding investments and other income, BELOW)		£217,785	£27,193	£244,978	£233,051
2 (d)	**Income from investments**					
	CCLA Deposit A/cs	Interest	1,653	798	2,451	*2,717*
	Cof E Investment Fund	Dividends to current a/c	2,734	2,626	5,360	*5,700*
			4,387	3,424	7,811	8,417
2 (e)	**Trust Income**					
	Harrison Trust, final disbursement following closure of trust		0	2,308	2,308	*0*
			0	2,308	2,308	0

	Unrestricted funds	Restricted funds	TOTAL INCOME 2025	*2024*
TOTAL INCOME	£222,172	£32,925	£255,097	*£241,468*

3 ANALYSIS OF STAFF COSTS

SUMMARY	2025 £	2024 £
Salaries and wages	25,442	27,217
NICS & pension costs	515	286
	£25,957	£27,503

BREAKDOWN	Salaries / Wages	Pension & NICS (Net)	Total 2025	Total 2024
Administrator	10,858	135	10,993	14,401
Church Manaager	6,328	380	6,708	0
Verger	1,792	0	1,792	0
Caretaker	0	0	0	6,916
Interns	0	0	0	0
Cleaners	6,464	0	6,464	6,186
Totals	£25,442	£515	£25,957	£27,503

No employees received employee benefits in excess of £60,000 during the year (2025: none)

4	**EXPENDITURE**	Unrestricted funds	Restricted funds	**TOTAL FUNDS** 2025	*2024*
4 (a)	**Church Giving (See Note 12)**	£	£	£	*£*
	Missionary and charitable giving				
	Church overseas:				
	- missionary societies	6,500	260	6,760	*4,300*
	- relief and development agencies	4,000	1,250	5,250	*7,100*
	Home missions and other Church Societies	7,800	0	7,800	*7,685*
	Secular charities	1,200	4,260	5,460	*3,350*
		19,500	5,770	25,270	*22,435*
4 (b)	**Directly for the work of the church**				
	Ministry:				
	Parish share	120,570	0	120,570	*107,471*
	Associate Minister	0	0	0	*33,259*
	Clergy expenses	1,259	0	1,259	*1,555*
	Kairos Connection Support	400	0	400	*800*
	Church running expenses			0	
	Repair/maintenance, fittings & churchyard	1,476	8,849	10,325	*4,750*
	Major Repairs/Relacements	0	48,058	48,058	*0*
	Website costs	0	5,940	5,940	*0*
	Utilities	13,062	0	13,062	*16,432*
	Insurances	6,245	0	6,245	*6,216*
	Cleaning	7,640	0	7,640	*6,656*
	Music, audio & video	1,236	6,250	7,486	*2,384*
	Upkeep of services	1,030	0	1,030	*1,230*
	Church Halls running expenses				
	General Running Costs & Upkeep	219	0	219	*968*
	Utilities	2,811	0	2,811	*5,395*
	Support Costs				
	Training & Discipleship	501	0	501	*605*
	Church Away Weekend	0	0	0	*0*
	Missional Communities, Alpha & Evangelism	1,618	0	1,618	*3,233*
	Warm Spaces	0	3,048	3,048	*3,160*
	Catering/Hospitality	3,682	0	3,682	*2,806*
	Children & Youth groups	1,832	0	1,832	*1,564*
	Hope House Lease	0	4,500	4,500	*4,500*
	Legal & Professional	0	0	0	*12,788*
	Sundries	2	0	2	*0*
		163,583	76,645	240,228	*215,772*
4 (c)	**Management and administration**				
	Church Manager employment related costs	0	6,706	6,706	*0*
	Administrator employment related costs	10,993	0	10,993	*14,401*
	Verger/Caretaker employment related costs	1,792	0	1,792	*6,915*
	Minor Salaries & Payroll Costs	414	0	414	*738*
	Office Equipment	713	0	713	*1,474*
	Printing, stationery & office supplies	803	0	803	*1,453*
	Communications (Phone, internet, etc.)	4,403	0	4,403	*3,816*
	Audit and accountancy fees	2,310	0	2,310	*2,310*
	Bank Charges	781	0	781	*876*
	Equipment written off	0	0	0	*0*
	Depreciation	0	0	0	*0*
		22,209	6,706	28,915	*31,983*
	TOTAL EXPENDITURE (Excluding Funds expenditure)	£205,292	£89,121	£294,413	*£270,190*

		Unrestricted funds	Restricted funds	TOTAL FUNDS 2025	*2024*
4 (d)	**Capital Projects**				
	Redevelopment Costs	0	0	0	*0*
	New Building Costs	0	0	0	*0*
		0	0	0	0
	TOTAL EXPENDITURE	£205,292	£89,121	£294,413	£270,190

5 OTHER MOVEMENTS IN FUNDS

5 (a) **Transfers between Accounts**		Unrestricted funds	Restricted funds	2025 £	*2024* £
Current A/c		(15,000)	15,000	0	14,345
CofE Investment Fund		0	(40,000)	(40,000)	(15,000)
CCLA Harrison Fund	Deposit A/c	0	25,000	25,000	(10,000)
CCLA Mission Fund	Deposit A/c	0	0	0	10,655
CCLA General Funds	Deposit A/c	15,000	0	15,000	0
Total Net Transfers between Funds		0	0	0	0

5 (b) **Other recognised gains/(losses)**				
	0	0	0	*0*
Total other recognised gains/(losses)	0	0	0	0

5 (c) **Net gains/(losses) on investments**				
CofE Investment Fund	(3,805)	(3,251)	(7,056)	*5,132*
Total net gains/(losses) on investments	(3,805)	(3,251)	(7,056)	*5,132*

6 FIXED ASSETS

6 (a) Tangible fixed assets ***NONE***

6 (b) **Fixed asset Investments**	Unrestricted £	Restricted £	2025 £	*2024* £
Cof E Investment Fund - Income Shares	91,375	57,045	148,420	*195,476*
	91,375	57,045	148,420	*195,476*

6 (c) **Other fixed assets**				
Hope House - 5 Year Lease	0	4,500	4,500	*9,000*
	0	4,500	4,500	*9,000*

7 DEBTORS

	Unrestricted	Restricted	2025	*2024*
	£	£	£	*£*
Sundry debtors and prepayments	1,808	0	1,808	*324*
	1,808	0	1,808	*324*

8 LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted	Restricted	2025	*2024*
Accruals and deferred income	3,610	37,494	41,104	*4,444*
Creditors for goods and services -	3,889	0	3,889	*4,570*
	7,499	37,494	44,993	*9,014*

Accruals and deferred income include audit and accountancy charges - VAT at 20%

9 NET ASSETS BY FUND

		Unrestricted funds	Restricted funds	TOTAL
		£	£	£
Fixed assets	Church of England Investment Fund	91,375	57,045	148,420
	Hope House Lease	0	4,500	4,500
Current assets		59,355	54,625	113,980
Debtors		1,808	0	1,808
Current liabilities		(7,499)	(37,494)	(44,993)
Long term liabilities		0	0	0
Fund balances		145,039	78,676	223,715

10 UNRESTRICTED FUNDS

	Balance at 1st January 2025	Movements in Resources			Balance at 31st December 2025
		Incoming	Outgoing	Transfers	
	£	£	£	£	£
Current a/c. General Fund	11,732	220,519	(205,292)	(22,494)	4,465
CCLA Savings Accounts (General Funds)	32,545	1,653	0	15,000	49,198
CofE Investment Fund (General Units value at 31 Dec)	95,181	(3,805)	0	0	91,376
	139,458	218,367	(205,292)	(7,494)	145,039

11 RESTRICTED FUNDS

Current a/c. Restricted Funds	0	26,357	(48,851)	22,494	0
CCLA Savings Accounts (Restricted Funds	16,434	798	(30,000)	55,000	42,232
Youth Bursary	4,900	0	0	0	4,900
Restricted collections	0	5,770	(5,770)	0	0
CofE Investment Fund (Harrison Fund) (Restricted Units value at 31 Dec)	100,295	(3,251)	0	(70,000)	27,044
Hope House Lease	9,000	0	(4,500)	0	4,500
	130,629	29,674	(89,121)	7,494	78,676
ALL FUNDS	270,087	248,041	(294,413)	0	223,715

12 CHURCH GIVING

Details of Church Giving to Mission made during the year, are as follows:

Tearfund	3250		Alleviation of poverty worldwide
CMS –Chris & Veronica Padayachee	2260		Christian leaders in Middle East
Abi and Manu Moldenhauer	1500		Mission in Spain with Kaleo ministries
Kairos Connexion	1300		Raising Missionary Disciples
Kody and Amy Friessen	1000		Presently based in Canada, but reaching Persians in Turkey and elsewhere via the internet
Dane Hill Ventures (CPAS)	1000		Christian holidays for young people aged 10 – 18
Mike and Liz Jeggo - OMF	1000		Global fellowship of Christians with a heart for East Asia, demonstrating and proclaiming the good news
Embrace (ex Bible Lands Society)	1000		Helping children & families, providing emotional and practical support to heal pain and rebuilding
Christians Against Poverty	1000		Releasing Families from poverty through the local church
Bible Reading Fellowship	1000		Enabling people of all ages to grow in faith
Christian Concern	1000		Standing up for Christian beliefs in the public sphere
Dover Outreach Centre	1000		Supporting local homeless people
Martha Trust	500		Caring for severely disabled people
CPAS	500		Growing leaders, evangelism and youth, UK
Living Well Nonnington	500		*Spiritual Development and healing*
Fusion	500		Student mission through local churches
Disasters Emergency Committee	500		Sudan Disaster appeal
Mercy Ministries	500		Bringing hope to young women with life-controlling issues
Hope in Action	500		Committed to the poor and marginalised, the hungry, children with disabilities, etc in Albania
Barnabas Aid	500		Serving persecuted Christians worldwide
Canterbury Street Pastors	500		Helping to keep people safe and off the streets
Other Gifts under £500	£4,460		
Total Church Giving 2025	£25,270		

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR

England & Wales - Charity number 1130487

Accounts

stgeorgesdeal

know God, live fully, make a difference



Annual Report of the Parochial Church Council for the Year Ended 31 December 2024

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Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)
PCC Members who have served from 1st January 2024 until the date this report was approved are:

Vicar:	The Revd Christopher Spencer
Associate Minister:	The Revd Christopher Penfold (until May 2024)
Wardens:	Alex Kent (until APCM 16th March 2024)
	Sue Fotheringham (until May 24)
(Alex Kent and Pete Gill agreed to offer support to Sue until new Warden was appointed)	
Lay Chair:	Peter Gill
PCC Officers:	Carol Wake (Secretary) (Until APCM 16th March 2024)
	Geoff Cobb (Secretary for 2 months)
	Janet Wakeman (Secretary from Oct 2024)
	Trevor Longman & Des Birchall (Joint Treasurers)
Deanery Synod Reps:	Trevor Longman
	Gillian Chiverton
	Sue Barritt (until September 2024)
	Lynn Watson (from October 2024)
Electoral Roll Officer:	Stella Banks
Safeguarding Officers:	Sue Fotheringham
	Revd Jean Kerr

PCC Members

Elected members who stepped down at APCM March 2024:	Elected members who continued:	Newly Elected Members (from APCM March 2024)
Richard Webber	James Smith	Kaitelynn Chappell
David Wake	Sarah Fisher	Janet Wakeman
Jo Radcliffe	Lynn Watson	Lynne Willliams
	Rob Page	Craig Ward
	Robbie Langford	Julie Gill
	Mary Donaldson (to Sept 24)	
	Jacob Ball (to May 24)	

Staff

Administrator:	Stella Banks (18 hrs/wk)	
Church Cleaners:	Rachel Gillespie (5 hrs/week)	
	Alona Kovalchuk (4 hrs/wk)	to end April 2024
	Kateryna Olecsiienko (4hrs/wk)	to May 2024
	Olha Nastasiuk (6hrs/wk)	from July 2024
Caretaker:	Steve Banks (14 hrs/wk)	to October 2024

Bankers: NatWest Bank, 31 High Street, Deal, Kent. CT156EE.
Ind Examiners: SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity in September 2009.
The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

The Standing Committee

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group. Initially, the members were the Vicar, the Associate Minister, both Churchwardens, (one of whom is Lay Chair), the Treasurer and the treasurer's Assistant, and one other PCC member. Since The Associate Minister left and the Church Wardens resigned, the Standing Committee has comprised the Vicar, the Treasurer, the Treasurer's Assistant, a PCC member and a co-opted lay member.

Ministry Leadership Team/Mission and Ministry Team

For many years at St Georges, the Vicar has worked with a team to share oversight of the ministry and mission of St Georges. The Ministry Leadership Team ceased to operate in the spring of 2023. The PCC agreed a new form of this team in December 2023, termed the Mission and Ministry Team. It was intended that membership of the team would be agreed in early 2024, but this was not achieved. The team will be formed in 2025.

Purpose of Sub-groups of PCC

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed to oversee the Stewardship Focus, and encourage generous stewardship
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- Personnel Group - HR matters are dealt with by the Vicar, Wardens and one other lay member appointed by PCC.
- Safeguarding Group – this group monitors the implementation of the PCC's safeguarding policy and procedures.

Other groups are created for particular projects.

- St George's Hall Development Group – to advise the PCC on the future of St George's Hall

All these groups report to the Standing Committee which then reports to the PCC.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of cooperating with the Vicar, The Revd. Christopher Spencer in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.
When planning our activities for the year, the Vicar and PCC consider the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

Review of the Year

The verse chosen for the year 2024 was **Proverbs 3:5-6**
Trust in the Lord with all your heart and lean not on your own understanding. In all your ways submit to Him, and He will make your paths straight.

Gathering for worship

The pattern of a quiet said service of Holy Communion at 8am, weekly morning worship at 10.30am (with Communion once a month) on Sundays and mid-week Wednesday Communion service continued, with an ongoing sense of God's presence among us.

Week by week we are thankful to the many people who contribute to all the various aspects of our gatherings, hosting, making coffee, praying, leading and helping with children and young people's groups, making music, staffing the AV desk, preaching, leading, setting up and clearing away.

During 2024, we held three all-age Café-church gatherings, meeting around tables for an interactive all-age act of worship. Chris Penfold initially took the lead in these services, but we formed a new team comprising the Rev Chris Spencer, Jo Rogers, Kaitelynn Chappell, Lynne Williams in the autumn. Many people still value this means of truly interacting across the age range.

Dave Stafford continued as Worship Team Leader. Since October, Dave has led monthly worship evenings open to the whole congregation. Although only a few people have attended, those who have, have very much appreciated the extended time of worship and seeking the Lord.

Alan Fotheringham continued to lead the AV team, developing the number of people involved and managing the increased demands of a weekly livestream for those who cannot be present, and those who are looking in from the outside. This added component is much valued by those who are house-bound, or unwell, or somewhere else in the world.

Christmas worship was a highlight in the year once more with a full 'normal' pattern in 2024. We welcomed Martha Trust for their Carol Service and the Parochial School nativity play with Carols. We also held a Christmas Activities morning during which over 200 people came into the church. The large Nativity scene was a draw to people passing on the High Street. Carols by Candlelight, with choir and orchestra took place twice, on Sunday and Monday, gathering St Georges congregation, friends and family, and members of other churches in Deal. Christingle Carols with dressing up nativity were ticketed and full at both 3pm and 5pm. On Christmas morning, we were visited by some very large, unusual baubles who encouraged us to shine with God's reflected light.

Alpha

We ran an Alpha course again from February through to June, led by Rob Page, Dave Stafford, and Sue and Alan Fotheringham. The Holy Spirit awayday was held at Woodnesborough Village Hall. Twenty-two guests began the course, and twelve continued to the end. Every guest had a tangible experience of the presence of God which was powerful and humbling to see.

Youth and Children's Ministry

Youth

Under the faithful leadership of Lynne Williams, Pulse, (our group or young people between the ages of 11 and 18 years of age) has continued to meet on Sunday evenings. Since Covid, there have not been enough leaders or young people to split the group as they used to (11-13 and 14-18), so there is now only one group. There are 20 names on the register, and attendance varies from 8 – 12 each week, mainly up to age 16. There are three active leaders, two of whom must be there every week. Chris Spencer has occasionally stepped up to cover absences; however, some sessions have had to be cancelled due to lack of leaders.
We are building a link with Danehill Summer Ventures for 14–18-year-olds (a CPAS venture) and have so far taken 4 of our young people over the last 2 years with very positive feedback from them. They also run one in October for 11 to 13's that would be good to explore for the future.
At our annual Bonfire on the Farm (the Donaldsons) it was great to see 16 attend. We are trying to build a youth band with Dave Stafford once a term.
Our evenings are lively with all kinds of activities ('Trevor hunts', 'Puck a duck', and 'Hot potatoes' to name a few) led by the ideas of our young people at the start of each term. We are also trying to explore faith in Jesus in creative ways as much as we can as part of the night. We will be sad to lose the hall as we use it regularly and at present continue to do so! They are a great bunch of young people, but we are struggling to keep going.

Sunday Morning Children's Ministry

The Children's Ministry Team continued to serve our children and families by leading the Sunday morning children's groups. Dan Basford leads the children's team. Our aim is to have enough volunteers to staff the groups such that people only need to serve once a month. We are very blessed to have a flexible team of six leaders for Emerge (for school yrs 5-9) and Divers (for school yrs R-4) but only five assistants, so that some people have had to serve more frequently. Attendance at both groups varies considerably; some weeks one or other group has only had one child but at other times there can be as many as 12 in a group. Due to the issues with the Creche room, Divers now meets in Hope House and Emerge meets in the Vicarage. We are very grateful to Chris and Joy for opening their home for this group.

We have also struggled to get enough 'hosts' to ensure that the Parents' Lounge always has a host. The Parents' Lounge has replaced the Creche, due to issues with what we used to call 'the Creche Room'. The Parents' Lounge' is in the Extension. It is for pre-schoolers and their parents. A member of St George's team is on hand to welcome the parents and children and develop relationships. The live stream is shown on the TV in the Extension so that parents can still listen in.

Parent and Baby Group (Tadpoles)

The Tadpoles group, headed up by Ellie Hobbs, provides a welcome for parents with non-walking babies. Initially meeting on a Thursday morning in the Extension, it moved into the church due to numbers in the autumn. In January 2025 the meeting day changed to Tuesday. This was in order to accommodate a group that used to hire St George's Hall but now meets in the church, due to the sale of the hall. We are very glad that both groups were able to accept the change.

Missional Communities

No Limits, Springboard, Open Table, Walk and Watch This Space continued to meet and seek to be communities where their members grow in faith, and support one another in service and sharing the good news of Jesus. The Carpenter's Arms, Sandwich, took a pause to pray and wait on God, and re-emerged as Fitness, Food and Faith (FFF). It is building community around fitness sessions led by Anna Upton in Sandwich which include a few moments of prayer. The team meet to pray and study the bible together weekly and hold other community building events.
The families MC 'Ignite' continues to maintain relationships but has struggled to meet due to pressures of family life.

Community Outreach Events

A number of open events were held, beginning with a New Year's Eve party, and then, in Lent, we screened three parts of the TV series, The Chosen – a dramatization of the life of Christ. This was open to all and gathered around 30 people. Each screening was followed by discussion.

There was an All-Age Craft morning on Good Friday which gathered 69 adults and 31 children, and Family Craft Activities morning at Christmas which was enjoyed by a good number of adults and children.

We held a 'Star Wars Themed Party for 'May the 4th' day, and a Eurovision event on 11th May.

Wednesday Congregation

It's Wednesday morning around 9am, and into the church, a small group of people come, setting up tables ready for coffee and the light lunch that serves the Warm Welcome community that will come in after a service of Holy Communion. In a corner, a small group of people are praying for the morning; for the prayer requests that have come in over the past few days; and for past members now physically unable to attend on a Wednesday. Since the country was released from lockdown, this faithful congregation has met, rarely being under 50 in number.

Over the past year we have had the joy of celebrating a baptism of someone from the Warm Welcome and, following a wedding last year, we are sharing in the couple's first wedding anniversary.

Spiritually, we have undertaken courses such as The Unanswered Prayer course, usually during the period of Lent or Advent. Each year we have a short retreat time in church on Maundy Thursday to

which anyone can come. This year we are using the Wednesdays in Lent to focus our Holy Communion sermons on aspects of prayer and have a monthly prayer diary which includes many of our Warm Space visitors. We are grateful for the number of people who welcome, read, pray, preach, lead, play and help with Communion. We are so glad that we can now live-stream our services.
We are grateful to God for all he has enabled every Wednesday; for the love and acceptance of those who come week by week and for the extension work of Anna Chaplaincy and Warm Welcome that have developed from it.

The Wednesday leadership team comprises Paul and Jean Kerr, Liz Larner, James Archer, MaryAnn and Simon Roscoe.

Anna Chaplaincy

The Anna Chaplains and Anna Friends were commissioned to St Georges on 1st June 2022.
We are part of BRF (Bible reading Fellowship Ministries) and, as part of the Wednesday congregation and Warm Welcome, we offer spiritual care and help in later life to those who have faith, little faith or no faith. We also give pastoral care to those who, for whatever reason, can no longer get to church in person.
Another area of ministry is within care homes. In all of the homes visited there are craft groups of varying types. This allows residents who have differing abilities to join in. These groups operate on a monthly basis apart from one which is fortnightly. At two of the four care homes we take in 'Messy Vintage' which is focused on a simple Christian message and songs, bringing back fond memories of Sunday school days, and a rekindling of their faith.
We have been asked by the Social Prescribers to visit a number of people within their home setting, and, as a result of this, some have joined us for our Wednesday service and Warm Welcome.
We are also in close contact with Age concern Sandwich and attend their Memory café twice monthly, held at St Richard's Church, and the hub held at St George's on the third Wednesday each month.
We have recently joined the wellbeing coffee morning held by the Social Prescribers at the Royal Hotel. Reverend Monica Cameron has been very supportive of Anna Chaplaincy for which we are very grateful, as this has allowed us to take communion into two of the care homes and the Messy Vintage groups within her parish.

Could God be calling you into this ministry?

The Anna Team

Wednesday Warm Welcome

Warm Welcome lunches have been happening in church every Wednesday since November 2022, with around 40 to 50 people attending. They come from Deal and Walmer, from the Wednesday congregation and from Springboard and are mingling into one welcoming community where unlikely people feel at home with each other. It is a delight to see people with no previous church connections gaining a sense of belonging and joining us for special services such as harvest and carols, and some becoming regulars at our weekly services. Our lunches have also become places of pastoral care where people can seek and receive help for the challenges in their lives, and once a month the lunch is followed by a dementia drop-in. Special thanks to the teams from Springboard and the Wednesday congregation who have faithfully prepared lunches regularly, and to volunteers who often provide food week in week out. We are also supported by Greggs who supply cakes every week, and Deal

Town Council's warm welcome initiative each winter and the Dover District Council community fund, who have provided funding towards larger pieces of equipment.

Engagement with the Local Community

There have been four community groups who meet regularly on Church premises: the Breastfeeding Group, the Dementia Drop-in, the Sling Library and the Ukrainian English class. Since the closure of St George's Hall, Homestart (a support group for families with pre-school children) and Melody Makers, have moved into the main body of the church. They are delighted with the new arrangements.

Once again, we accommodated a short service for Holocaust Memorial Day in January and a ceremony by the United Nations Association in August, both in the garden by the Peace Tree.

We welcomed Parochial School into the Church for their Leavers' Service in July and both Parochial School and Martha House for their Christmas Carol Services. Sandown School began a series of termly visits in November for Religious Education sessions.

The church has been used for a number of concerts by the Deal and Walmer Handelian Choral Society, Recordare, the Liberty Choir, the Manwoods Singers and the Railway Swing Band as well as eight events during the Deal Festival of Music and Arts. We also hosted the War Child Concert in February.

We are keen to continue hosting these events as it helps us to forge positive relationships with the local community. However, hosting does require a lot of volunteers. We are especially grateful to Stella Banks and Lynn Watson for liaising with the hiring groups and organising the teams of volunteers for these events.

Wider church relationships

We began 2024 seeking to build on the growth in ecumenical prayer which had begun in 2023, with Chris Penfold taking a lead. Saturday morning prayers for Lent were open to members of other churches, and we had friends from Community Church Deal, the Salvation Army and others join us. Sadly, this impetus was lost following his departure. As Area Dean, Chris Spencer was able to maintain good relationships with other Anglican parishes in the Deanery.
Outreach events at Easter were shared with Community Church Deal, the Salvation Army and the Parochial School at Stockdale Gardens and on the Pier.

Visits from Mission Partners

In May we had a visit from Chris and Veronica from the Church Missionary Society in Spain then, in November, Manu Moldenhauer and Jakob came from Kaleo Madrid.

Focus for the Future

Following his return from Sabbatical, Chris Spencer began a process for St Georges to redefine our values and priorities, and to seek God for his promised and preferred future for the church. The Church Council (PCC) met for an awayday in October (12th) to begin this process, facilitated by Steve Coneys who is the Diocesan Mission and Growth Adviser. A PCC small group worked to consider the outcome of that day and to plan a whole church gathering in November (13th) where we were able to acknowledge where the church was, lay down disappointments, hurts and failings, and to agree before God to move into his new, preferred and promised future. We sensed God speaking through the account of the storm on Lake Galilee in Mark 4:35-41.

Again, the PCC small group considered the comments and thoughts of that evening and planned a consultation with the whole church on what things were really important to us. This was done at a Sunday Café church at the end of November, and a survey was offered online and on paper.
Alongside these consultations, monthly gatherings for prayer ('First Friday Prayers') were held through the autumn for the life and ministry of St Georges, together with open worship evenings in October (22nd) and December (3rd) as we sought to draw close to God together.

Personnel

There have been several staff changes during the year.

We were very sad at the sudden, unexpected loss of the Associate Minister, Chris Penfold, while Senior Minister (Rev Chris Spencer) was on sabbatical. This announcement was agreed with the Bishop and announced on 15th September 2024.
"We regret to announce that the Revd Chris Penfold has been subject to disciplinary procedures for conduct unbecoming and inappropriate to the office and work of a Clerk in Holy Orders. The Bishop has imposed a penalty by consent of removal from office and limited prohibition from ministry for four years. The details were finalised in the past few days but have an effective date of 8 August 2024."
We uphold the family in our prayers.

We are very grateful to members of the Standing Committee and to Jean and Paul Kerr who stepped up at that time to guide the church through the period of Rev Chris Spencer's sabbatical.

Sue Fotheringham and Jacob Ball both stepped down soon after the APCM for personal reasons. The work of the church wardens was undertaken by the Standing Committee.

Steve Banks resigned as Caretaker in September.

Church electoral roll and average Sunday attendance

At the Annual Meeting, there were 147 persons on the Church Electoral Roll, many of whom are not resident within the parish. The parish mainly encompasses the town centre of Deal and since St. George's is a network church, many members live outside the parish. The Usual Weekly attendance based on October attendance was 166 adults and 15 children/young people under 16.

Parochial Church Council

The full PCC met eight times during the year, including 2 extraordinary meetings for particular, urgent reasons. There was an average level of attendance of 80 per cent. Committees and working groups met between meetings and minutes of those deliberations were received by the full PCC and discussed where necessary. In addition, regular meetings of staff were held for day-to-day management issues.
The PCC approved a number of new and updated policies including the Safeguarding Policy, the Health and Safety Policy and IT Security policy. All members had safeguarding training including safer recruitment training. Most members also attended an informal gathering in September and a cathartic and inspirational Vision Day in October led by Steve Coneys, the Diocesan Mission and Growth Adviser. Together, these started the 'Focus for the Future' process – seeking God's vision for the next phase at St George's. This process was followed up by three gatherings open to the whole Church in order to include everyone in the development of the vision.

Funerals

During the course of the year, we celebrated the lives of St George's members Kaye Dawson, Brian Chandler, David Wake and Stephen Ball who departed this life.

Weddings

Diana Young and Michael Durrant married on Wednesday March 12th with the Wednesday congregation present; Alice Gill and Patrick Lee on June 1st and Lydia Barritt and John Gayfer on October 12th

Baptisms and Renewal of Baptism Promises

On Easter Sunday morning, the baptismal pool was opened for a wonderful celebration with baptism of Sue Hurst, and renewals of baptism promises for Mary Ann Clark, Anca Schulz, Maggie Crawley, Shirley Kennett and Gerald Taylor.
Gail King was baptised as an adult by sprinkling on 26th June as part of the Wednesday congregation, and baby George Smith at Family worship on 23rd June.

Resourcing the vision

Buildings

During the year, it became apparent that the room we used to refer to as the Creche room, became unsuitable for habitation due to leakage and mould. We therefore moved all groups out of the space and used it solely for storage. We are very grateful to Mick Burr, Trevor Longman and Pete Gill for the work they have done looking into this issue. We were able to engage a roofing contractor who fixed the leak in the flat roof of the extension. The next step will be to remove the old plaster, allow the walls to thoroughly dry out, then replaster the walls and decorate.
We also arranged for an upgrade to the electrics in the kitchen and office in order to prepare for a new electric cooker.
Various other running repairs have been carried out, including the repair to the glass on the north door.
The buildings group continues to seek solutions to repair/upgrade the fire doors, replace the old boilers and other general wear and tear of the fabric of the building.
We are grateful to Adrian Friend who continues to keep the Church gardens looking beautiful and well cared for.

St George's Hall

Throughout 2024, the St George's Hall Development Group, under the chairship of Lynn Watson, has worked hard to negotiate the sale of the Hall and the Dance Studio, working with our solicitors, the prospective buyers' solicitors and the diocese (and its solicitors) to agree the terms of a sale and draw up contracts. The sale is subject to the developer getting planning permission from the Local Council. Lynn regularly reported progress to the PCC and the PCC was able to approve the sale at an extraordinary meeting in November 2024.
As a result of the sale, all groups that regularly used to hire the space now meet elsewhere. Homestart and Melody Makers moved into the church building and the dance group was able to find alternative premises.

Deanery Synod

All licenced clergy (Vicar and Associate Minister) and 2 members of the PCC sit on Sandwich deanery synod. St Georges Treasurer Trevor Longman is Deanery Treasurer, and Rev. Chris Spencer was the

Area Dean until the end of January 2025. Gillian Chiverton and Lynn Watson became Lay members representing St George's Church during the year. The Synod met on three occasions in the year.
St George's was pleased to host the Diocesan Roadshow for the Deanery on 30th September. Over 90 people attended from across the Deanery. The theme was Revitalisation to fit in with the bold outcome, namely, ''Every parish, benefice and deanery showing signs of revitalisation' by 2030.' Everyone was very appreciative of our hospitality. The other two bold outcomes agreed by the Diocesan Synod are doubling the number of children and young people in our churches and establishing 200 new worshipping communities by 2030.

Risk Management

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

Financial Risk

Since 2010, we have had a second Treasurer in order to share the responsibility for our finances. The Standing Committee acts as a Buildings and Finance committee, and once a term, monitors financial income and expenditure. We continue to seek to balance income and expenditure to minimise the need to make transfers from reserves.

Statutory and legal requirements

These include production of a Health and Safety policy, and the PCC has agreed to adopt ACAS standards for all employment matters. The current procedures are all available in the Church Office. Full insurance cover is provided by Ecclesiastical Insurance Ltd.

Safeguarding

The PCC appoints a Safeguarding Officer and agrees Safeguarding Policy in accordance with Diocesan Guidelines.
Sue Fotheringham is the Safeguarding Officer, Sue Barritt is the Parish Disclosure Officer and Jean Kerr is the Assistant Parish Safeguarding Officer, with particular responsibility for vulnerable adults and the Anna Chaplaincy. The PCC Safeguarding group has updated policies and procedures to ensure the PCC conforms with Church of England Safeguarding standards. 2023.
Safeguarding is everyone's responsibility, and basic online training provided by the Diocese is available to everyone. Appropriate safeguarding training is required for all church officers, including PCC members, all those working with children, young people and vulnerable adults, and other positions of responsibility. Sue and Alan Fotheringham are in the process of creating a database of volunteers and what safeguarding training they need. More details can be read in the Safeguarding Report.

A full safeguarding report to be presented at the APCM is also available on request from the Secretary.

ST GEORGE'S PCC
Annual Financial Report of the Parochial Church Council for the year ending 31 December 2024

AUDIT

St George's annual accounts for the financial year January to December 2024 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2024", on page 5 below, gives a breakdown of income and expenditure for the year and comparison with 2023.

The Independent Examiner's report, "Financial Statements of the PCC, 2024", contains full details of the income and expenditure for the year and is available to St George's members on request.

INCOME 2024

Regular PCC Income

Regular PCC Income totalled £236,767 for the year, a decrease of £8,993 on the 2023 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £195,348, a reduction of £1,530 on the amount for 2023, and £10,100 under the budget set for the year. This budget deficit is mainly due to having only one "gift day" in 2024.

Our other main source of income, from the hiring of the church and halls plus car parking, totalled £30,337; a decrease of £9,968 on 2023, but £3,800 over the budget set for the year.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled £1,953 for the year.

Dividends of £5,700 were received from the C of E Investment Fund, equating to approximately 3.0% interest for the year. Dividends were paid into the PCC current account.

Additional income from copying, PCC fees and audio/visual was £3,429.

Supplementary PCC Income

General Grants

A grant of £1,984 was received from Dover District Councill at the end of 2023 (for Warm Spaces use in 2024) and was used mainly for providing replacement/additional equipment and a replacement freezer, for the provision of the regular Wednesday lunch time meals.

A further grant was received from DDC in December 2024, again for Warm Spaces but, as this was for 2025 planned expenditure, it was accrued to 2025 and not included in the 2024 accounts.

No other grants were received in 2024.

Bequests & Legacies

No bequests or legacies were received in 2024.

Trust Income

No Trust income was received in 2024.

Other Income
Interest on our reserve savings accounts totalled £2,717 for the year.

Total Church Income
The total PCC income for 2024 was therefore £241,468, a decrease of £42,589 on 2023 (when a disbursement of £26,000 was received from the Harrison Trust)

The C of E Investment Fund
At 31st December, the fund "share price" was 2.3% up on the previous year and our investment fund value totalled £195,476, which is nearly £40,000 above the original purchase price of the "shares".

EXPENDITURE 2024

Regular Church Expenditure
Expenditure for regular church running costs and activities totalled £252,902 in 2024, a decrease of £6,470 on the 2023 figure, and was over £60,000 under the budget set for the year.

The principal budget savings were on salaries & staff costs, mainly due to the Associate Minister finishing in August plus the proposed Youth & Families Ministers not being engaged.

Other below budget items were seen in lower buildings and maintenance costs and other ministry costs/groups.

Supplementary PCC Expenditure
The third year of the Hope House lease was £4,500.
This is accounted for at £4,500 per year over the 5-year term of the lease, 2022 to 2026.

£12,788 was paid in legal & professional services, dealing with the sale of St George's Hall.

Total Church Expenditure
The total PCC expenditure for 2024 was £270,190, a decrease of £7,182 on the 2023 figure.

Transfers to/from Reserves
The £10,655 received in bequests in 2023 was transferred from the current account into a new "Mission Fund" with the CCLA early in 2024.

£25,000 was transferred from the Harrison Fund to the current account in 2024; £10,000 from the deposit account plus £15,000 from the CofE Investment Fund This was used towards Legal & Professional fees for the hall sale plus maintenance and running costs for the church.

ANNUAL BALANCE OF ACCOUNT

Regular income for the year was £16,135 below expenditure.

However, with supplementary income and expenditure included, there was a net funds deficit of £28,722 over the year.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

In December 2024 there were 122 persons or families who regularly contributed to one of our planned giving schemes, down 4 donors (net) from 2023. The donors include 94 tax efficient givers plus 28 non-gift aid donors.

In 2024, planned giving from church members totalled nearly £170,052, an increase of £5,500 on 2023. However, this was £23,000 below the challenging budget set for the year, which incorporated a large increase in planned giving to reduce our dependency on Gift Days.

St George's held just one gift day at Easter 2024, when over £11,000 was raised, including gift aid.

The number of regular donors using the Parish Giving Scheme increased from 11 in December 2023 to 33 in December 2024, a net increase of 22. Over 25% of our regular donors now give through PGS.

In May 2024, St George's acquired a Digital Giving machine. It is being used regularly each week and by the end of the year over £800 had been donated to the church plus £280 to our Christmas Charities, using the machine

A big thank you to all our donors for their valuable support.

RESERVES POLICY

It is the PCC's policy to invest reserve capital in CCLA or CAF deposit accounts or the CCLA Church of England Investment Fund; all of which are considered secure investments.

It is also the PCC's policy to, when necessary, use capital from the Doris Salter Bequest to support regular church expenditure on mission and outreach and the Harrison Fund and Eastes Bequest if support is required for church maintenance and upkeep, in particular major repairs and renewals.

It is the PCC's intention that a minimum of two months regular expenditure be held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to three months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

Full details of the church reserves are shown on page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised in special appeals.

In 2024 the total church giving was £22,867; a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2024

Tearfund	3600	Alleviation of poverty worldwide + Middle East Appeal
Kairos Connexion	1900	Raising Missionary Disciples
CMS – Padayachees Chris & Veroni	1800	Christian leaders in Middle East
Kody and Amy Friessen	1500	Mission to Persians in Turkey
CORD Global	1500	Building peace by tackling the issues that lead to violence in previous war torn countries, so creating safe and stable societies where people can flourish.
Barnabas Aid	1000	Serving persecuted Christians worldwide
Dane Hill Ventures (CPAS)	1000	Christian holidays for young people aged 10 – 18
Open Doors	1000	Serving persecuted Christians worldwide
CAP	1000	Releasing Families from poverty through the local church
Fusion	1000	Student mission through local churches
Wycliffe bible translators	1000	For a world where everyone can know Jesus through the Bible & training Pastors
Dover Outreach Winter Night Shelt	1000	Supporting local homeless people
Martha Trust	500	Caring for profoundly disabled people, to allow them to achieve their potential and, where possible, their independence
Canterbury Street Pastors	500	Trained volunteers who care for, listen to, and help people who are in need on the streets
Total of other grants below £500	£4,135	
Total Church Giving 2024	£22,435	

Summary of Activities for the Year 2024

INCOME	2024		2023
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	115,590	48.8	100,203
Gift Aid Tax Recovered	27,761	11.7	29,111
GAYE & CAF Planned Giving	11,577	4.9	15,188
Non Gift-Aided Giving	15,124	6.4	20,059
Collections	6,868	2.9	6,389
Donations & Charity Appeals	5,231	2.2	4,982
Gift Day Donations + G-Aid	13,197	5.6	20,946
Church & Hall Rentals + Car Park	30,337	12.8	40,305
Income for Church Groups	1,953	0.8	1,134
Investment Income	5,700	2.4	5,613
Other Income	3,429	1.4	1,830
Sub Total - Regular PCC Income	**236,767**	**100.0**	**245,760**
Supplementary PCC Income			
Grants, Warm Spaces	1,984		0
Bequests & Legacies	0		10,655
Trust Income	0		26,000
Interest on Reserve Funds	2,717		1,642
TOTAL PCC INCOME	**241,468**		**284,057**

EXPENDITURE	2024		2023
REGULAR PCC EXPENDITURE	**£**	**%**	**£**
Clergy Costs (Stipend, training, housing, etc)	83,967	33.2	95,951
Diocesan Shared Costs	56,763	22.4	50,263
Clergy Expenses	2,355	0.9	8,725
Youth/Children's Work + Staffing	1,564	0.6	1,639
Other Ministry Salaries & Costs	15,139	6.0	3,459
Admin Costs & Staffing	15,370	6.1	15,995
Worship, Training, Discipleship, Evang	13,418	5.3	11,754
Giving for Mission	22,435	8.9	22,867
Buildings Maintenance & Equipment	41,891	16.6	48,719
Total Regular PCC Expenditure	**252,902**	**100.0**	**259,372**
Supplementary PCC Expenditure			
Hope House Lease	4500		4500
Major Repairs/Renewals	0		9000
Legal & Professional	12788		4,500
TOTAL PCC EXPENDITURE	**270,190**		**277,372**

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL				
BALANCE SHEET				
AS AT 31ST DECEMBER 2024				
		2024		*2023*
	Notes	£	£	£
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			195,476	*205,344*
Other:				
Hope House Lease			9,000	*13,500*
TOTAL FIXED ASSETS			204,476	*218,844*
CURRENT ASSETS				
Debtors	7	324		*1,076*
Investments:				
Short term deposits		48,979		*45,607*
Cash at bank and in hand		25,322		*36,221*
TOTAL CURRENT ASSETS		74,625		*82,903*
LIABILITIES:				
Amounts falling due within one year	8	9,014		*8,070*
NET CURRENT ASSETS			65,611	*74,833*
TOTAL ASSETS LESS CURRENT LIABILITIES			270,087	*293,677*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£270,087	*£293,677*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			139,458	*137,627*
Restricted funds			130,629	*156,050*
TOTAL CHARITY FUNDS			£270,087	*£293,677*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

		Unrestricted	Restricted	**TOTAL FUNDS**	
		funds	funds	2024	*2023*
	Notes	£	£	£	£
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	194,866	2,435	197,301	*208,667*
Other voluntary incoming resources	2 (b)	0	1,984	1,984	*0*
Charitable Activities	2 (c)	31,754	2,012	33,766	*42,135*
Investment income	2 (d)	4,205	4,212	8,417	7,255
Trust income	2 (e)	0	0	0	*26,000*
TOTAL INCOME		230,825	10,643	241,468	*284,057*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	20,000	2,435	22,435	22,867
Directly for the work of the Church	4 (b)	186,056	29,716	215,772	232,376
Management and administration	4 (c)	25,068	6,915	31,983	22,129
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		231,124	39,066	270,190	277,372
NET INCOME/(EXPENDITURE)		(299)	(28,423)	(28,722)	6,685
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	2,130	3,002	5,132	17,799
NET MOVEMENT IN FUNDS		1,831	(25,421)	(23,590)	24,484
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		137,627	156,050	293,677	269,193
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£139,458	£130,629	£270,087	*£293,677*

CHURCH RESERVE FUNDS

TRUST FUNDS 2024

Summary

At 31st December		2024	2023
Funds included in the PCC main account			
		£	£
CCLA Deposit Fund			
Restricted Reserve	Harrison Trust	5,476	14,702
	Mission Fund	10,958	0
Unrestricted Reserves-	General Fund	32,545	30,905
Total		48,980	45,607
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	100,296	112,294
Unrestricted Reserves-	Doris Salter Bequest	72,718	71,091
	Eastes Bequest	22,462	21,959
Total		195,476	205,344
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	17,881	17,648
Endowment		54,575	53,354
Total		72,456	71,002
School Fund			
Restricted Reserve	CCLA A/C	2,736	2,598
Totals			
Unrestricted Reserves		**32,545**	**30,905**
Restricted Reserves		**37,051**	**34,947**
Total Cash Reserves		**69,596**	**65,852**
Investments		**195,476**	**205,344**
Total Reserves		**265,072**	**271,196**
Eastes Fund Endowment		**54,575**	**53,354**

ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2024

AUDIT

St George's annual accounts for the financial year January to December 2024 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2024", on page 5 below, gives a breakdown of income and expenditure for the year and comparison with 2023.

The Independent Examiner's report, "Financial Statements of the PCC, 2024", contains full details of the income and expenditure for the year and is available to St George's members on request.

INCOME 2024

Regular PCC Income

Regular PCC Income totalled £236,767 for the year, a decrease of £8,993 on the 2023 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £195,348, a reduction of £1,530 on the amount for 2023, and £10,100 under the budget set for the year. This budget deficit is mainly due to having only one "gift day" in 2024.

Our other main source of income, from the hiring of the church and halls plus car parking, totalled £30,337; a decrease of £9,968 on 2023, but £3,800 over the budget set for the year.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled £1,953 for the year.

Dividends of £5,700 were received from the C of E Investment Fund, equating to approximately 3.0% interest for the year. Dividends were paid into the PCC current account.

Additional income from copying, PCC fees and audio/visual was £3,429.

Supplementary PCC Income

General Grants

A grant of £1,984 was received from Dover District Councill at the end of 2023 (for Warm Spaces use in 2024) and was used mainly for providing replacement/additional equipment and a replacement freezer, for the provision of the regular Wednesday lunch time meals.

A further grant was received from DDC in December 2024, again for Warm Spaces but, as this was for 2025 planned expenditure, it was accrued to 2025 and not included in the 2024 accounts.

No other grants were received in 2024.

Bequests & Legacies

No bequests or legacies were received in 2024.

Trust Income

No Trust income was received in 2024.

Other Income

Interest on our reserve savings accounts totalled £2,717 for the year.

Total Church Income
The total PCC income for 2024 was therefore £241,468, a decrease of £42,589 on 2023 (when a disbursement of £26,000 was received from the Harrison Trust)

The C of E Investment Fund
At 31st December, the fund "share price" was 2.3% up on the previous year and our investment fund value totalled £195,476, which is nearly £40,000 above the original purchase price of the "shares".

EXPENDITURE 2024
Regular Church Expenditure
Expenditure for regular church running costs and activities totalled £252,902 in 2024, a decrease of £6,470 on the 2023 figure, and was over £60,000 under the budget set for the year.

The principal budget savings were on salaries & staff costs, mainly due to the Associate Minister finishing in August plus the proposed Youth & Families Ministers not being engaged.

Other below budget items were seen in lower buildings and maintenance costs and other ministry costs/groups.

Supplementary PCC Expenditure
The third year of the Hope House lease was £4,500.
This is accounted for at £4,500 per year over the 5-year term of the lease, 2022 to 2026.

£12,788 was paid in legal & professional services, dealing with the sale of St George's Hall.

Total Church Expenditure
The total PCC expenditure for 2024 was £270,190, a decrease of £7,182 on the 2023 figure.

Transfers to/from Reserves
The £10,655 received in bequests in 2023 was transferred from the current account into a new "Mission Fund" with the CCLA early in 2024.

£25,000 was transferred from the Harrison Fund to the current account in 2024; £10,000 from the deposit account plus £15,000 from the CofE Investment Fund This was used towards Legal & Professional fees for the hall sale plus maintenance and running costs for the church.

ANNUAL BALANCE OF ACCOUNT
Regular income for the year was £16,135 below expenditure.

However, with supplementary income and expenditure included, there was a net funds deficit of £28,722 over the year.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

In December 2024 there were 122 persons or families who regularly contributed to one of our planned giving schemes, down 4 donors (net) from 2023. The donors include 94 tax efficient givers plus 28 non-gift aid donors.

In 2024, planned giving from church members totalled nearly £170,052, an increase of £5,500 on 2023. However, this was £23,000 below the challenging budget set for the year, which incorporated a large increase in planned giving to reduce our dependency on Gift Days.

St George's held just one gift day at Easter 2024, when over £11,000 was raised, including gift aid.

The number of regular donors using the Parish Giving Scheme increased from 11 in December 2023 to 33 in December 2024, a net increase of 22. Over 25% of our regular donors now give through PGS.

In May 2024, St George's acquired a Digital Giving machine. It is being used regularly each week and by the end of the year over £800 had been donated to the church plus £280 to our Christmas Charities, using the machine

A big thank you to all our donors for their valuable support.

RESERVES POLICY

It is the PCC's policy to invest reserve capital in CCLA or CAF deposit accounts or the CCLA Church of England Investment Fund; all of which are considered secure investments.

It is also the PCC's policy to, when necessary, use capital from the Doris Salter Bequest to support regular church expenditure on mission and outreach and the Harrison Fund and Eastes Bequest if support is required for church maintenance and upkeep, in particular major repairs and renewals.

It is the PCC's intention that a minimum of two months regular expenditure be held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to three months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

Full details of the church reserves are shown on page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised in special appeals.

In 2024 the total church giving was £22,867; a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2024

Tearfund	3600	Alleviation of poverty worldwide + Middle East Appeal
Kairos Connexion	1900	Raising Missionary Disciples
CMS – Padayachees Chris & Veroni	1800	Christian leaders in Middle East
Kody and Amy Friessen	1500	Mission to Persians in Turkey
CORD Global	1500	Building peace by tackling the issues that lead to violence in previous war torn countries, so creating safe and stable societies where people can flourish.
Barnabas Aid	1000	Serving persecuted Christians worldwide
Dane Hill Ventures (CPAS)	1000	Christian holidays for young people aged 10 – 18
Open Doors	1000	Serving persecuted Christians worldwide
CAP	1000	Releasing Families from poverty through the local church
Fusion	1000	Student mission through local churches
Wycliffe bible translators	1000	For a world where everyone can know Jesus through the Bible & training Pastors
Dover Outreach Winter Night Shelt	1000	Supporting local homeless people
Martha Trust	500	Caring for profoundly disabled people, to allow them to achieve their potential and, where possible, their independence
Canterbury Street Pastors	500	Trained volunteers who care for, listen to, and help people who are in need on the streets
Total of other grants below £500	£4,135	
Total Church Giving 2024	£22,435	

Summary of Activities for the Year 2024

INCOME	2024		2023
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	115,590	48.8	100,203
Gift Aid Tax Recovered	27,761	11.7	29,111
GAYE & CAF Planned Giving	11,577	4.9	15,188
Non Gift-Aided Giving	15,124	6.4	20,059
Collections	6,868	2.9	6,389
Donations & Charity Appeals	5,231	2.2	4,982
Gift Day Donations + G-Aid	13,197	5.6	20,946
Church & Hall Rentals + Car Park	30,337	12.8	40,305
Income for Church Groups	1,953	0.8	1,134
Investment Income	5,700	2.4	5,613
Other Income	3,429	1.4	1,830
Sub Total - Regular PCC Income	**236,767**	**100.0**	**245,760**
Supplementary PCC Income			
Grants, Warm Spaces	1,984		0
Bequests & Legacies	0		10,655
Trust Income	0		26,000
Interest on Reserve Funds	2,717		1,642
TOTAL PCC INCOME	**241,468**		**284,057**

EXPENDITURE	2024		2023
REGULAR PCC EXPENDITURE	**£**	**%**	**£**
Clergy Costs (Stipend, training, housing, etc)	83,967	33.2	95,951
Diocesan Shared Costs	56,763	22.4	50,263
Clergy Expenses	2,355	0.9	8,725
Youth/Children's Work + Staffing	1,564	0.6	1,639
Other Ministry Salaries & Costs	15,139	6.0	3,459
Admin Costs & Staffing	15,370	6.1	15,995
Worship, Training, Discipleship, Evang	13,418	5.3	11,754
Giving for Mission	22,435	8.9	22,867
Buildings Maintenance & Equipment	41,891	16.6	48,719
Total Regular PCC Expenditure	**252,902**	**100.0**	**259,372**
Supplementary PCC Expenditure			
Hope House Lease	4500		4500
Major Repairs/Renewals	0		9000
Legal & Professional	12788		4,500
TOTAL PCC EXPENDITURE	**270,190**		**277,372**

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL						
BALANCE SHEET						
AS AT 31ST DECEMBER 2024						
			2024			*2023*
	Notes		£	£		£
FIXED ASSETS	6					
Tangible assets				0		*0*
Investments:						
Church of England Investment Fund				195,476		*205,344*
Other:						
Hope House Lease				9,000		*13,500*
TOTAL FIXED ASSETS				204,476		*218,844*
CURRENT ASSETS						
Debtors	7		324			*1,076*
Investments:						
Short term deposits			48,979			*45,607*
Cash at bank and in hand			25,322			*36,221*
TOTAL CURRENT ASSETS			74,625			*82,903*
LIABILITIES:						
Amounts falling due within						
one year	8		9,014			*8,070*
NET CURRENT ASSETS				65,611		*74,833*
TOTAL ASSETS LESS CURRENT LIABILITIES				270,087		*293,677*
LIABILITIES:						
Amounts falling due after						
more than one year				*0*		*0*
TOTAL NET ASSETS				£270,087		*£293,677*
THE FUNDS OF THE CHARITY:						
Unrestricted funds				139,458		*137,627*
Restricted funds				130,629		*156,050*
TOTAL CHARITY FUNDS				£270,087		*£293,677*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

		Unrestricted	Restricted	TOTAL FUNDS	
		funds	funds	2024	*2023*
	Notes	£	£	£	*£*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	194,866	2,435	197,301	*208,667*
Other voluntary incoming resources	2 (b)	0	1,984	1,984	*0*
Charitable Activities	2 (c)	31,754	2,012	33,766	*42,135*
Investment income	2 (d)	4,205	4,212	8,417	7,255
Trust income	2 (e)	0	0	0	*26,000*
TOTAL INCOME		230,825	10,643	241,468	*284,057*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	20,000	2,435	22,435	22,867
Directly for the work of the Church	4 (b)	186,056	29,716	215,772	232,376
Management and administration	4 (c)	25,068	6,915	31,983	22,129
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		231,124	39,066	270,190	277,372
NET INCOME/(EXPENDITURE)		(299)	(28,423)	(28,722)	6,685
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	2,130	3,002	5,132	17,799
NET MOVEMENT IN FUNDS		1,831	(25,421)	(23,590)	24,484
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		137,627	156,050	293,677	269,193
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£139,458	£130,629	£270,087	*£293,677*

CHURCH RESERVE FUNDS

TRUST FUNDS 2024

Summary

At 31st December		2024	2023
Funds included in the PCC main account			
		£	£
CCLA Deposit Fund			
Restricted Reserve	Harrison Trust	5,476	14,702
	Mission Fund	10,958	0
Unrestricted Reserves-	General Fund	32,545	30,905
Total		48,980	45,607
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	100,296	112,294
Unrestricted Reserves-	Doris Salter Bequest	72,718	71,091
	Eastes Bequest	22,462	21,959
Total		195,476	205,344
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	17,881	17,648
Endowment		54,575	53,354
Total		72,456	71,002
School Fund			
Restricted Reserve	CCLA A/C	2,736	2,598
Totals			
Unrestricted Reserves		**32,545**	**30,905**
Restricted Reserves		**37,051**	**34,947**
Total Cash Reserves		**69,596**	**65,852**
Investments		**195,476**	**205,344**
Total Reserves		**265,072**	**271,196**
Eastes Fund Endowment		**54,575**	**53,354**

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

FINANCIAL STATEMENTS
OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2024

INDEPENDENT EXAMINER

Peter J Acott FCCA

Detailed examination conducted by

R A JONES
of SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective Responsibilities of PCC Members and Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:

* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
* to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records.

It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as PCC members concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements

* to keep accounting records in accordance with Section 130 of the 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.

Peter J Acott FCCA
for SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

Dated 24th March 2025

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2024 £	*2023 £*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	194,866	2,435	197,301	*208,667*
Other voluntary incoming resources	2 (b)	0	1,984	1,984	*0*
Charitable Activities	2 (c)	31,754	2,012	33,766	*42,135*
Investment income	2 (d)	4,205	4,212	8,417	7,255
Trust income	2 (e)	0	0	0	*26,000*
TOTAL INCOME		230,825	10,643	241,468	*284,057*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	20,000	2,435	22,435	22,867
Directly for the work of the Church	4 (b)	186,056	29,716	215,772	232,376
Management and administration	4 (c)	25,068	6,915	31,983	22,129
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		231,124	39,066	270,190	277,372
NET INCOME/(EXPENDITURE)		(299)	(28,423)	(28,722)	6,685
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	2,130	3,002	5,132	17,799
NET MOVEMENT IN FUNDS		1,831	(25,421)	(23,590)	24,484
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		137,627	156,050	293,677	269,193
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£139,458	£130,629	£270,087	*£293,677*

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2024

	Notes	2024 £	2024 £	2023 £
FIXED ASSETS	6			
Tangible assets			0	0
Investments:				
Church of England Investment Fund			195,476	205,344
Other:				
Hope House Lease			9,000	13,500
TOTAL FIXED ASSETS			204,476	218,844
CURRENT ASSETS				
Debtors	7	324		1,076
Investments:				
Short term deposits		48,979		45,607
Cash at bank and in hand		25,322		36,221
TOTAL CURRENT ASSETS		74,625		82,903
LIABILITIES:				
Amounts falling due within one year	8	9,014		8,070
NET CURRENT ASSETS			65,611	74,833
TOTAL ASSETS LESS CURRENT LIABILITIES			270,087	293,677
LIABILITIES:				
Amounts falling due after more than one year			0	0
TOTAL NET ASSETS			£270,087	£293,677
THE FUNDS OF THE CHARITY:				
Unrestricted funds			139,458	137,627
Restricted funds			130,629	156,050
TOTAL CHARITY FUNDS			£270,087	£293,677

Approved by the Parochial Church Council on ....24th March.... 2025
and signed on its behalf by:-

(Chairman) C. A. Spencer

(Member) _____

The notes on pages 6 to 13 form part of these accounts

1 ACCOUNTING POLICIES

1 (a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. The members consider that with the current held funds, along with no indication of a significant decline in income, that it would be reasonable to consider the PCC as a going concern.

1 (b) Funds

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

The purposes of restricted funds are -

Harrison Fund -	The maintenance and other costs incurred in the upkeep of the church *Note - the Harrison Fund forms the restricted part of the Church of the Church of England Investment Fund account, plus a restricted savings account with the CCLA*
Mission Fund -	For missional costs and salaries, e.g. youth/children's workers
Restricted Donations -	Donations received for specified charities, groups or persons
Youth Bursary	Donations received for youth work, particularly to be used as a bursary to assist young people for youth events and camps

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

1 (c) Remuneration

The cost of employing members of staff are summarised in note 3 below.

In accordance to Charity Commission guidelines -

Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

1 (d) Incoming resources & income recognition

Voluntary income and capital sources

Collections are recognized when made.

Income tax recoverable on gift-aided donations is recognized when received.

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

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

Bequests received

No bequests were received in 2024

1 ACCOUNTING POLICIES - CONTINUED

Trust Income

No Trust income was received in 2024

1 (e) **Resources expended and expenditure recognition**

Costs

Costs are accounted for on an accruals basis.

1 (f) **Transfers between funds**

Transfers between funds ares summarised in note 5 (a), below.

1 (g) **Fixed assets and depreciation** **(Note 6, below.)**

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off

Office equipment

Equipment used within church premises is depreciated as follows:

Office equipment - Written down value at 25% per annum on original cost

Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

Lease on Hope House

A new 5 year lease was taken out on 1st January 2022, with Canterbury DBF

A payment of £22,500 was made for the lease, discounted at £4,500 per year over the 5 years

There are no other assets accounted for at the present time.

2 INCOME

			Unrestricted funds	Restricted funds	TOTAL FUNDS 2024	*2023*
2 (a)	**Incoming resources from donors**		£	£	£	*£*
	Planned giving:					
	Gift Aided		115,590	0	115,590	*100,203*
	Gift Aid received on P Giving		27,761	0	27,761	*27,873*
	GAYE, CAF, etc.		11,577	0	11,577	*15,188*
	Non Gift Aided Planned Giving		15,124	0	15,124	*20,059*
	Collections		6,868	0	6,868	*6,389*
	Sundry donations		12,243	2,435	14,678	*23,078*
	Gift Aid received on donations + GASDS		3,750	0	3,750	*4,088*
	Bequests / Legacies		0	0	0	*10,655*
	Training Costs		0	0	0	*0*
	Church Away Weekend		0	0	0	*0*
	Alpha / Evangelism / MC's		50	0	50	*159*
	Hospitality Income		768	0	768	*870*
	Youth & Children's Work Income		1,135	0	1,135	*105*
			194,866	2,435	197,301	*208,667*
2 (b)	**Grants and other incoming resources**					
	Grants	Youth & Children's Work	0	0	0	*0*
		Warm Spaces	0	1,984	1,984	*0*
			0	1,984	1,984	*0*
2 (c)	**Income from charitable activities**					
	Duplicating income		45	0	45	*123*
	PCC Fees		2,814	0	2,814	*1,437*
	Fees for music & sound system + flowers		45	0	45	*120*
	Hire of premises	Church & Hope House	9,123	0	9,123	*10,774*
		Church Halls	16,287	0	16,287	*25,203*
		Car Parking	2,915	0	2,915	*2,280*
	Warm Spaces		0	2,012	2,012	*2,048*
	Insurance Reclaims		192	0	192	*0*
	Sundry sales		333	0	333	*150*
			31,754	2,012	33,766	*42,135*
	TOTAL NORMAL INCOME (Excluding investments and other income, BELOW)		£226,620	£6,431	£233,051	£250,802
2 (d)	**Income from investments**					
	CAF Deposit A/c	Interest	0	0	0	*25*
	CCLA Deposit A/cs	Interest	1,640	1,077	2,717	*1,617*
	Cof E Investment Fund	Dividends to current a/c	2,565	3,135	5,700	*5,613*
			4,205	4,212	8,417	7,255
2 (e)	**Trust Income**					
	Harrison Trust, disbursement following		0	0	0	*26,000*
	sale of Property		0	0	0	26,000

	Unrestricted funds	Restricted funds	TOTAL INCOME 2024	*2023*
TOTAL INCOME	£230,825	£10,643	£241,468	*£284,057*

3 ANALYSIS OF STAFF COSTS

SUMMARY	2024 £	*2023 £*
Salaries and wages	27,217	*16,830*
NICS & pension costs	286	*0*
	£27,503	*£16,830*

BREAKDOWN	Salaries / Wages	Pension & NICS (Net)	Total 2024	*Total 2023*
Administrator	14,169	232	14,401	*853*
Caretaker	6,862	54	6,916	*652*
Church Secretary	0	0	0	*7,746*
Verger	0	0	0	*1,043*
Interns	0	0	0	*0*
Cleaners	6,186	0	6,186	*6,536*
Totals	£27,217	£286	£27,503	*£16,830*

No employees received employee benefits in excess of £60,000 during the year (2023: none)

4	EXPENDITURE	Unrestricted funds	Restricted funds	TOTAL FUNDS 2024	*2023*
4 (a)	**Church Giving (See Note 12)**	£	£	£	*£*
	Missionary and charitable giving				
	Church overseas:				
	- missionary societies	4,300	0	4,300	*5,700*
	- relief and development agencies	*5,800*	1,300	*7,100*	*7,620*
	Home missions and other Church Societies	7,350	335	7,685	*7,550*
	Secular charities	2,550	800	3,350	*1,997*
		20,000	2,435	22,435	*22,867*
4 (b)	**Directly for the work of the church**				
	Ministry:				
	Parish share	107,471	0	107,471	*99,463*
	Associate Minister	33,259	0	33,259	*46,751*
	Clergy expenses	1,555	0	1,555	*8,725*
	Kairos Connection Support	800	0	800	*800*
	Church running expenses				
	Repair/maintenance, fittings & churchyard	0	4,750	4,750	*8,672*
	Major Repairs/Relacements	0	0	0	*9,000*
	Utilities	11,914	4,518	16,432	*13,342*
	Insurances	6,216	0	6,216	*8,379*
	Cleaning	6,656	0	6,656	*7,085*
	Music, audio & video	2,384	0	2,384	*2,242*
	Upkeep of services	1,230	0	1,230	*1,240*
	Church Halls running expenses				
	General Running Costs & Upkeep	968	0	968	*2,266*
	Utilities	5,395	0	5,395	*5,497*
	Support Costs				
	Training & Discipleship	605	0	605	*801*
	Church Away Weekend	0	0	0	*0*
	Missional Communities, Alpha & Evangelism	3,233	0	3,233	*3,525*
	Warm Spaces	0	3,160	3,160	*882*
	Catering/Hospitality	2,806	0	2,806	*3,064*
	Children & Youth groups	1,564		1,564	*1,639*
	Hope House Lease	0	4,500	4,500	*4,500*
	Legal & Professional	0	12,788	12,788	*4,500*
	Sundries	0	0	0	*3*
		186,056	29,716	215,772	*232,376*
4 (c)	**Management and administration**				
	Administrator employment related costs	14,401	0	14,401	*853*
	Caretaker/Operations Manager employment related costs	0	6,915	6,915	*652*
	Secretary employment related costs	0	0	0	*7,746*
	Minor Salaries & Payroll Costs	738	0	738	*1,806*
	Office Equipment	1,474	0	1,474	*3,478*
	Printing, stationery & office supplies	1,453	0	1,453	*1,259*
	Communications (Phone, internet, etc.)	3,816	0	3,816	*3,060*
	Audit and accountancy fees	2,310	0	2,310	*2,310*
	Bank Charges	876	0	876	*965*
	Equipment written off	0	0	0	*0*
	Depreciation	0	0	0	*0*
		25,068	6,915	31,983	*22,129*
	TOTAL EXPENDITURE (Excluding Funds expenditure)	£231,124	£39,066	£270,190	*£277,372*

		Unrestricted funds	Restricted funds	TOTAL FUNDS 2024	*2023*
4 (d)	**Capital Projects**				
	Redevelopment Costs	0	0	0	*0*
	New Building Costs	0	0	0	*0*
		0	0	0	0
	TOTAL EXPENDITURE 2024	£231,124	£39,066	£270,190	£277,372

5 OTHER MOVEMENTS IN FUNDS

5 (a) **Transfers between Accounts**		Unrestricted funds	Restricted funds	2024 £	*2023 £*
Current A/c		0	14,345	14,345	(29,468)
CofE Investment Fund		0	(15,000)	(15,000)	0
CCLA Harrison Fund	Deposit A/c	0	(10,000)	(10,000)	13,990
CCLA Mission Fund	Deposit A/c	0	10,655	10,655	0
CCLA General Funds	Deposit A/c	0	0	0	30,000
Appeal Fund at NatWest Bank - Closed		0	0	0	(472)
CAF Savings fund - Closed		0	0	0	(14,050)
Total Net Transfers between Funds		0	0	0	0

5 (b) **Other recognised gains/(losses)**				
	0	0	0	*0*
Total other recognised gains/(losses)	0	0	0	0

5 (c) **Net gains/(losses) on investments**				
CofE Investment Fund	2,130	3,002	5,132	*17,799*
Total net gains/(losses) on investments	2,130	3,002	5,132	*17,799*

6 FIXED ASSETS

6 (a) Tangible fixed assets ***NONE***

6 (b) **Fixed asset Investments**	*Unrestricted £*	*Restricted £*	*2024 £*	*2023 £*
Cof E Investment Fund - Income Shares	95,180	100,296	195,476	*205,344*
	95,180	100,296	195,476	*205,344*

6 (c) **Other fixed assets**				
Hope House - 5 Year Lease	0	9,000	9,000	*13,500*
	0	9,000	9,000	*13,500*

7 DEBTORS	Unrestricted £	Restricted £	2024 £	*2023 £*
Sundry debtors and prepayments	324	0	324	*1,076*
	324	0	324	*1,076*

8 LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR	2024	*2023*
Accruals and deferred income	4,444	*4,444*
Creditors for goods and services -	4,570	*3,626*
	9,014	*8,070*

Accruals and deferred income include audit and accountancy charges + VAT at 20%.

9 NET ASSETS BY FUND		Unrestricted funds £	Restricted funds £	TOTAL £
Fixed assets	Church of England Investment Fund	95,180	100,296	195,476
	Hope House Lease	0	9,000	9,000
Current assets		52,968	21,333	74,301
Debtors		324	0	324
Current liabilities		(9,014)	0	(9,014)
Long term liabilities		0	0	0
Fund balances		139,458	130,629	270,087

10 UNRESTRICTED FUNDS	Balance at 1st January 2024 £	Movements in Resources *Incoming* £	*Outgoing* £	*Transfers* £	Balance at 31st December 2024 £
Current a/c, General Fund	13,671	229,185	(231,124)	0	11,732
CCLA Savings Accounts (General Funds)	30,905	1,640	0	0	32,545
CofE Investment Fund (General Units value at 31 Dec)	93,051	2,130	0	0	95,181
	137,627	232,955	(231,124)	0	139,458

11 RESTRICTED FUNDS					
Current a/c, Restricted Funds	10,655	7,131	(32,131)	14,345	0
CCLA Savings Accounts	14,702	1,077	0	655	16,434
Youth Bursary	4,900	0	0	0	4,900
Restricted collections	0	2,435	(2,435)	0	0
CofE Investment Fund (Harrison Fund) (Restricted Units value at 31 Dec)	112,293	3,002	0	(15,000)	100,295
Hope House Lease	*13,500*	*0*	*(4,500)*	*0*	*9,000*
	156,050	13,645	(39,066)	0	130,629
ALL FUNDS	293,677	246,600	(270,190)	0	270,087

12 CHURCH GIVING

Details of Church Giving to Mission made during the year, are as follows:

Tearfund	3600	Alleviation of poverty worldwide + Middle East Appeal
Kairos Connexion	*1900*	*Raising Missionary Disciples*
CMS – Padayachees Chris & Veroni	1800	Christian leaders in Middle East
Kody and Amy Friessen	1500	Mission to Persians in Turkey
CORD Global	1500	Building peace by tackling the issues that lead to violence in previous war torn countries, so creating safe and stable societies where people can flourish.
Barnabas Aid	1000	Serving persecuted Christians worldwide
Dane Hill Ventures (CPAS)	1000	Christian holidays for young people aged 10 – 18
Open Doors	1000	Serving persecuted Christians worldwide
CAP	1000	Releasing Families from poverty through the local church
Fusion	1000	Student mission through local churches
Wycliffe bible translators	1000	For a world where everyone can know Jesus through the Bible & training Pastors
Dover Outreach Winter Night Shelt	1000	Supporting local homeless people
Martha Trust	500	Caring for profoundly disabled people, to allow them to achieve their potential and, where possible, their independence
Canterbury Street Pastors	500	Trained volunteers who care for, listen to, and help *people who are in need on the streets*
Total of other grants below £500	£4,135	
Total Church Giving 2024	£22,435	

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR

England & Wales - Charity number 1130487

Accounts

St. George's Church, Deal
Annual Report of the Parochial Church Council for the Year Ended 31 December 2023

Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)
PCC Members who have served from 1st January 2023 until the date this report was approved are:

Vicar:	The Revd Christopher Spencer
Associate Minister:	The Revd Christopher Penfold
Curate:	The Revd Ben Forbes (until May 2023)
Wardens:	Alex Kent Sue Fotheringham
Lay Chair:	Alex Kent
PCC Officers:	Carol Wake (Secretary) Trevor Longman & Des Birchall (Joint Treasurers)
Deanery Synod Reps:	Trevor Longman, Alex Kent, vacancy
Other elected Members:	Pete Gill (until March 2023) Richard Webber David Wake Liz Larner (until March 2023) Dave Williams (until March 2023) James Smith Robbie Langford Jo Radcliffe Rosie Orlando (until March 2023) Sarah Fisher Geraldine Phelan (from March until May 2023) Lynn Watson (from March 2023) Rob Page (from March 2023) Mary Donaldson (from March 2023) Jacob Ball (from March 2023)

Staff

Admin Assistant	Michelle Gill (2 days/wk) until May 2023
Administrator	Stella Banks (18 hrs/wk) from December 2023
Church Cleaners	Rachel Gillespie (6 hrs/wk), Geraldine Phelan (4 hrs/wk to February 2023)
	Alona Kovalchuk (4 hrs/wk) from April 2023
	Kateryna Olecsiienko (4hrs/wk) from April 2023
Caretaker and Network administrator	Steve Banks (14 hrs/wk) from December 2023

Voluntary appointments (p/t)

General Ministry Assistants	Sue Fotheringham, Alan Fotheringham
Interim Operations Coordinator	David Wake (until April 23)

Bankers	NatWest Bank, 31 High Street, Deal, Kent. CT156EE.
Ind Examiners	SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity in September 2009.

The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

The Leadership Team was an extension of the ministry of the clergy and until March 2023 it had responsibility for vision, acting in a similar way to an eldership. The members were Chris Spencer, Chris Penfold, Ben Forbes, Jo Radcliffe and Alison Kent. The Leadership Team ceased to operate from April onwards while new terms of reference were agreed with the PCC for a new Mission and Ministry Team fulfilling a similar function. This team was not finalised by the end of the year

Until April 2023 the Operational and Church Administrative staff and volunteers were managed by David Wake in his voluntary capacity as Interim Operations Coordinator. He also, along with Sue and Alan Fotheringham, had responsibility for day-to-day operational running and resourcing of church activities under the oversight of Revd. Chris Spencer. Since April 2023 Sue and Alan Fotheringham have overseen all these responsibilities. Ministerial staff are managed by the Vicar, Revd. Chris Spencer.

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group. The membership during 2023 was the Vicar, the Associate Minister, both Churchwardens, (one of whom is Lay Chair), both Treasurers and one other PCC member, David Wake.

Purpose of Sub-groups of PCC

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed to oversee the Stewardship Focus, and encourage generous stewardship
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- Personnel Group - HR matters are dealt with by the Vicar, Wardens and one other lay member appointed by PCC.
- Safeguarding Group – this group monitors the implementation of the PCC's safeguarding policy and procedures.

Other groups are created for particular projects. During 2023 the St George's Hall Development group was established to advise the PCC on the options for the future of St George's Hall.
All these groups report to the Standing Committee which then reports to the PCC.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of co- operating with the Vicar, The Revd. Christopher Spencer in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.

When planning our activities for the year, the Vicar and PCC consider the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

Review of the Year

<u>A year of resting, restoring and reshaping</u>

The verse chosen for the year 2023 was Eph 3:20 -21

‘ Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen.’

As the church continued to recover from the effects of the Covid pandemic, and other changes in 2022, much of the year was spent prayerfully waiting on God as he brought about restoration and made us ready for the next chapter of St Georges life, ministry and mission.

After Easter, we gathered for 6 weeks on Saturday mornings to pray, culminating with a week of prayer before Pentecost. In the autumn there was a further week of prayer with the church open for ‘Encounter Evenings’.

Gathering for worship

The pattern of a quiet said service of Holy Communion at 8am, weekly morning worship at 10.30am (with Communion once a month) on Sundays and mid-week Wednesday Communion service continued, with an ongoing sense of God’s presence among us.
Week by week we are thankful to the many people who contribute to all the various aspects of our gatherings, hosting, making coffee, praying, leading and helping with children and young people’s groups, making music, staffing the AV desk, preaching, leading, setting up and clearing away.

A new development in the year was making most of our all-age worship gatherings to be Café-church, gathering around tables for an interactive act of worship. Whilst this was a challenge for some, many very much value this means of truly interacting across the age range. Chris Penfold took the lead in this development, supported by Barbs and with the help of a number of others developing skills in leading worship. On one occasion, Café-church included Café- Communion, shared around each table.

Dave Williams coordinated the music teams for the first half of the year, with Dave Stafford becoming Worship Team Leader in the summer. Alan Fotheringham continued to lead the AV team, developing the number of people involved and managing the increased demands of a weekly livestream for those who cannot be present, and those who are looking in from the outside. This added component is much valued by those who are house-bound, or unwell, or somewhere else in the world.

Christmas worship continues to be a highlight in the year, with a full ‘normal’ pattern in 2023. We welcomed Martha Trust for their Carol Service and the Parochial School nativity play with Carols. Carols by Candlelight with choir and orchestra took place twice, on Sunday and Monday, gathering St Georges congregation, friends and family, and members of other churches in Deal. Christingle Carols with dressing up nativity were ticketed and full at both 3pm and 5pm, and Christmas morning saw a visit from some fairly bewildered shepherds, and a joyful celebration of the coming of Christ.

We held a special service following the Coronation of King Charles III on May 7th, sitting at long banqueting tables, followed by a bring and share Coronation lunch. The church looked great decked out in red, white and blue, and it conveniently allowed us to celebrate Ben and Alice Forbes time with us, before they moved on to new ministry at St Mary’s Reigate.

Personnel

Rev. Chris Penfold was welcomed as Associate Minister in January, and Rev. Ben Forbes moved on to become Associate Minister of St Mary's Reigate in May.
Following the end of her time in ministry at St Georges in October 2022, we held a farewell for Rev. Shiela Porter in Sunday worship on June 4th, giving thanks to God and acknowledging her many years of ministry here. She will be remembered not least for her passion for evangelism and missionary discipleship, pursuing Fresh Expressions of church, and her great skills in organisation.

In May 2023, Michelle Gill retired as Administrative Assistant due to ill-health, and Stella and Steve Banks were appointed to part-time posts as Church Administrator and Caretaker. These are new roles, and their arrival has been much appreciated.

Youth and Children's Ministry
The number of young people (11-18) gathering on a Sunday night as our 'Pulse' Community grew steadily to around 15 throughout the year under the leadership of Lynne Williams working by the end of the year with Chris Penfold, Sue Ball, Sarah Fisher and Trevor Smart. A significant proportion of these young people are not from church families. 2 young people went away on CPAS CYFA Venture camps in the summer.

The children's ministry team continued to serve our children and families as they led the Sunday morning children's groups: Paddlers for pre-schoolers meeting in the creche room, Divers for yrs R-4 in the Extension and Emerge for yrs 5-9 in Hope House. Smaller numbers of children and families in the congregation and more irregular attendance have made numbers erratic and group cohesion sometimes difficult, particularly for Emerge. Lisa Knight needed to step back from her role as Children's ministry team leader during the year due to family commitments, and Emily Smith took this on towards the end of the year in an interim capacity until Easter 2024.

The Tadpoles group for mothers with non-walking babies continued on a Thursday morning throughout the year. It is much appreciated, although staffing it continued to be a challenge.

Missional Communities

The many members of St Georges Missional Communities continued to value their life together, although pressures of life and family responsibilities have limited some in their activity. Members of 'Ignite' again participated in the United Families Christmas Dinner Project, 'Watch this Space' have staffed the church building for visitors, masterminded St Georges participation in catering for Dover Winter night Shelter and run a Christmas Craft Activity morning for visitors. Springboard have served the Wednesday Warm Welcome one week per month. Gatherings of various small groups within our Communities for Bible Study, prayer, shared meals and personal support have continued to be valued.
A gathering for MC Core Teams was held in November, recognising and supporting the missional power of pastoral care.
'Galilee' Community based in Kingsdown has continued to thrive and develop under the leadership of Jo Radcliffe and Mauro Feltrin with the support of Stephen Ball. The

Carpenters Arms Sandwich took a break from their regular patterns of meeting at the end of 2023, in order to review what their calling for life and mission would be for the future.

Outreach Events

The arrival of Chris and Barbs Penfold has seen some new initiatives come into being. There have been social celebration events which have gathered both St Georges members, their friends and some others from beyond the church community. These were a Eurovision evening (with a strong Ukrainian attendance!) an Abba Mamma Mia evening, and a New Year's Eve celebration. These were great fun, and a good opportunity to build relationship with those who are not part of St Georges.

In addition to the annual outdoor worship and coffee and cake give-away at the town 'Braderie', Chris built a team with members from other churches, to hold three 'Well-being' events in the church garden on the High Street. This has become a significant gathering space on a Saturday morning, now that it is temporarily pedestrianised every week. These events have included hospitality in the form of coffee and cake, advice from professional physiotherapist and osteopath, a listening ear and the offer of prayer.

At Pentecost, Chris led a gathering on the Pier with support from the Salvation Army, In December, working in partnership with Deal Parochial School, the Salvation Army band and friends from Community Church Deal, he coordinated a carols and mince pies event to build relationships in Stockdale Gardens in the week before Christmas. It was welcomed by the residents and went really well.

As we explore God's calling for St Georges in the years ahead, we will need to discern how these explorations in shared mission and outreach form part of our life together.

Wednesday Warm Welcome

This initiative, led by the Wednesday congregation leadership team with Springboard Missional Community grew throughout the year. Offering a light warm lunch after the Wednesday Communion service, and time to chat afterwards, it has been welcomed by a number of people in need of friendship, support and encouragement. We have received some financial support from Deal Town Council as part of the national initiative, and great cooperation with many support agencies including Community Wardens, Social Prescribers, and Age Concern. The needs of some of the participants can sometimes be challenging, but worthwhile. There can be as many as 60 people attending for the lunch. Few seem to be seeking out warm temperatures, but all are looking for a warm welcome!

Anna Chaplaincy

This ministry, seeking to meet the spiritual needs of elderly people has grown from the ministry of the Wednesday congregation and is part of the Bible Reading Fellowship's auspices. Jean and Paul Kerr continue to lead the team of Anna Chaplains and Friends as they visit elderly people in nursing homes, their own homes and hospitals. Links with other ministries in other churches in Deal and Walmer began to develop through the year.

Engagement with the local Community

A civic service took place in October on "Charter Day' with the Mayor and town councillors recognising St Georges place as the Civic church, and a key part of the town's community. Our ministry of supporting and celebrating local community continued as we hosted a number of concerts throughout the year, and the intensive Deal Festival in July, with many performances in the church over a 10 day period.

Wider church relationships

We continue to be a 'family member' of the Kairos Connexion, with its focus on disciple-making, church planting and evangelism. A team attended the National Teams gathering in February, and benefited from an online training day in the autumn. Chris Spencer continued to value being to be part of a peer-mentoring huddle with the director, Nick Harding.
We are part of the New Wine network, with a number of people attending the East Kent celebration at SMB in Canterbury in January, and the United Event at Detling Showground in the summer. We are members of the Evangelical Alliance.

Ecumenical relationships had dwindled before the Covid Pandemic, but have begun to recover with Chris Penfold working to rebuild relationships between Ministers and churches through prayer and shared outreach. Chris Spencer continues to be Area Dean, working with local Anglican churches as part of the Sandwich Deanery.

Visits from Mission Partners

Manu and Abi Moldenhauer visited us in June and brought their usual challenging encouragement from their pioneer mission of evangelism, disciple-making and church planting in Madrid. Amy and Kody Friessen also visited in June as they move from Turkey back to Canada for a while in their missionary calling to Iranians in Turkey.
Whilst not mission partners as such, we were pleased to host David and Benita Bauer for three weeks in March, before David began his first post as a parish priest in the Lutheran church in Southern Germany.

Prayer for the future

In our time of waiting, another verse from Ephesians 3 became important to us to take us into the year ahead: v 16-17
*I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, **17** so that Christ may dwell in your hearts through faith*.

Church electoral roll and average Sunday attendance

At the Annual Meeting, there were 145 persons on the Church Electoral Roll, many of whom are not resident within the parish. The parish mainly encompasses the town centre of Deal and since St. George's is a network church, many members live outside the parish. The Usual Weekly attendance based on October attendance was 191 adults and 13 children/young people under 16.

Parochial Church Council

The full PCC met six times during the year with an average level of attendance of 80 per cent. Committees and working groups met between meetings and minutes of those deliberations were received by the full PCC and discussed where necessary. In addition, regular meetings of staff were held for day-to-day management issues.

Resourcing the vision

Many members of St George's give regularly through the planned giving scheme. We also held two Gift Days in 2023. Overall, the church accounts show a small surplus for the year of £9,450. We are very thankful to God for his provision and for the generosity of so many in the church.

The PCC continues to plan to meet expenditure on an annual basis, using reserves strategically to fund ministry staffing costs, and church upkeep. As in previous years, the vision of St George's has been to become a church made up of Missional Communities supported by a Central Church base.

We are networked with other churches in the UK as part of the Kairos Connexion (which has grown out of St. Thomas, Philadelphia, Sheffield).
One of the church's values is 'All involved in ministry' and staff appointments are made to resource and support the wider ministry of every member of the church.

Buildings

The upkeep of buildings, particularly St. George's and Hardman halls has meant constant minor ongoing repairs. No significant repairs were completed to either the church building, the halls or Hope House in 2021, however the Quinquennial report has been received and works are taking place. A new 5 year lease on Hope House was agreed in January with the Diocese of Canterbury. We are grateful to Adrian Friend who tends the Church gardens which continues to look beautiful and well cared for.

Deanery Synod

All licenced clergy (Vicar and Associate Minister) and 2 members of the PCC sit on Sandwich deanery synod. St Georges Treasurer Trevor Longman is Deanery Treasurer, and Rev. Chris Spencer is Area Dean. The Synod met on three occasions in the year

Risk Management

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

Financial Risk

Since 2010, we have had a second Treasurer in order to share the responsibility for our finances. The Standing Committee acts as a Buildings and Finance committee, and once a term, monitors financial income and expenditure. We continue to seek to balance income and expenditure to minimise the need to make transfers from reserves.

Statutory and legal requirements

These include production of a Health and Safety policy, and the PCC has agreed to adopt ACAS standards for all employment matters. The current procedures are all available in the Church Office. Full insurance cover is provided by Ecclesiastical Insurance Ltd.

Safeguarding

The PCC appoints a Safeguarding Officer and agrees Safeguarding Policy in accordance with Diocesan Guidelines. The adoption of the Diocesan policy was agreed at the July meeting.

Sue Fotheringham is Safeguarding Officer, and Rev Ben Forbes was Parish Disclosure officer until May 2023. Sue Barritt took over this role in October 2023. Rev. Jean Kerr is Assistant Parish Safeguarding Officer, with particular responsibility for vulnerable adults and the Anna Chaplaincy. The PCC Safeguarding group has taken on responsibility for updating policies and procedures to ensure the PCC conforms with Church of England Safeguarding standards. This has been chaired by a member of the PCC, Jacob Ball, since its formation in December 2023. Sue Fotheringham and Jean Kerr have formed a Safeguarding team to meet three times a year to discuss and review practical implementation of safeguarding policy.

Safeguarding is everyone's responsibility, and basic online training provided by the Diocese is available to everyone. Appropriate safeguarding training is required for all church officers, including PCC members, all those working with children, young people and vulnerable adults, and other positions of responsibility.

A full safeguarding report to be presented at the APCM is also available on request from the Secretary.

Approved by the PCC on 4th March 2024



and signed on their behalf by Revd. Christopher Spencer (PCC Chair)

ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2023

AUDIT

St George's annual accounts for the financial year January to December 2023 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2023", on page 5 below, gives details of income and expenditure for the year and comparison with 2022.

The Independent Examiner's report, "Financial Statements of the PCC, 2023", contains full details of the income and expenditure for the year and is available to St George's members on request.

INCOME 2023

Regular PCC Income

Regular PCC Income was £245,760 for the year, a decrease of £3,273 on the 2022 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £196,878, a reduction of £12,356 on the amount for 2022, and £10,571 (5%) under the budget set for the year. This budget deficit is mainly due to having only one main gift day in 2023.

Our other main source of income, from the hiring of the church and halls, plus car parking, totalled £40,305; an increase of £7,261 on 2022, and £13,800 (52%) over the budget set for the year.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled £1,134 for the year.

Dividends of £5,613 were received from the C of E Investment Fund, equating to approximately 3.0% interest for the year. Dividends were paid into the current account.

Additional income from copying, PCC fees and audio/visual was £1,830.

Supplementary PCC Income

General Grants

A grant was received in December from Dover District Councill for Warm Spaces but, as this was for 2024 planned expenditure, it was accrued to 2024 and not included in the 2023 accounts.

No other grants were received in 2023.

Bequests & Legacies

A bequest of £1000 was received from the estate of Yvonne Goode and £9,655 from Brian Stevens. The PCC agreed that this should be reserved for use towards the cost of Youth, Children & Families ministry.

Trust Income

A disbursement of £26,000 was received from the Harrison Trust, which is the final major disbursement from the Trust. £10,000 was kept in the current account to pay for church upkeep and £16,000 was invested in a C of E Deposit account.

Other Income

Interest on our reserve savings accounts totalled £1,642 for the year.

Total Church Income
The total PCC income for 2023 was therefore £284,057, a decrease of £50,595 on 2022 (when a disbursement of £80,000 was received from the Harrison Trust)

The C of E Investment Fund
There were no movements in Investment Fund shares in 2023.

At 31st December, the fund "share price" was 9.5% up on the previous year and our total fund value totalled £205,344, which is £17,800 (9.5%) above the total purchase price of the "shares".

EXPENDITURE 2023
Regular Church Expenditure
Expenditure for regular church running costs and activities totalled £259,372 in 2023, an increase of £35,750 on the 2022 figure. This was £30,011 (10.6%) under the budget set for the year.

There were savings on budget for salaries & staff costs of £32,700; mainly due to the Senior Administrator and Caretaker not commencing until December, plus the proposed Youth & Families Ministers not being engaged.

Other below budget cost groups were Training & Discipleship (£2,700) plus Youth & Children's' work (£1,800).

Supplementary PCC Expenditure
The second year of the Hope House lease was £4,500.
This is accounted for at £4,500 per year over the 5-year term of the lease, 2022 to 2026.

An initial payment of £9,000 was made for the church boiler replacement.

£4,500 was paid in legal & professional services dealing with the sale of St George's Hall.

Total Church Expenditure
The total PCC expenditure for 2023 was £277,372, an increase of £47,200 on the 2022 figure.

Transfers to/from Reserves
Due to excess funds in the current account and the £26,000 disbursement from the Harrison Trust, £46,000 was transferred into reserves in the first part of 2023.

In December, £13,500 was transferred back to the current account to cover the cost of the new boilers and legal & professional services, shown above,.

ANNUAL BALANCE OF ACCOUNT
Regular income for the year was £13,612 below expenditure.

However, with supplementary income and expenditure included, there was a net funds surplus of £6,685 at the end of the year.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income allowing St George's to readily meet its financial commitments.

In December 2023 there were 126 persons or families who regularly contributed to the planned giving scheme, down 5 donors (net) from 2022. The donors include 102 tax efficient givers plus 24 non gift aid donors.

In 2023, planned giving from church members totalled nearly £164,600, a reduction of £4,400 on 2022 and £4,000 below the budget set for the year.

During 2023, the PCC agreed that St George's needed to move away from the three annual gift day appeals and encourage members to increase or start donating regularly to match donations given at the gift days. Future gift days could then be held to support specific projects or mission.

St George's therefore held just one gift day at Easter 2023, when nearly £12,000 was raised, including gift aid.

A Stewardship Focus was then held in November, at which time church members were encouraged to increase their giving, as described above, and to change their method of giving to the "Parish Giving Scheme", which significantly reduces the administration of collating donors' giving and collecting gift aid.

The results of the Stewardship Focus were to gain 8 new regular donors and to potentially increase regular giving, with gift aid, by £17,000 per year. In addition, a further £8,260 was received in one-off donations. By the end of the year, about 25% of our regular donors had changed over to the Parish Giving Scheme.

A big thank you to all donors for their valuable support.

RESERVES POLICY

It is the PCC's policy to invest reserve capital in CCLA or CAF deposit accounts or the CCLA Church of England Investment Fund; all of which are considered secure investments.

At the beginning of 2023, the CAF deposit account was closed and funds were moved into two new CCLA deposit accounts to gain a better rate of interest. Excess funds in the current account were also moved into these accounts.

It is also the PCC's policy to, when necessary, use capital from the Doris Salter Bequest to support regular church expenditure on mission and outreach. If support is required for church maintenance and upkeep, in particular major repairs and renewals, the Harrison Fund and Eastes Bequest are used.

It is the PCC's intention that a minimum of two months regular expenditure is held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to three months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

Full details of the church reserves is shown on page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised by special appeals.

In 2023 the total church giving was £22,867; a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2023

Tearfund	£3,920	Christians passionate about ending poverty worldwide + Middle East & Libya Appeals
CMS – Chris & Veronica Padayachee	£2,300	Christian mission in Middle East & Spain
Kairos Connexion	£1,900	Raising Missionary Disciples
CAP	£1,300	Releasing Families from poverty through the local church
Abi and Manu Moldenhauer	£1,300	Church planting in Spain
Mercy Ministries	£1,300	Working with young women with life controlling issues
Urban Saints	£1,300	Reaching and discipling young people
Christian Aid £500	£1,000	Fighting global poverty
Christian Concern	£1,000	Standing up for Christian belief in the public sphere
Bible Reading Fellowship	£1,000	Enabling people of all ages to grow in faith
Dover Outreach Centre	£1,000	Giving homeless people a hand up
Open Doors	£900	Supporting persecuted Christians worldwide
Fusion	£900	Student mission through local churches
Kody and Amy Friessen	£800	Reaching Iranians in Turkey
Barnabas Fund	£500	Syrian Earthquake
Total of other grants below £500	£2,447	
Total Church Giving 2023	£22,867	

Summary of Activities for the Year 2023

INCOME	2023		2022
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	100,203	40.8	105,623
Gift Aid Tax Recovered	29,111	11.8	33,139
GAYE & CAF Planned Giving	15,188	6.2	15,723
Non Gift-Aided Giving	20,059	8.2	14,578
Collections	6,389	2.6	3,767
Donations & Charity Appeals	4,982	2.0	10,910
Gift Day Donations + G-Aid	20,946	8.5	25,494
Church & Hall Rentals + Car Park	40,305	16.4	33,044
Income for Church Groups	1,134	0.5	338
Investment Income	5,613	2.3	5,095
Other Income	1,830	0.7	1,322
Sub Total - Regular PCC Income	**245,760**	**100.0**	**249,033**
Supplementary PCC Income			
Grants General	0		600
Bequests & Legacies	10,655		5,000
Trust Income	26,000		80,000
Interest on Reserve Funds	1,642		19
TOTAL PCC INCOME	**284,057**		**334,652**

EXPENDITURE	2023		2022
REGULAR PCC EXPENDITURE	**£**	**%**	**£**
Clergy Costs (Stipend, training, housing, etc)	95,951	37.0	43,860
Diocesan Shared Costs	50,263	19.4	49,637
Clergy Expenses	8,725	3.4	6,467
Youth/Children's Work + Staffing	1,639	0.6	1,260
Other Ministry Salaries & Costs	3,459	1.3	18,535
Admin Costs & Staffing	15,995	6.2	34,657
Worship, Training, Discipleship, Evang	11,754	4.5	12,179
Giving for Mission	22,867	8.8	27,435
Buildings Maintenance & Equipment	48,719	18.8	29,591
Total Regular PCC Expenditure	**259,372**	**100.0**	**223,621**
Supplementary PCC Expenditure			
Hope House Lease	4500		4512
Major Repairs/Renewals	9000		2037
Legal & Professional	4500		0
TOTAL PCC EXPENDITURE	**277,372**		**230,170**

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2023

	Notes	£	2023 £	*2022* £
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			205,344	*187,545*
Other:				
Hope House Lease			13,500	*18,000*
TOTAL FIXED ASSETS			218,844	*205,545*
CURRENT ASSETS				
Debtors	7	1,076		*2,526*
Investments:				
Short term deposits		45,607		*14,025*
Cash at bank and in hand		36,221		*59,707*
TOTAL CURRENT ASSETS		82,903		*76,258*
LIABILITIES:				
Amounts falling due within one year	8	8,070		*12,610*
NET CURRENT ASSETS			74,833	*63,648*
TOTAL ASSETS LESS CURRENT LIABILITIES			293,677	*269,193*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£293,677	*£269,193*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			137,627	*131,444*
Restricted funds			156,050	*137,749*
TOTAL CHARITY FUNDS			£293,677	*£269,193*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2023 £	*2022* £
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	195,145	13,522	208,667	*214,572*
Other voluntary incoming resources	2 (b)	0	0	0	*600*
Charitable Activities	2 (c)	40,087	2,048	42,135	*34,366*
Investment income	2 (d)	3,451	3,804	7,255	5,114
Trust income	2 (e)	0	26,000	26,000	*80,000*
TOTAL INCOME		238,683	45,374	284,057	*334,652*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	20,000	2,867	22,867	27,435
Directly for the work of the Church	4 (b)	199,088	33,288	232,376	164,885
Management and administration	4 (c)	21,477	652	22,129	37,850
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		240,565	36,807	277,372	230,170
NET INCOME/(EXPENDITURE)		(1,882)	8,567	6,685	104,482
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	8,065	9,734	17,799	(20,362)
NET MOVEMENT IN FUNDS		6,183	18,301	24,484	84,120
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		131,444	137,749	269,193	*185,073*
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£137,627	£156,050	£293,677	*£269,193*

CHURCH RESERVE FUNDS

At 31st December		2023	2022
Funds included in the PCC main account			
		£	£
Appeal Fund			
Restricted Reserve	*Current A/c*	0	472
CAF Deposit Fund			
Restricted Reserve	Harrison Trust	0	11,468
Unrestricted Reserves-		0	2,558
Total		0	14,025
CCLA Deposit Fund			
Restricted Reserve	Harrison Trust	14,702	0
Unrestricted Reserves-	General Fund	30,905	0
Total		45,607	0
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	112,294	102,560
Unrestricted Reserves-	Doris Salter Bequest	71,091	64,929
	Eastes Bequest	21,959	20,056
Total		205,344	187,545
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	17,648	15,670
Endowment		53,354	48,729
Total		71,002	64,400
School Fund			
Restricted Reserve	CCLA A/C	2,598	2,484
Totals			
Unrestricted Reserves		**30,905**	**2,558**
Restricted Reserves		**34,947**	**30,094**
Total Cash Reserves		**65,852**	**32,652**
Investments		**205,344**	**187,545**
Total Reserves		**271,196**	**220,197**
Eastes Fund Endowment		**53,354**	**48,729**

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

FINANCIAL STATEMENTS
OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2023

INDEPENDENT EXAMINER

Peter J Acott FCCA

Detailed examination conducted by

R A JONES
of SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective Responsibilities of PCC Members and Examiner
As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:
* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
* to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records.
It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as PCC members concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement
In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements
* to keep accounting records in accordance with Section 130 of the 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I are able to sign this report on the basis of the above paragraph.

Peter J Acott FCCA
for SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

Dated 26th February 2024

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2023 £	*2022 £*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	195,145	13,522	208,667	*214,572*
Other voluntary incoming resources	2 (b)	0	0	0	*600*
Charitable Activities	2 (c)	40,087	2,048	42,135	*34,366*
Investment income	2 (d)	3,451	3,804	7,255	5,114
Trust income	2 (e)	0	26,000	26,000	*80,000*
TOTAL INCOME		238,683	45,374	284,057	*334,652*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	20,000	2,867	22,867	27,435
Directly for the work of the Church	4 (b)	199,088	33,288	232,376	164,885
Management and administration	4 (c)	21,477	652	22,129	37,850
Other:					
Capital Projects	4 (d)	0	0	0	0
TOTAL EXPENDITURE		240,565	36,807	277,372	230,170
NET INCOME/(EXPENDITURE)		(1,882)	8,567	6,685	104,482
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	8,065	9,734	17,799	(20,362)
NET MOVEMENT IN FUNDS		6,183	18,301	24,484	84,120
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		131,444	137,749	269,193	*185,073*
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£137,627	£156,050	£293,677	*£269,193*

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2023

	Notes	2023 £	2023 £	2022 £
FIXED ASSETS	6			
Tangible assets			0	0
Investments:				
Church of England Investment Fund			205,344	187,545
Other:				
Hope House Lease			13,500	18,000
TOTAL FIXED ASSETS			218,844	205,545
CURRENT ASSETS				
Debtors	7	1,076		2,526
Investments:				
Short term deposits		45,607		14,025
Cash at bank and in hand		36,221		59,707
TOTAL CURRENT ASSETS		82,903		76,258
LIABILITIES:				
Amounts falling due within one year	8	8,070		12,610
NET CURRENT ASSETS			74,833	63,648
TOTAL ASSETS LESS CURRENT LIABILITIES			293,677	269,193
LIABILITIES:				
Amounts falling due after more than one year			0	0
TOTAL NET ASSETS			£293,677	£269,193
THE FUNDS OF THE CHARITY:				
Unrestricted funds			137,627	131,444
Restricted funds			156,050	137,749
TOTAL CHARITY FUNDS			£293,677	£269,193

Approved by the Parochial Church Council on ....26th February....2024
and signed on its behalf by:-

(Chairman) C. A. Spencer

(Member) _____

The notes on pages 6 to 13 form part of these accounts

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

1 ACCOUNTING POLICIES

1 (a) **Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. The members consider that with the current held funds, along with no indication of a significant decline in income, that it would be reasonable to consider the PCC as a going concern.

1 (b) **Funds**

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

The purposes of restricted funds are -

Appeal Fund -	The re-ordering of the church and associated buildings
Harrison Fund -	The maintenance and other costs incurred in the upkeep of the church *Note - the Harrison Fund forms the restricted part of the Church of the Church of England Investment Fund account, plus a restricted savings account with the CCLA*
Restricted Donations -	Donations received for specified charities, groups or persons
Youth Bursary	Donations received for youth work, particularly to be used as a bursary to assist young people for youth events and camps

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

1 (c) **Remuneration**

The cost of employing members of staff are summarised in note 3 below.

In accordance to Charity Commission guidelines -

Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

1 (d) **Incoming resources & income recognition**

Voluntary income and capital sources

Collections are recognized when made.

Income tax recoverable on gift-aided donations is recognized when received.

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

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

Bequests received in 2023

Bequests were received of £1000 from the Estate of Yvonne Goode and £9655 from the Estate of Brian Stevens Total £10,655

1 ACCOUNTING POLICIES - CONTINUED

Trust Income

£26,000 was received from the Harrison Trust, following sale of their last remaining property **(Note 2e, below.)**
Of this amount, £10,000 was retained in the current account for payment towards church upkeep and the remaining £16,000 was deposited in the CCLA, C of E Harrison (restricted) savings account

1 (e) Resources expended and expenditure recognition

Costs

Costs are accounted for on an accruals basis.

1 (f) Transfers between funds

Church Appeal Fund

The account was closed in 2023, as there had been no transactions for several years
The PCC agreed that the closing amount (£472) was to be be used towards church upkeep

The CAF savings account was closed and 2 new savings accounts opened with the CCLA to obtain a better rate of interest. All transfers are itemined in Note 5a, below

1 (g) Fixed assets and depreciation **(Note 6, below.)**

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off

Office equipment

Equipment used within church premises is depreciated as follows:
Office equipment - Written down value at 25% per annum on original cost
Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

Lease on Hope House

A new 5 year lease was taken out on 1st January 2022, with Canterbury DBF
A payment of £22,500 was made for the lease, discounted at £4,500 per year over the 5 years

There are no other assets accounted for at the present time.

2 INCOME

			Unrestricted funds	Restricted funds	TOTAL FUNDS 2023	*2022*
2 (a)	**Incoming resources from donors**		£	£	£	*£*
	Planned giving:					
	Gift Aided		100,203	0	100,203	*105,623*
	Gift Aid received on P Giving		27,873	0	27,873	*33,139*
	GAYE, CAF, etc.		15,188	0	15,188	*15,723*
	Non Gift Aided Planned Giving		20,059	0	20,059	*14,578*
	Collections		6,389	0	6,389	*3,767*
	Sundry donations		20,369	2,709	23,078	*31,944*
	Gift Aid received on donations		3,930	158	4,088	*4,460*
	Bequests / Legacies		0	10,655	10,655	*5,000*
	Training Costs		0	0	0	*130*
	Church Away Weekend		0	0	0	*0*
	Alpha / Evangelism / Clusters / Little Fishes		159	0	159	*0*
	Hospitality Income		870	0	870	*0*
	Youth & Children's Work Income		105	0	105	*208*
			195,145	13,522	208,667	*214,572*
2 (b)	**Grants and other incoming resources**					
	Grants	Youth & Children's Work	0	0	0	*0*
		Fuel Grant (CofE funding)	0	0	0	*600*
			0	0	0	*600*
2 (c)	**Income from charitable activities**					
	Duplicating income		123	0	123	*102*
	PCC Fees		1,437	0	1,437	*900*
	Fees for music & sound system + flowers		120	0	120	*320*
	Hire of premises	Church & Hope House	10,774	0	10,774	*12,459*
		Church Halls	25,203	0	25,203	*17,701*
		Car Parking	2,280	0	2,280	*2,400*
	Warm Spaces		0	2,048	2,048	*484*
	Insurance Reclaims		0	0	0	*0*
	Sundry sales		150	0	150	*0*
			40,087	2,048	42,135	*34,366*
	TOTAL NORMAL INCOME (Excluding investments and other income, BELOW)		£235,232	£15,570	£250,802	£249,538
2 (d)	**Income from investments**					
	CAF Deposit A/c	Interest	3	22	25	*19*
	CCLA Deposit A/c	Interest	905	712	1,617	*0*
	Cof E Investment Fund	Dividends to current a/c	2,543	3,070	5,613	*5,095*
			3,451	3,804	7,255	5,114
2 (e)	**Trust Income**					
	Harrison Trust, disbursement following sale of Property		0	26,000	26,000	*80,000*
			0	26,000	26,000	80,000

	Unrestricted funds	Restricted funds	TOTAL INCOME 2023	*2022*
TOTAL INCOME	£238,683	£45,374	£284,057	*£334,652*

3 ANALYSIS OF STAFF COSTS

SUMMARY	2023 £	2022 £
Salaries and wages	16,830	46,236
NICS & pension costs	0	192
	£16,830	£46,428

BREAKDOWN	Salaries / Wages	Pension & NICS (Net)	Total 2023	Total 2022
Missional Network Devt Leader	0	0	0	15,441
Administrator	853	0	853	7,421
Caretaker / Operations Manager	652	0	652	10,268
Church Secretary	7,746	0	7,746	7,803
Verger	1,043	0	1,043	250
Interns	0	0	0	856
Cleaners	6,536	0	6,536	4,389
Totals	£16,830	£0	£16,830	£46,428

No employees received employee benefits in excess of £60,000 during the year (2022: none)

4	**EXPENDITURE**	Unrestricted funds	Restricted funds	**TOTAL FUNDS** 2023	*2022*
4 (a)	**Church Giving (See Note 12)**	£	£	£	*£*
	Missionary and charitable giving				
	Church overseas:				
	- missionary societies	5,700	0	5,700	*5,802*
	- relief and development agencies	6,000	1,620	7,620	*9,600*
	Home missions and other Church Societies	7,550	0	7,550	*6,100*
	Secular charities	750	1,247	1,997	*5,933*
		20,000	2,867	22,867	*27,435*
4 (b)	**Directly for the work of the church**				
	Ministry:				
	Parish share	99,463	0	99,463	*93,497*
	Associate Minister	46,751	0	46,751	*0*
	Clergy expenses	8,725	0	8,725	*6,467*
	Missional Network Devt Leader emp costs	0	0	0	*15,441*
	Kairos Connection Support	800	0	800	*800*
	Church running expenses				
	Repair/maintenance, fittings & churchyard	0	8,672	8,672	*3,772*
	Major Repairs/Relacements	0	9,000	9,000	*0*
	Utilities	7,958	5,384	13,342	*8,149*
	Insurances	8,379	0	8,379	*6,422*
	Cleaning	7,085	0	7,085	*5,136*
	Music, audio & video	2,242	0	2,242	*1,899*
	Upkeep of services	1,240	0	1,240	*1,662*
	Church Halls running expenses				
	General Running Costs & Upkeep	2,266	0	2,266	*708*
	Utilities	5,497	0	5,497	*4,505*
	Support Costs				
	Training & Discipleship	801	0	801	*3,502*
	Church Away Weekend	0	0	0	*225*
	Missional Communities, Alpha & Evangelism	3,525	0	3,525	*3,078*
	Warm Spaces	0	882	882	*0*
	Catering/Hospitality	3,064	0	3,064	*1,813*
	Children & Youth groups	1,289	350	1,639	*1,260*
	Hope House Lease	0	4,500	4,500	*6,549*
	Legal & Professional	0	4,500	4,500	*0*
	Sundries	3	0	3	*0*
		199,088	33,288	232,376	*164,885*
4 (c)	**Management and administration**				
	Administrator employment related costs	853	0	853	*7,421*
	Caretaker/Operations Manager employment related costs	0	652	652	*10,268*
	Secretary employment related costs	7,746	0	7,746	*7,803*
	Minor Salaries & Payroll Costs	1,806	0	1,806	*2,294*
	Office Equipment	3,478	0	3,478	*899*
	Printing, stationery & office supplies	1,259	0	1,259	*2,795*
	Communications (Phone, internet, etc.)	3,060	0	3,060	*2,992*
	Audit and accountancy fees	2,310	0	2,310	*2,310*
	Bank Charges	965	0	965	*1,068*
	Equipment written off	0	0	0	*0*
	Depreciation	0	0	0	*0*
		21,477	652	22,129	*37,850*
	TOTAL EXPENDITURE (Excluding Funds expenditure)	£240,565	£36,807	£277,372	*£230,170*

		Unrestricted funds	Restricted funds	TOTAL FUNDS 2023	*2022*
4 (d)	**Capital Projects**				
	Redevelopment Costs	0	0	0	*0*
	New Building Costs	0	0	0	*0*
		0	0	0	0
	TOTAL EXPENDITURE 2023	£240,565	£36,807	£277,372	£230,170

5 OTHER MOVEMENTS IN FUNDS

		Unrestricted funds	Restricted funds	2023 £	*2022 £*
5 (a)	**Transfers between Accounts**				
	Current A/c	(27,440)	(2,028)	(29,468)	(70,000)
	CofE Investment Fund			0	70,000
	CAF Savings fund - Closed	(2,560)	(11,490)	(14,050)	0
	CCLA Harrison Savings A/c		13,990	13,990	0
	Appeal Fund at NatWest Bank - Closed		(472)	(472)	0
	CCLA *Deposit for general funds*	30,000		30,000	0
	Total Net Transfers between Funds	0	0	0	0
5 (b)	**Other recognised gains/(losses)**				
		0	0	0	*0*
	Total other recognised gains/(losses)	0	0	0	0
5 (c)	**Net gains/(losses) on investments**				
	CofE Investment Fund	8,065	9,734	17,799	*(20,362)*
	Total net gains/(losses) on investments	8,065	9,734	17,799	*(20,362)*

6 FIXED ASSETS

6 (a) Tangible fixed assets ***NONE***

		Unrestricted £	Restricted £	2023 £	*2022 £*
6 (b)	**Fixed asset Investments**				
	Cof E Investment Fund - Income Shares	93,051	112,293	205,344	*187,545*
		93,051	112,293	205,344	*187,545*
6 (c)	**Other fixed assets**				
	Hope House - 5 Year Lease	0	13,500	13,500	*18,000*
		0	13,500	13,500	*18,000*

7 DEBTORS	Unrestricted £	Restricted £	2023 £	*2022 £*
Sundry debtors and prepayments	1,076	0	1,076	*2,526*
	1,076	0	1,076	*2,526*

8 LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR	2023	*2022*
Accruals and deferred income	4,444	*2,310*
Creditors for goods and services -	3,626	*10,300*
	8,070	*12,610*

Accruals and deferred income include audit and accountancy charges + VAT at 20%.

9 NET ASSETS BY FUND		Unrestricted funds £	Restricted funds £	TOTAL £
Fixed assets	Church of England Investment Fund	93,050	112,294	205,344
	Hope House Lease	0	13,500	13,500
Current assets		51,572	30,256	81,828
Debtors		1,076	0	1,076
Current liabilities		(8,070)	0	(8,070)
Long term liabilities		0	0	0
Fund balances		137,628	156,050	293,678

10 UNRESTRICTED FUNDS	Balance at 1st January 2023 £	Movements in Resources *Incoming* £	*Outgoing* £	*Transfers* £	Balance at 31st December 2023 £
Current a/c, General Fund	43,901	237,775	(240,565)	(27,440)	13,671
CAF Savings Accounts (General Funds)	2,557	3	0	(2,560)	0
CCLA Savings Accounts (General Funds)	0	905	0	30,000	30,905
CofE Investment Fund (General Units value at 31 Dec)	84,986	8,065	0	0	93,051
	131,444	246,748	(240,565)	0	137,627

11 RESTRICTED FUNDS					
Current a/c, Restricted Funds	0	41,773	(29,090)	(2,028)	10,655
Appeal Fund	472	0	0	(472)	0
CAF Savings Accounts (Harrison Fund)	11,468	22	0	(11,490)	0
CCLA Savings Accounts (Harrison Fund)	0	712	0	13,990	14,702
Youth Bursary	5,250	0	(350)	0	4,900
Restricted collections	0	2,867	(2,867)	0	0
CofE Investment Fund (Harrison Fund) (Restricted Units value at 31 Dec)	102,559	9,734	0	0	112,293
Hope House Lease	18,000	0	(4,500)	0	13,500
	137,749	55,108	(36,807)	0	156,050
ALL FUNDS	269,193	301,856	(277,372)	0	293,677

12 CHURCH GIVING

Details of Church Giving to Mission made during the year, are as follows:

Tearfund	£3,920	Christians passionate about ending poverty worldwide + Middle East & Libya Appeals
CMS – Chris & Veronica Padayachee	£2,300	*Christian mission in Middle East & Spain*
Kairos Connexion	£1,900	Raising Missionary Disciples
CAP	£1,300	Releasing Families from poverty through the local church
Abi and Manu Moldenhauer	£1,300	*Church planting in Spain*
Mercy Ministries	£1,300	Working with young women with life controlling issues
Urban Saints	£1,300	Reaching and discipling young people
Christian Aid £500	£1,000	Fighting global poverty
Christian Concern	£1,000	Standing up for Christian belief in the public sphere
Bible Reading Fellowship	£1,000	Enabling people of all ages to grow in faith
Dover Outreach Centre	£1,000	Giving homeless people a hand up
Open Doors	£900	Supporting persecuted Christians worldwide
Fusion	£900	Student mission through local churches
Kody and Amy Friessen	£800	Reaching Iranians in Turkey
Barnabas Fund	£500	Syrian Earthquake
Total of other grants below £500	£2,447	
Total Church Giving 2023	£22,867	

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR

England & Wales - Charity number 1130487

Accounts



Annual Report
of the Parochial Church Council
# of St Georges, Deal
For the year ended 31st December 2022

St. George's Church, Deal
Annual Report of the Parochial Church Council for the Year Ended 31 December 2022

Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)

PCC Members who have served from 1st January 2022 until the date this report was approved are:

Vicar:	The Revd Christopher Spencer
Curate:	The Revd Ben Forbes
Wardens:	Jo Radcliffe (until April 22)
	Alex Kent
	Sue Fotheringham (from April 22)
Lay Chair	Alex Kent
PCC Officers	Carol Wake (Secretary)
	Trevor Longman & Des Birchall (Joint Treasurers)
Deanery Synod Reps	Trevor Longman, Alex Kent
	(Martin Porter was a member of Deanery Synod ex officio as Diocesan Synod member ;The Revd Shiela Porter was a member of Deanery Synod as rep. for Clergy with PTO)
Other elected Members	Sally Barclay (to April 22)
	Kaitelyn Chappell (to April 22)
	Pete Gill
	Richard Webber
	David Wake
	Liz Larner
	Dave Williams
	James Smith
	Robbie Langford
	Jo Radcliffe (From April 22)
	Rosie Orlando (From April 22)
	Sarah Fisher (From April 22)

Staff

Operations Manager	Martin Porter (2 days/wk until December 22)
Ministry Support Manager	Marco Orlando (4 days/wk until April 22)
New Forms Network Leader	Shiela Porter (4 days/wk until October 22))
Admin Assistant	Michelle Gill (2 days/wk)
Church Cleaners	Rachel Gillespie (6 hrs/wk)
	Geraldine Phelan (4 hrs/wk)

Voluntary appointments (p/t)

General Ministry Assistants	Sue Fotheringham (from July 22)
	Alan Fotheringham (from July 22)
Interim Operations Coordinator	David Wake (from November 22)

Bankers	NatWest Bank, 31 High Street, Deal, Kent. CT15 6EE.
Ind Examiners	SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity in September 2009.

The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

The Leadership Team is an extension of the ministry of the clergy. It has responsibility for vision and acts in a similar way to an eldership. During 2022 the members were Revd. Chris Spencer, Revd. Shiela Porter (until October 22), Jo Radcliffe, Revd. Ben Forbes and Alison Kent.

The Operational and Church Administrative staff and volunteers were managed by the Operations Manager (part-time), Martin Porter, until the end of October when he retired. David Wake volunteered to act as Interim Operations Coordinator from November and, jointly with Sue and Alan Fotheringham, has responsibility for day-to-day operational running and resourcing of church activities under the oversight of Revd. Chris Spencer. Ministerial staff are managed by the Vicar, Revd. Chris Spencer.

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group. The membership during 2022 was the Vicar, the New forms Network Leader (until October 22) both Churchwardens, (one of whom is Lay Chair), both Treasurers and one other PCC member, David Wake.

Purpose of Sub-groups of PCC

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed as required to oversee the biennial Stewardship Focus, and encourage generous stewardship
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- HR Group - HR matters are dealt with by the Vicar, Team Vicar, Wardens and one other lay member appointed by PCC.

Other groups are created for particular projects as the needs arise.
All these groups report to the Standing Committee which then reports to the PCC.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of co-operating with the Vicar, The Revd. Christopher Spencer in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.

When planning our activities for the year, the Vicar and PCC have considered the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

St. Georges' Vision:

Growing Communities that change lives
We believe we are called to saturate every segment of society with the goodness of God and the good news of Jesus through communities of belonging, hope and purpose.

We see ourselves as a gathered and dispersed church, seeking to bring the kingdom of God to many sectors of our local society through Missional Communities.

Key priorities for the future

Our three priorities are:

- **Raising missionary disciples:** This is the core calling of the church, and shapes all we do as we grow in love for God in worship, in love for one another in Community and in love for the world in mission.
- **Releasing the emerging generations:** Growing faith among children, youth and young adults has long been a calling for St Georges and continues to need resourcing and developing, reaching young people both within and beyond the church family
- **Reimagining the church:** Pressing into the new things that the Spirit of God is doing in the wider church is part of the essential character of St Georges. Building on our experience in reshaping the church for mission through Communities that change lives, we look to play our part in the vision for new Christian Communities within and beyond the Church of England.

The church's core values are:

- *All involved in ministry*
- *Becoming disciples*
- *Creating community*
- *Doing evangelism*
- *Encountering God*

Review of the Year
2022 was a year of re-grouping and reshaping after the challenges of the Covid 19 pandemic. The verse for the year was 'God is Spirit, and those who worship him must worship in spirit and in truth' (John 4:24) In-person Sunday services at 10.30am every week resumed following the pandemic from the start of the year. Livestreaming of the 10:30am Sunday service continued throughout the year enabling those who still felt vulnerable, or were unwell or otherwise unable to attend church, to worship with us.

Work with children and young people was a particular challenge as so many had not been able to attend church for almost two years. Ben Forbes took on the leadership of restoring the work with our young people, and gradually throughout the year was able to develop the relationships significantly. Lynne Williams worked with Ben, and also provided excellent support by opening her home to a group of older young people to help rebuild these relationships until July. Lisa Knight continued to lead and organise the children's ministry team and worked hard to build up once again a team of volunteers to support this essential work.
In the summer, a group for parents/carers and non-walking babies ' Tadpoles' was begun, meeting weekly in the Extension, led by Ellie Hobbs.

Missional communities continued to be essential components in the life of St George's, providing a model of a disciple-making church, enabling their members to share worship, prayer, pastoral support and fun. New Community 'The Beacon' with a vision for intergeneration church among people on the margins began in early summer led by Sue and Alan Fotheringham. 'Galilee', a micro-church plant led by Jo Radcliffe, her husband Mauro Feltrin and Stephen Ball ran an Alpha course, and continued to grow disciples throughout the year.

Learning Community gatherings for Missional Community Core teams took place in March and November, to support and encourage the life of our Communities in worship, community and mission. The Carpenters Arms Sandwich resumed regular gatherings for Café Church as well as weekly home meetings, and supported a worship gathering for Sandwich based in the URC church.
The Wednesday congregation also regathered through the year, and despite the deaths of a dozen or so regular members during the period of the pandemic, recovered its usual attendance of almost 50 people.

In the autumn of 2022, a number of community engagement projects arose. Members of three missional communities joining together to cook, deliver and serve an evening meal to Dover Winter Night Shelter on Sundays from the beginning of December, following the lead of one Community, 'Watch This Space' who cooked and delivered food in January and February. The Wednesday congregation and 'Springboard' Community partnered with Deal Town Council to provide a 'Warm Space' on Wednesday afternoons from October onwards, providing lunch, activities and conversation for all who came. An Anna Chaplaincy team was formed in October, building on existing work to meet the spiritual needs of older people, led by Revs. Jean and Paul Kerr.

Rev. Ben Forbes led 'The Bible course' in spring 2022, gathering around 150 church members in person, through Missional Communities, and individuals participating online. This was found very helpful in terms of growing in Biblical understanding and in regathering the church.

The Deal Festival of Music and Arts returned to St George's for many of its larger events, restoring the community's ability to enjoy live music events once again, while maintaining a cautious oversight of safety for those who still felt vulnerable post-pandemic.

A service of Thanksgiving for the life of Dixie (Francis) Dean was held in May and was a true celebration of a remarkable godly man who had led many to faith in the Lord Jesus Christ, and on into ministry. A special service to celebrate the Platinum Jubilee of Her Majesty Queen Elizabeth II was held in June, and later, a commemoration of her death was held in the week before her funeral. The church was opened for a screening of the funeral itself and a book or commemoration was available for members of the congregation and public to sign.

A recruitment process and interviews in July led to the selection of Rev. Chris Penfold as Associate Vicar who would begin his ministry at St Georges in January 2023. As a result, the decision was made to end the appointment of Rev. Shiela Porter as New Forms Network Leader in October 2022. Martin Porter retired from his position as Operations Manager at the end of the year.

Sue and Alan Fotheringham offered their time to support the mission and ministry of St Georges in the summer of 2022, as General Ministry Assistants, and have given invaluable support in dealing with personnel, practical and governance matters in a time of transition of staff and voluntary ministry. David Wake also offered his time and experience to take on a role as Interim Operations Coordinator from November.

Christmas worship returned to pre-pandemic shape, with two Carols by Candlelight services, two Christingle Family Carols (complete with dressing up nativity and Christingle Oranges) and Christmas morning Family Carols with Communion. These gatherings enabled the church to regather, and end the year in good heart for 2023.

There were two weddings at St Georges: Caroline Lawrence and James Irving, and Andrew Coster and Leanne Ewin.
Julie Callan was baptised by immersion and Julie Chidwick, Fran Sims, Melanie Morgan and Scott Phelan renewed their baptism promises with immersion on Easter Sunday evening.

Church electoral roll and average Sunday attendance

At the Annual Meeting, there were 136 persons on the Church Electoral Roll, many of whom are not resident within the parish. The parish mainly encompasses the town centre of Deal and since St. George's is a network church, many members live outside the parish. The Usual Weekly attendance based on October attendance was 167 adults and 13 children/young people under 16. (This does not include those attending missional community gatherings who do not attend central worship at St Georges church.)

Parochial Church Council

The full PCC met six times during the year with an average level of attendance of 80 per cent. Committees and working groups met between meetings and minutes of those deliberations were received by the full PCC and discussed where necessary. In addition, regular meetings of staff were held for day-to-day management issues. The PCC meeting in March 2022 was held online but since then all PCC meetings have been held in person in either the church or Hope House, with a link to Zoom when necessary to enable attendance for those who otherwise would have been unable to do so.

Resourcing the vision

Many members of St Georges give regularly through the planned giving scheme. We also held three Gift Days in 2022. Overall, the church accounts show a small surplus for the year of £16,362. We are incredibly thankful to God for his provision and for the generosity of so many in the church.

The PCC continues to plan to meet expenditure on an annual basis, using reserves strategically to fund ministry staffing costs, and church upkeep. As in previous years, the vision of St Georges is to become a church made up of Missional Communities supported by a Central Church base.
We are networked with other churches in the UK as part of the Kairos Connexion (which has grown out of St. Thomas, Philadelphia, Sheffield).

One of the church's values is 'All involved in ministry' and staff appointments are made to resource and support the wider ministry of every member of the church.

Buildings

The upkeep of buildings, particularly St. George's and Hardman halls has meant constant minor ongoing repairs. No significant repairs were completed to either the church building, the halls or Hope House in 2021, however the Quinquennial report has been received and works are taking place. A new 5-year lease on Hope House was agreed in January with the Diocese of Canterbury. We are grateful to Adrian Friend who tends the Church gardens which continue to look beautiful and well cared for.

Deanery Synod

All licenced clergy (Vicar, New Forms Network Leader until September 2022, and curate) and 3 members of the PCC sit on Sandwich deanery synod. St Georges Treasurer Trevor Longman is Deanery Treasurer, and Rev. Chris Spencer is Area Dean. The Synod met on three occasions in the year

Risk Management

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

Financial Risk
Since 2010, we have had a second Treasurer in order to share the responsibility for our finances. The Standing Committee acts as a Buildings and Finance committee, and once a term, monitors financial income and expenditure. We continue to seek to balance income and expenditure to minimise the need to make transfers from reserves.

Statutory and legal requirements
These include production of a Health and Safety policy, and an Employees' Handbook including Disciplinary, Grievance and Capability procedures. However, the PCC has identified the need for complete review and update of the Employee handbook to bring it into line with ACAS standards; this work is ongoing at the time of this report. The current procedures are all available in the Church Office. Full insurance cover is provided by Ecclesiastical Insurance Ltd.

Safeguarding

The PCC appoints a Safeguarding Officer and agrees Safeguarding Policy in accordance with Diocesan Guidelines. Martin Porter was the Parish Safeguarding Officer and Barbara Spicer the Parish Disclosure Officer until June 2022. Sue Fotheringham took over as Safeguarding Officer at that time, and Rev Ben Forbes became Parish Disclosure officer. Rev. Jean Kerr was appointed as Assistant Parish Officer in December, with particular responsibility for vulnerable adults and the Anna Chaplaincy. A Safeguarding team was formed in November 2022 and has been updating policies and procedures to ensure the PCC conforms with Diocesan Safeguarding standards. Linking with the Diocese, online Safeguarding training is provided to those working with children, young people and vulnerable adults. Leaflets providing information about the policy for children and young people are available to parents. The PCC agreed to adopt the Diocesan policy for Safeguarding at its meeting in July.
A full safeguarding report to be presented at the APCM is also available on request from the Secretary.

Approved by the PCC on 10th March 2023
and signed on their behalf by Revd. Christopher Spencer (PCC Chair)



ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2022

AUDIT

St George's annual accounts for the financial year January to December 2022 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2022", on page 5 below, gives details of income and expenditure for the year and comparison with 2021.

INCOME 2022

Regular PCC Income

Regular PCC Income was £249,033 for the year, a decrease of £1,388 on the 2021 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £209,234, a decrease of £4,500 on the amount for 2021, just £1,100 (0.6%) under the budget set for the year.

Our other main source of income, from the hiring of the church and halls, plus car parking, totalled £33,044; an increase of £9,060 on 2021, and £4,300, 15% over the budget set for the year.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled just £338 for the year.

Dividends of £5,095 were received from the C of E Investment Fund, equating to approximately 2.8% interest for the year. These were paid into the current account as general income

Additional income from copying, PCC fees and audio/visual was £1,332.

Supplementary PCC Income

<u>General Grants</u>

A grant of £600 was received from the C of E Central Church funds, towards additional heating costs.

<u>Bequests & Legacies</u>

A bequest of £5000 was received from the Estate of Molly Boyce, with a suggestion that this was set against church heating costs.

In addition donations were received during the year of £500 in memory of Brian Marshall and £1,680 in memory of Dixie Dean.

<u>Trust Income</u>

A disbursement of £80,000 was received from the Harrison Trust, following sale of their final property. £30,000 was kept in the current account to pay for the Hope House Lease and other church running costs and £50,000 was invested in the C of E Investment fund.

<u>Other Income</u>

Interest on our reserve savings accounts totalled just £19 for the year.

Total Church Income

The total PCC income for 2022 was therefore £334,652, an increase of £72,200 on 2021.

The C of E Investment Fund
In addition to the £50,000 invested from the Harrison Trust income, the current account bank balance allowed a further £20,000 to be invested into General Reserves, a total of £70,000 investment for the year.

At 31st December, the fund "share price" was 12% down over the year. However, our total fund value totalled £187,545, which is approximately £17,000 above the total purchase price of the "shares".

EXPENDITURE 2022

Regular Church Expenditure
Expenditure for regular church running costs and activities totalled £223,621 in 2022, a decrease of £23,400 on the 2021 figure. This was £33,750 (13.5%) under the budget set for the year.

There were savings on budget for salaries & staff costs of £22,800; mainly due to the Associate Vicar not commencing in September, the Admin Manager finishing in April and the Missional Network Development Leader finishing in October, without these, or similar roles, being replaced.

Other below budget cost groups were Maintenance & Utilities (£6,100), Office & Admin (£2,600) and Youth & Children's' work (£2,450).

Supplementary PCC Expenditure
A new 5 year lease was taken out on Hope House commencing 1st January 2022. The cost of the lease was £25,000 (+ £12 disbursements). This is accounted for at £4,500 per year over the term of the lease.

Capital expenditure for the year therefore totalled £6,549; £4,512 for the Hope House lease plus £2,037 for new lapel microphones for church services.

Total Church Expenditure
The total PCC expenditure for 2022 was £230,170, a decrease of £18,382 on the 2021 figure.

Transfers from Reserves
Due to the reductions on expenditure, shown above, it was not necessary to transfer any funds from reserves in 2022.

ANNUAL BALANCE OF ACCOUNT
Regular income for the year was £25,412 above expenditure.

However, with supplementary income and expenditure included, there was a net surplus of £86,482 at the end of the year, mainly due to the Harrison Trust Income.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income allowing St George's to promptly meet its financial commitments.

In December 2022 there were 131 persons or families who regularly contributed to the planned giving scheme, 104 tax efficient givers plus 27 non gift aid donors.

The total figure is the same to that of 2021, with 7 new members contributing to regular planned giving whilst 7 people/families moved away from the church.

In 2022, planned giving from church members totalled nearly £169,000, very similar to that of 2021 and almost exactly on the budget set for the year.

St George's holds "Gift Day Appeals" three times each year. These give the opportunity for members to donate separately from regular planned giving and are particularly advantageous to those who feel they cannot commit to regular giving, or wish to give towards a specific project or area of ministry. In 2022 over £25,500 was donated in this manner, including gift aid received, which is about £8,000 below the previous year's figure. A big thank you to all donors for their valuable support.

RESERVES POLICY

It has been the PCC's policy to invest reserve capital sums in CAF deposit accounts or the CBF Church of England Funds; both of which are considered secure investments.

It is also the PCC's policy to, when necessary, use funds from the Doris Salter Bequest to support regular church expenditure on mission and outreach. If necessary, to support church maintenance and upkeep, the Harrison Fund and Eastes Bequest are used.

It is the PCC's intention that a minimum of two months regular expenditure is held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to two months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

Capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

For details of the full church reserves, see page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised by special appeals.

In 2022 the total church giving was £27,435, a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2022

Tear Fund	£3,550	Christians passionate about ending poverty worldwide + Ukraine Appeal
Bible Society	£2,500	Ukraine Appeal
Kairos Connexion	£1,900	Raising Missionary Disciples
Barnabas Fund	£1,650	Providing hope and aid for the persecuted church
CMS – Padayachees Chris & Veronica	£1,650	Christian mission in Spain & North Africa
MAF	£1,650	Flying for aid, development and mission organisations
CAP	£1,250	Releasing Families from poverty through the local church
Kody and Amy Friessen	£1,250	Reaching Iranians in Turkey
SOMA	£1,250	Working for transformation of communities and lands through the power of the Holy Spirit
TLG	£1,250	Bringing hope and a future to struggling children
Dover Outreach Centre	£1,000	Working with homeless people & winter night shelter
Fusion	£1,000	Student mission through local churches
OneLife	£1,000	Young leader development UK
Christian Aid £500	£1,500	Fighting global poverty
TLG - 'Make lunch'	£500	Free school meals for needy children
Total of other grants below £500	£4,535	
Total Church Giving 2022	£27,435	

Summary of Activities for the Year 2022

INCOME	2022		2021
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	105,623	42	113,756
Gift Aid Tax Recovered	33,139	13	28,439
GAYE & CAF Planned Giving	15,723	6	17,920
Non Gift-Aided Giving	14,578	6	9,239
Collections	3,767	2	1,180
Donations & Charity Appeals	10,910	4	9,686
Gift Day Donations + G-Aid	25,494	10	33,519
Church & Hall Rentals + Car Park	33,044	13	23,975
Income for Church Groups	338	0	934
Investment Income	5,095	2	3,504
Other Income	1,322	1	8,269
Sub Total - Regular PCC Income	**249,033**	**100**	**250,421**
Supplementary PCC Income			
Grants General	600		1,347
Grants, other (HMRC Furlough grants)	0		9,663
Appeal Fund	0		0
Bequests & Legacies	5,000		1,000
Trust Income	80,000		0
Interest on Reserve Funds	19		7
TOTAL ALL PCC INCOME	**334,652**		**262,438**

EXPENDITURE	2022		2021
Regular PCC Expenditure	**£**	**%**	**£**
Parish Share (Inc Clergy salaries & costs)	93,497	41.8	115,388
Clergy Expenses	6,467	2.9	3,038
Youth/Children's Work	1,260	0.6	2,386
Other Ministry Salaries & Costs	18,535	8.3	24,292
Admin Costs & Staffing	34,657	15.5	35,840
Worship, Training, Discipleship, Evang	12,179	5.4	9,600
Giving for Mission	27,435	12.3	24,006
Buildings Maintenance & Equipment	29,591	13.2	32,467
Total Regular PCC Expenditure	**223,621**	**100.0**	**247,017**
Supplementary PCC Expenditure			
Appeal Fund	0		0
Capital expenditure	2,037		1,535
Hope House Lease	4,512		0
TOTAL ALL PCC EXPENDITURE	**230,170**		**248,552**

Note on Expenditure groups:

1. The Parish Share includes the stipends and other salaried costs of the Vicar, plus St George's contribution to the Diocesan costs.

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2022

	Notes	2022 £	2022 £	*2021* £
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			187,545	*137,907*
Other:				
Hope House Lease (4 remaining years)			18,000	*0*
TOTAL FIXED ASSETS			205,545	*137,907*
CURRENT ASSETS				
Debtors	7	2,526		*3,736*
Investments:				
Short term deposits		14,025		*14,006*
Cash at bank and in hand		59,707		*35,517*
TOTAL CURRENT ASSETS		76,258		*53,259*
LIABILITIES:				
Amounts falling due within one year	8	12,610		*6,093*
NET CURRENT ASSETS			63,648	*47,166*
TOTAL ASSETS LESS CURRENT LIABILITIES			269,193	*185,073*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£269,193	*£185,073*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			131,444	*104,963*
Restricted funds			137,749	*80,110*
TOTAL CHARITY FUNDS			£269,193	*£185,073*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2022 £	*2021 £*
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	208,137	6,435	214,572	*215,673*
Other voluntary incoming resources	2 (b)	600	0	600	*11,010*
Charitable Activities	2 (c)	34,366	0	34,366	*32,244*
Investment income	2 (d)	5,099	15	5,114	3,511
Trust income	2 (e)	0	80,000	80,000	*0*
TOTAL INCOME		248,202	86,450	334,652	*262,438*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	21,000	6,435	27,435	24,006
Directly for the work of the Church	4 (b)	152,885	12,000	164,885	185,007
Management and administration	4 (c)	37,850	0	37,850	39,539
Other:					
Appeal fund	4 (d)	0	0	0	0
TOTAL EXPENDITURE		211,735	18,435	230,170	248,552
NET INCOME/(EXPENDITURE)		36,467	68,015	104,482	13,886
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	(9,986)	(10,376)	(20,362)	17,337
NET MOVEMENT IN FUNDS		26,481	57,639	84,120	31,223
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		104,963	80,110	185,073	153,850
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£131,444	£137,749	£269,193	*£185,073*

CHURCH RESERVE FUNDS

Accrued Summary

At 31st December		2022	2021
Funds included in the PCC main account			
		£	£
Appeal Fund			
Restricted Reserve	Current A/c	472	472
CAF Deposit Fund			
Restricted Reserve	Harrison Trust	11,468	11,453
Unrestricted Reserves-	Hall Fund	2,558	2,554
Total		14,025	14,006
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	102,560	62,936
Unrestricted Reserves-	Doris Salter Bequest	64,929	52,253
	Eastes Bequest	20,056	22,719
Total		187,545	137,908
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	15,670	14,023
Endowment		48,729	55,198
Total		64,400	69,221
School Fund			
Restricted Reserve	CCLA A/C	2,517	2,484
Totals			
Unrestricted Reserves		**2,558**	**2,554**
Restricted Reserves		**30,127**	**28,432**
Total Cash Reserves		**32,685**	**30,986**
Investments		**187,545**	**137,908**
Endowments		**48,729**	**55,198**
Total Reserves		**268,959**	**224,091**

ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2022

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The "Summary of Activities for the Year 2022", on page 5 below, gives details of income and expenditure for the year and comparison with 2021.

The Independent Examiner's report, "Financial Statements of the PCC, 2022", contains full details of the income and expenditure for the year and is available to St George's members on request.

INCOME 2022

Regular PCC Income

Regular PCC Income was £249,033 for the year, a decrease of £1,388 on the 2021 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £209,234, a decrease of £4,500 on the amount for 2021, just £1,100 (0.6%) under the budget set for the year.

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In addition donations were received during the year of £500 in memory of Brian Marshall and £1,680 in memory of Dixie Dean.

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A disbursement of £80,000 was received from the Harrison Trust, following sale of their final property. £30,000 was kept in the current account to pay for the Hope House Lease and other church running costs and £50,000 was invested in the C of E Investment fund.

Other Income

Interest on our reserve savings accounts totalled just £19 for the year.

Total Church Income
The total PCC income for 2022 was therefore £334,652, an increase of £72,200 on 2021.

The C of E Investment Fund
In addition to the £50,000 invested from the Harrison Trust income, the current account bank balance allowed a further £20,000 to be invested into General Reserves, a total of £70,000 investment for the year.

At 31st December, the fund "share price" was 12% down over the year. However, our total fund value totalled £187,545, which is approximately £17,000 above the total purchase price of the "shares".

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Supplementary PCC Expenditure
A new 5 year lease was taken out on Hope House commencing 1st January 2022. The cost of the lease was £25,000 (+ £12 disbursements). This is accounted for at £4,500 per year over the term of the lease.

Capital expenditure for the year therefore totalled £6,549; £4,512 for the Hope House lease plus £2,037 for new lapel microphones for church services.

Total Church Expenditure
The total PCC expenditure for 2022 was £230,170, a decrease of £18,382 on the 2021 figure.

Transfers from Reserves
Due to the reductions on expenditure, shown above, it was not necessary to transfer any funds from reserves in 2022.

ANNUAL BALANCE OF ACCOUNT
Regular income for the year was £25,412 above expenditure.

However, with supplementary income and expenditure included, there was a net surplus of £86,482 at the end of the year, mainly due to the Harrison Trust Income.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income allowing St George's to promptly meet its financial commitments.

In December 2022 there were 131 persons or families who regularly contributed to the planned giving scheme, 104 tax efficient givers plus 27 non gift aid donors.

The total figure is the same to that of 2021, with 7 new members contributing to regular planned giving whilst 7 people/families moved away from the church.

In 2022, planned giving from church members totalled nearly £169,000, very similar to that of 2021 and almost exactly on the budget set for the year.

St George's holds "Gift Day Appeals" three times each year. These give the opportunity for members to donate separately from regular planned giving and are particularly advantageous to those who feel they cannot commit to regular giving, or wish to give towards a specific project or area of ministry. In 2022 over £25,500 was donated in this manner, including gift aid received, which is about £8,000 below the previous year's figure. A big thank you to all donors for their valuable support.

RESERVES POLICY

It has been the PCC's policy to invest reserve capital sums in CAF deposit accounts or the CBF Church of England Funds; both of which are considered secure investments.

It is also the PCC's policy to, when necessary, use funds from the Doris Salter Bequest to support regular church expenditure on mission and outreach. If necessary, to support church maintenance and upkeep, the Harrison Fund and Eastes Bequest are used.

It is the PCC's intention that a minimum of two months regular expenditure is held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to two months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

Capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

For details of the full church reserves, see page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised by special appeals.

In 2022 the total church giving was £27,435, a list of major recipients is given below.

Mission and Charitable Giving Recipients – 2022

Tear Fund	£3,550	Christians passionate about ending poverty worldwide + Ukraine Appeal
Bible Society	£2,500	Ukraine Appeal
Kairos Connexion	£1,900	Raising Missionary Disciples
Barnabas Fund	£1,650	Providing hope and aid for the persecuted church
CMS – Padayachees Chris & Veronica	£1,650	Christian mission in Spain & North Africa
MAF	£1,650	Flying for aid, development and mission organisations
CAP	£1,250	Releasing Families from poverty through the local church
Kody and Amy Friessen	£1,250	Reaching Iranians in Turkey
SOMA	£1,250	Working for transformation of communities and lands through the power of the Holy Spirit
TLG	£1,250	Bringing hope and a future to struggling children
Dover Outreach Centre	£1,000	Working with homeless people & winter night shelter
Fusion	£1,000	Student mission through local churches
OneLife	£1,000	Young leader development UK
Christian Aid £500	£1,500	Fighting global poverty
TLG - 'Make lunch'	£500	Free school meals for needy children
Total of other grants below £500	£4,535	
Total Church Giving 2022	£27,435	

Summary of Activities for the Year 2022

INCOME	2022		2021
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	105,623	42	113,756
Gift Aid Tax Recovered	33,139	13	28,439
GAYE & CAF Planned Giving	15,723	6	17,920
Non Gift-Aided Giving	14,578	6	9,239
Collections	3,767	2	1,180
Donations & Charity Appeals	10,910	4	9,686
Gift Day Donations + G-Aid	25,494	10	33,519
Church & Hall Rentals + Car Park	33,044	13	23,975
Income for Church Groups	338	0	934
Investment Income	5,095	2	3,504
Other Income	1,322	1	8,269
Sub Total - Regular PCC Income	**249,033**	**100**	**250,421**
Supplementary PCC Income			
Grants General	600		1,347
Grants, other (HMRC Furlough grants)	0		9,663
Appeal Fund	0		0
Bequests & Legacies	5,000		1,000
Trust Income	80,000		0
Interest on Reserve Funds	19		7
TOTAL ALL PCC INCOME	**334,652**		**262,438**

EXPENDITURE	2022		2021
Regular PCC Expenditure	**£**	**%**	**£**
Parish Share (Inc Clergy salaries & costs)	93,497	41.8	115,388
Clergy Expenses	6,467	2.9	3,038
Youth/Children's Work	1,260	0.6	2,386
Other Ministry Salaries & Costs	18,535	8.3	24,292
Admin Costs & Staffing	34,657	15.5	35,840
Worship, Training, Discipleship, Evang	12,179	5.4	9,600
Giving for Mission	27,435	12.3	24,006
Buildings Maintenance & Equipment	29,591	13.2	32,467
Total Regular PCC Expenditure	**223,621**	**100.0**	**247,017**
Supplementary PCC Expenditure			
Appeal Fund	0		0
Capital expenditure	2,037		1,535
Hope House Lease	4,512		0
TOTAL ALL PCC EXPENDITURE	**230,170**		**248,552**

Note on Expenditure groups:

1. The Parish Share includes the stipends and other salaried costs of the Vicar, plus St George's contribution to the Diocesan costs.

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2022

	Notes	2022 £	2022 £	*2021 £*
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			187,545	*137,907*
Other:				
Hope House Lease (4 remaining years)			18,000	*0*
TOTAL FIXED ASSETS			205,545	*137,907*
CURRENT ASSETS				
Debtors	7	2,526		*3,736*
Investments:				
Short term deposits		14,025		*14,006*
Cash at bank and in hand		59,707		*35,517*
TOTAL CURRENT ASSETS		76,258		*53,259*
LIABILITIES:				
Amounts falling due within one year	8	12,610		*6,093*
NET CURRENT ASSETS			63,648	*47,166*
TOTAL ASSETS LESS CURRENT LIABILITIES			269,193	*185,073*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£269,193	*£185,073*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			131,444	*104,963*
Restricted funds			137,749	*80,110*
TOTAL CHARITY FUNDS			£269,193	*£185,073*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2022 £	*2021* £
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	208,137	6,435	214,572	*215,673*
Other voluntary incoming resources	2 (b)	600	0	600	*11,010*
Charitable Activities	2 (c)	34,366	0	34,366	*32,244*
Investment income	2 (d)	5,099	15	5,114	3,511
Trust income	2 (e)	0	80,000	80,000	*0*
TOTAL INCOME		248,202	86,450	334,652	*262,438*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	21,000	6,435	27,435	24,006
Directly for the work of the Church	4 (b)	152,885	12,000	164,885	185,007
Management and administration	4 (c)	37,850	0	37,850	39,539
Other:					
Appeal fund	4 (d)	0	0	0	0
TOTAL EXPENDITURE		211,735	18,435	230,170	248,552
NET INCOME/(EXPENDITURE)		36,467	68,015	104,482	13,886
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	(9,986)	(10,376)	(20,362)	17,337
NET MOVEMENT IN FUNDS		26,481	57,639	84,120	31,223
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		104,963	80,110	185,073	153,850
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£131,444	£137,749	£269,193	*£185,073*

CHURCH RESERVE FUNDS

Accrued Summary

At 31st December		2022	2021
Funds included in the PCC main account			
		£	**£**
Appeal Fund			
Restricted Reserve	Current A/c	472	472
CAF Deposit Fund			
Restricted Reserve	Harrison Trust	11,468	11,453
Unrestricted Reserves-	Hall Fund	2,558	2,554
Total		14,025	14,006
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	102,560	62,936
Unrestricted Reserves-	Doris Salter Bequest	64,929	52,253
	Eastes Bequest	20,056	22,719
Total		187,545	137,908
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	15,670	14,023
Endowment		48,729	55,198
Total		64,400	69,221
School Fund			
Restricted Reserve	CCLA A/C	2,517	2,484
Totals			
Unrestricted Reserves		**2,558**	**2,554**
Restricted Reserves		**30,127**	**28,432**
Total Cash Reserves		**32,685**	**30,986**
Investments		**187,545**	**137,908**
Endowments		**48,729**	**55,198**
Total Reserves		**268,959**	**224,091**

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

FINANCIAL STATEMENTS
OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2022

INDEPENDENT EXAMINER

Peter J Acott FCCA

Detailed examination conducted by

R A JONES
of SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective Responsibilities of PCC Members and Examiner
As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:
* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
* to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records.
It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as PCC members concerning any such matters.
The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement
In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements
* to keep accounting records in accordance with Section 130 of the 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I are able to sign this report on the basis of the above paragraph.

Peter J Acott FCCA
for SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

Dated 6th March 2023

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2022 £	*2021* £
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	208,137	6,435	214,572	*215,673*
Other voluntary incoming resources	2 (b)	600	0	600	*11,010*
Charitable Activities	2 (c)	34,366	0	34,366	*32,244*
Investment income	2 (d)	5,099	15	5,114	3,511
Trust income	2 (e)	0	80,000	80,000	*0*
TOTAL INCOME		248,202	86,450	334,652	*262,438*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	21,000	6,435	27,435	24,006
Directly for the work of the Church	4 (b)	152,885	12,000	164,885	185,007
Management and administration	4 (c)	37,850	0	37,850	39,539
Other:					
Appeal fund	4 (d)	*0*	*0*	*0*	*0*
TOTAL EXPENDITURE		211,735	18,435	230,170	248,552
NET INCOME/(EXPENDITURE)		36,467	68,015	104,482	13,886
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	(9,986)	(10,376)	(20,362)	17,337
NET MOVEMENT IN FUNDS		26,481	57,639	84,120	31,223
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		104,963	80,110	185,073	153,850
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£131,444	£137,749	£269,193	*£185,073*

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2022

	Notes	2022 £	2022 £	2021 £
FIXED ASSETS	6			
Tangible assets			0	0
Investments:				
Church of England Investment Fund			187,545	137,907
Other:				
Hope House Lease			18,000	0
TOTAL FIXED ASSETS			205,545	137,907
CURRENT ASSETS				
Debtors	7	2,526		3,736
Investments:				
Short term deposits		14,025		14,006
Cash at bank and in hand		59,707		35,517
TOTAL CURRENT ASSETS		76,258		53,259
LIABILITIES:				
Amounts falling due within one year	8	12,610		6,093
NET CURRENT ASSETS			63,648	47,166
TOTAL ASSETS LESS CURRENT LIABILITIES			269,193	185,073
LIABILITIES:				
Amounts falling due after more than one year			0	0
TOTAL NET ASSETS			£269,193	£185,073
THE FUNDS OF THE CHARITY:				
Unrestricted funds			131,444	104,963
Restricted funds			137,749	80,110
TOTAL CHARITY FUNDS			£269,193	£185,073

Approved by the Parochial Church Council on ....6th March.... 2023
and signed on its behalf by:-

(Chairman) C. G. Spelman

(Member) _____

The notes on pages 6 to 13 form part of these accounts

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2022

1 ACCOUNTING POLICIES

1 (a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. *The members consider that with the current held funds, along with no indication of a significant* decline in income, that it would be reasonable to consider the PCC as a going concern.

1 (b) Funds

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

Appeal Fund -	The re-ordering of the church and associated buildings
Harrison Fund -	The maintenance and other costs incurred in the upkeep of the church
	Note, the Harrison Fund forms the restricted parts of -
	1 The CAF deposit account
	2 The Church of England Investment Fund account
Restricted Donations -	Donations received for specified charities, groups or persons
Youth Bursary	Donations received for youth work, particularly to be used as a bursary to assist young people for youth events and camps

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

1 (c) Remuneration

The cost of employing members of staff are summarised in note 3 below.
In accordance to Charity Commission guidelines -
Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

1 (d) Incoming resources & income recognition

Voluntary income and capital sources
Collections are recognized when made.
Income tax recoverable on gift-aided donations is recognized when received.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income
Rental income from letting of church premises is accounted for when earned.

Bequests received in 2022
A bequest of £5000 was received from the Estate of Molly Boyce

Trust Income
£80,000 was received from the Harrison Trust, following sale of their last remaining property **(Note 2e, below.)**
Of this amount, £30,000 was used during the year for purchase of the Hope House Lease, plus church running *expenses. The remaining £50,000 was invested in the C of E Investment fund, restricted units*

1 ACCOUNTING POLICIES - CONTINUED

Church Appeal Fund
No income was received in 2022

1 (e) Resources expended and expenditure recognition

Costs
Costs are accounted for on an accruals basis.

Church Appeal Fund
There was no Appeal Fund expenditure in 2022

1 (f) Transfers between funds

There were no transfers of funds made in 2022

1 (g) Fixed assets and depreciation (Note 6, below.)

Consecrated land and buildings and movable church furnishings
Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off

Office equipment
Equipment used within church premises is depreciated as follows:
Office equipment - Written down value at 25% per annum on original cost
Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

Lease on Hope House
A new 5 year lease was taken out on 1st January 2022, with Canterbury DBF
A payment of £22,500 was made for the lease, discounted at £4,500 per year over the 5 years

There are no other assets accounted for at the present time.

2 INCOME

			Unrestricted funds	Restricted funds	TOTAL FUNDS 2022	*2021*
2 (a)	**Incoming resources from donors**		£	£	£	£
	Planned giving:					
	Gift Aided		105,623	0	105,623	*113,756*
	Gift Aid received on P Giving		33,139	0	33,139	*28,439*
	GAYE, CAF, etc.		15,723	0	15,723	*17,920*
	Non Gift Aided Planned Giving		14,578	0	14,578	*9,239*
	Collections		3,767	0	3,767	*1,180*
	Sundry donations		26,089	5,855	31,944	38,483
	Gift Aid received on donations		3,880	580	4,460	*4,722*
	Bequests / Legacies		5,000	0	5,000	*1,000*
	Training Costs		130	0	130	*497*
	Church Away Weekend		0	0	0	*0*
	Alpha / Evangelism / Clusters / Little Fishes		0	0	0	*0*
	Hospitality Income		0	0	0	*0*
	Youth & Children's Work Income		208	0	208	437
			208,137	6,435	214,572	*215,673*
2 (b)	**Grants and other incoming resources**					
	Grants	Youth & Children's Work	0	0	0	*0*
		Fuel Grant (CofE funding)	600	0	600	*0*
		Maintenance & Upkeep	0	0	0	*1,347*
	Other	HMRC Furlough grants	0	0	0	*9,663*
			600	0	600	*11,010*
2 (c)	**Income from charitable activities**					
	Duplicating income		102	0	102	*185*
	PCC Fees		900	0	900	*3,491*
	Fees for music & sound system + flowers		320	0	320	*690*
	Hire of premises	Church & Hope House	12,459	0	12,459	*9,425*
		Church Halls	17,701	0	17,701	*12,845*
		Warm Spaces	484	0	484	*0*
		Car Parking	2,400	0	2,400	*1,705*
	Insurance Reclaims		0	0	0	*3,903*
	Sundry sales		0	0	0	*0*
			34,366	0	34,366	32,244
	TOTAL NORMAL INCOME (Excluding investments and other income, BELOW)		£243,103	£6,435	£249,538	£258,927
2 (d)	**Income from investments**					
	CAF Deposit A/c	Interest	4	15	19	7
	Cof E Investment Fund	Dividends to current a/c	5,095	0	5,095	*3,504*
			5,099	15	5,114	3,511
2 (e)	**Trust Income**					
	Harrison Trust, disbursement following sale of Property		0	80,000	80,000	*0*
			0	80,000	80,000	0

		Unrestricted funds	Restricted funds	TOTAL INCOME 2022	*2021*
TOTAL INCOME	**2022**	£248,202	£86,450	£334,652	*£262,438*

3 ANALYSIS OF STAFF COSTS

SUMMARY	2022 £	2021 £
Salaries and wages	46,236	54,079
NICS & pension costs	192	375
	£46,428	£54,454

BREAKDOWN	Salaries / Wages	Pension & NICS (Net)	Total 2022	Total 2021
Missional Network Devt Leader (SP)	15,441	0	15,441	11,176
Ops and Admin Manager	7,229	192	7,421	10,618
Church Operations Manager	10,268	0	10,268	10,126
Church Secretary/Administrator	7,803	0	7,803	7,394
Ministry Assistant (Youth & Comms)	0	0	0	10,546
Verger	250	0	250	442
Interns	856	0	856	0
Cleaners	4,389	0	4,389	4,152
Totals	£46,236	£192	£46,428	£54,454

No employees received employee benefits in excess of £60,000 during the year (2021: none)

4	EXPENDITURE	Unrestricted funds	Restricted funds	TOTAL FUNDS 2022	*2021*
4 (a)	**Church Giving (See Note 12)**	£	£	£	*£*
	Missionary and charitable giving				
	Church overseas:				
	- missionary societies	3,302	2,500	5,802	*2,450*
	- relief and development agencies	*8,465*	*1,135*	*9,600*	*6,800*
	Home missions and other Church Societies	6,100	0	6,100	*11,550*
	Secular charities	3,133	2,800	5,933	*3,206*
		21,000	6,435	27,435	*24,006*
4 (b)	**Directly for the work of the church**				
	Ministry:				
	Parish share	93,497	0	93,497	*115,388*
	Clergy expenses	6,467	0	6,467	*3,038*
	Missional Network Devt Leader emp costs	15,441	0	15,441	*11,176*
	Ministry Assistant (Youth & Comms) emp costs	0	0	0	*10,546*
	Kairos Connection Support	800	0	800	*800*
	Church running expenses				
	Repair/maintenance, fittings & churchyard	0	3,772	3,772	*8,755*
	Utilities	4,433	3,716	8,149	*6,188*
	Insurances	6,422	0	6,422	*6,163*
	Cleaning	5,136	0	5,136	*4,667*
	Music, audio & video	1,899	0	1,899	*4,351*
	Upkeep of services	1,662	0	1,662	*916*
	Church Halls running expenses				
	General Running Costs & Upkeep	708	0	708	*2,292*
	Utilities	4,505	0	4,505	*2,473*
	Support Costs				
	Training & Discipleship	3,502	0	3,502	*1,481*
	Church Away Weekend	225	0	225	*0*
	Missional Communities, Alpha & Evangelism	3,078	0	3,078	*2,044*
	Catering/Hospitality	1,813	0	1,813	*808*
	Children & Youth groups	1,260	0	1,260	*2,386*
	Hope House lease	2,037	4,512	6,549	*1,535*
	Sundries	0	0	0	*0*
		152,885	12,000	164,885	*185,007*
4 (c)	**Management and administration**				
	Ops and Admin Manager employment costs	7,421	0	7,421	*10,618*
	Ops and Admin Manager expenses		0	0	*0*
	Operations Manager's employment related costs	10,268	0	10,268	*10,126*
	Secretary/Administrator employment related costs	7,803	0	7,803	*7,394*
	Minor Salaries & Payroll Costs	2,294	0	2,294	*1,770*
	Office Equipment	899	0	899	*1,929*
	Printing, stationery & office supplies	2,795	0	2,795	*1,155*
	Communications (Phone, internet, etc.)	2,992	0	2,992	*3,215*
	Audit and accountancy fees	2,310	0	2,310	*2,310*
	Bank Charges	1,068	0	1,068	*1,022*
	Equipment written off	0	0	0	*0*
	Depreciation	0	0	0	*0*
		37,850	0	37,850	*39,539*
	TOTAL EXPENDITURE (Excluding Funds expenditure)	£211,735	£18,435	£230,170	*£248,552*

		Unrestricted funds	Restricted funds	TOTAL FUNDS 2022	*2021*
4 (d)	**Harrison Fund (Capital Projects)**				
	Redevelopment Costs	0	0	0	*0*
	New Building Costs	0	0	0	*0*
		0	0	0	0
	TOTAL EXPENDITURE 2022	£211,735	£18,435	£230,170	£248,552

5 OTHER MOVEMENTS IN FUNDS

		Unrestricted *funds*	Restricted *funds*	2022 £	*2021 £*
5 (a)	**Transfers between Accounts**				
	Current A/c	-20,000	-50,000	-70,000	0
	Cof E Investment Fund	20,000	50,000	70,000	0
	Total Net Transfers between Funds	0	0	0	0
5 (b)	**Other recognised gains/(losses)**	0	0	0	*0*
	Total other recognised gains/(losses)	0	0	0	0
5 (c)	**Net gains/(losses) on investments**				
	CofE Investment Fund	(9,986)	(10,376)	(20,362)	*17,337*
	Total net gains/(losses) on investments	(9,986)	(10,376)	(20,362)	*17,337*

6 FIXED ASSETS

6 (a) Tangible fixed assets — ***NONE***

		Unrestricted £	*Restricted* £	*2022* £	*2021 £*
6 (b)	**Fixed asset Investments**				
	Cof E Investment Fund - Income Shares	84,986	102,559	187,545	*137,907*
		84,986	102,559	187,545	*137,907*
6 (c)	**Other fixed assets**				
	Hope House - 5 Year Lease	0	18,000	18,000	*0*
		0	18,000	18,000	*0*

		Unrestricted £	Restricted £	2022 £	*2021 £*
7	**DEBTORS**				
	Sundry debtors and prepayments	2,526	0	2,526	*3,736*
		2,526	0	2,526	*3,736*

8 LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	*2021*
Accruals and deferred income	2,310	*2,310*
Creditors for goods and services -	10,300	*3,783*
	12,610	*6,093*

Accruals and deferred income include audit and accountancy charges + VAT at 20%.

9 NET ASSETS BY FUND

		Unrestricted funds	Restricted funds	TOTAL
		£	£	£
Fixed assets	Church of England Investment Fund	84,985	102,560	187,545
	Hope House Lease	0	18,000	18,000
Current assets		56,543	17,189	73,732
Debtors		2,526	0	2,526
Current liabilities		(12,610)	0	(12,610)
Long term liabilities		0	0	0
Fund balances		131,444	137,749	269,193

10 UNRESTRICTED FUNDS

	Balance at 1st January 2022	Movements in Resources			Balance at 31st December 2022
		Incoming	*Outgoing*	*Transfers*	
	£	£	£	£	£
Current a/c, General Fund	27,438	248,198	(211,735)	(20,000)	43,901
CAF Savings A/c (General Funds)	2,553	4	0	0	2,557
CofE Investment Fund (General Units value at 31 Dec)	74,972	(9,986)	0	20,000	84,986
	104,963	238,216	(211,735)	0	131,444

11 RESTRICTED FUNDS

Current a/c, Restricted Funds	0	80,000	(12,000)	(68,000)	0
Appeal Fund	472	0	0	0	472
CAF Savings A/c (Restricted Funds)	11,453	15	0	0	11,468
Youth Bursary	5,250	0	0	0	5,250
Restricted collections	0	6,435	(6,435)	0	0
CofE Investment Fund (Harrison Fund) (Restricted Units value at 31 Dec)	62,935	(10,376)	0	50,000	102,559
Hope House Lease	0	0	0	18,000	18,000
	80,110	76,074	(18,435)	0	137,749
ALL FUNDS	185,073	314,290	(230,170)	0	269,193

12 CHURCH GIVING

Details of Church Giving to Mission made during the year, are as follows:

Tear Fund	£3,550	Christians passionate about ending poverty worldwide + Ukraine Appeal
Bible Society	*£2,500*	*Ukraine Appeal*
Kairos Connexion	£1,900	Raising Missionary Disciples
Barnabas Fund	£1,650	Providing hope and aid for the persecuted church
CMS – Padayachees Chris & Veronica	£1,650	Christian mission in Spain & North Africa
MAF	£1,650	Flying for aid, development and mission organisations
CAP	£1,250	Releasing Families from poverty through the local church
Kody and Amy Friessen	£1,250	Reaching Iranians in Turkey
SOMA	£1,250	Working for transformation of communities and lands through the power of the Holy Spirit
TLG	£1,250	Bringing hope and a future to struggling children
Dover Outreach Centre	£1,000	Working with homeless people & winter night shelter
Fusion	£1,000	Student mission through local churches
OneLife	£1,000	Young leader development UK
Christian Aid £500	£1,500	Fighting global poverty
TLG - 'Make lunch'	£500	Free school meals for needy children
Total of other grants below £500	£4,535	
Total Church Giving 2022	£27,435	

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE THE MARTYR

England & Wales - Charity number 1130487

Accounts

St. George's Church, Deal
Annual Report of the Parochial Church Council for the Year Ended 31 December 2021

Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)

PCC Members who have served from 1st January 2021 until the date this report was approved are:

Vicar:	The Revd Christopher Spencer
Team Vicar:	The Revd. Shiela Porter (until May)
Curate:	The Revd Ben Forbes
Wardens:	Jo Radcliffe
	Claire Fuller (until March 21)
	Alex Kent (from March 21)
Lay Chair	Claire Fuller (until March 21)
	Alex Kent (from March 21)
PCC Officers	Carol Wake (Secretary)
	Trevor Longman & Des Birchall (Joint Treasurers)
Deanery Synod Reps	Trevor Longman
	Martin Porter
	Chris Harman (Until March 21)
	The Revd. Shiela Porter (from July 21 as rep. for Clergy with PTO)
Other elected Members	Sally Barclay
	Pete Gill
	Richard Webber
	Jean Green (until March 21)
	Jacob Ball (until March 21)
	David Wake
	Liz Larner
	Kaitelyn Chapell
	Dave Williams
	James Smith
	Robbie Langford

Staff

Ministry Assistant	Ben Wash (4 days/wk) (Until Nov)
Operations Manager	Martin Porter (2 days/wk)
Ministry Support Manager	Marco Orlando (4 days/wk) (from July)
New Forms Network Leader	Shiela Porter (4 days/wk) (from June)
Admin Assistant	Michelle Gill (2 days/wk)
Church Cleaners	Rachel Gillespie (6 hrs/wk)
	Geraldine Phelan (4 hrs/wk)

Bankers	NatWest Bank, 31 High Street, Deal, Kent. CT15 6EE.
Ind Examiners	SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP
Legal Advisors	Ecclesiastical Insurance Company

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity by September 2009.

The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

The Leadership Team is an extension of the ministry of the clergy. It has responsibility for vision and acts in a similar way to an eldership. During 2021 the members were Chris Spencer, Shiela Porter, Jo Radcliffe, Ben Forbes and Alison Kent.

The Operational and Church Administrative staff and volunteers are managed by the Operations Manager (part-time), Martin Porter, who has responsibility for day-to-day operational running and resourcing of church activities under the oversight of Revd. Chris Spencer. Marco Orlando began in June as Ministry Support Manager to transition to incorporating the Operations Manager role. Ben Wash continued as Ministry Assistant until November with responsibility for worship and work in other areas of church life. Ministerial staff are managed by the Vicars, Revd. Chris Spencer and the Revd. Shiela Porter.

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group. The membership at present is the Vicar and Team Vicar, both Churchwardens, (one of whom is Lay Chair), both Treasurers and one other member, David Wake, who was appointed in Oct 2020.

Purpose of Sub-groups of PCC

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed as required to oversee the biennial Stewardship Focus, and encourage generous stewardship
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- HR Advisory Group *(The Vicars and Churchwardens)*- to consult together on HR matters as necessary, and seek to ensure good HR practice

Other groups are created for particular projects as the needs arise.
All these groups report to the Standing Committee which then reports to the PCC.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of co-operating with the Vicar, The Revd. Christopher Spencer and the Team Vicar, the Revd. Shiela Porter, in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.

When planning our activities for the year, the Vicars and PCC have considered the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

St. George's Mission Statement:

We believe we are called:
To become a Missional Movement,
made up of missional disciples,
in a church made up of many diverse Missional Communities,
served by a central church base.

We long to see:

a vibrant church:
We see a church that is Jesus-centred, innovative, growing, serving, culture-shaping and sharing with other churches the new things that God is doing among us

changed lives:
with multitudes of people of all ages whose hearts and lives have been transformed by the love of God becoming joyful, passionate and committed disciples of Jesus.

transformation of the area of Deal and beyond:
with the society around us transformed by the values of the Kingdom of God as we engage in loving service in our families, workplaces and communities.

The church's core values are:

- *All involved in ministry*
- *Becoming disciples*
- *Creating community*
- *Doing evangelism*
- *Encountering God*

Review of the Year
Church life in 2021 continued to be shaped by the Covid-19 pandemic. With the Bishop's permission, no services were held in church from January until March, except for two small funerals. 8am services recommenced on Easter Sunday, and midweek Communion met in person from mid-May. The main 10.30am Sunday gathering continued as a webcast only until the end of May, when gathering in person began first as a socially-distanced outdoor service, held monthly until September. We moved back into the church initially fortnightly through the autumn, until three Sundays a month in December. Rising infection rates meant that attendance at Carol Services was lower than hoped, and the Christmas Eve Christingle services were moved online at short notice.

Live streamed worship continued on YouTube every Sunday enabling church family and anyone else to watch live or catch-up later.
Church family life continued to connect through online Zoom meetings, with Missional Communities meeting in small groups outside, on church premises or in homes as regulations permitted. A small marquee was erected in Hope House garden and used from March until December. Prayer gatherings and whole church 'coffee and chat' after occasional Sunday livestreams were also held on Zoom. The importance and effectiveness of Missional Communities as real expressions of church was evident, and very much valued for mutual support and encouragement through this difficult year.

A youth 'Reconnect' outdoor event over three days in the summer sought to draw young people together after a very difficult period led by Rev Ben Forbes, and Lisa Knight continued to lead the children's ministry team who worked to keep contact with children through the restrictions and as gatherings for worship recommenced.

The Deal Festival of Music and Arts was held, but with restricted numbers in the audience and small numbers of performers.

Church electoral roll and average Sunday attendance

At the Annual Meeting, there were 107 persons on the Church Electoral Roll, many of whom are not resident within the parish. The parish mainly encompasses the town centre of Deal and since St. George's is a network church, many members live outside the parish. The Usual Sunday service attendance for the year has not been possible to assess.

Parochial Church Council

The full PCC met five times online during the year with an average level of attendance of 85-90 per cent. Committees and working groups met between meetings and minutes of those deliberations were received by the full PCC and discussed where necessary. In addition, regular meetings of staff were held for day-to-day management issues. Nearly all meetings have been online.

Events and achievement

The main mission strategy of the church is to develop missionary disciples in Missional Communities who are able to disciple others.

Support for Missional Communities took place in online meetings with Senior Ministers, with an online Learning Community in February. There was also an informal gathering to eat together in the autumn when that became possible.

Five weddings took place in the second half of the year.

We held a service of baptism and renewal of baptism promises in the sea at Kingsdown for 2 adults in July.

Some brief notes on St George's Missional Communities

Missional Communities became recognised as 'church' and very important during this year, both for support and pastoral care and also for praying for neighbourhoods and friends.

As other Communities continued to develop their life and mission, 'the Beach' began afresh with a smaller group of people being discipled and became 'Galilee'. 'Taste' began as a Missional Community at the start of lockdown, bringing together some people in a couple of villages.

All our Communities and the Wednesday congregation have very effectively maintained contact between church members through this year like no other, and enabled them to continue to connect with friends and neighbours. There has been a great deal of creativity both in sustaining the life of our Communities, and in blessing those around us. A pastoral support network was put in place for pastoral care of those not in Communities, with a number of volunteers coordinated by Stella Banks. Thankfully, we have discovered that connections and support within and beyond St George's members has been very strong.

Other Ministry and Mission

The quieter Communion service held at 8am each Sunday has seen a smaller attendance than before the pandemic, averaging about 12 people this year. Those who normally attend were given a service sheet to use at home until services recommenced and have looked after each other well. Before the 2020 lockdown, the Wednesday Communion service had been continuing to grow, attracting up to 60 people each week. . The Wednesday congregation leadership team, coordinated by James Archer, with Liz Larner, Bill and Mary Donaldson and retired clergy Jean and Paul Kerr have ensured everyone is cared for and given resources for worship at home during this difficult time. Encouragingly, congregation numbers rose towards 50 by the end of the year, even having lost about a dozen people who have died.

In normal circumstances, all are welcome to attend our regular weekly services and we provide for the milestones of life through the Occasional Offices of weddings, funerals, baptisms and thanksgivings. This year we held five weddings and took twelve funerals.

The church is normally open every morning except Thursday and is manned by our Operations Manager, Administrator or volunteers. However, this has not been possible for much of this year, and our Operations Manager, Administrator and Cleaners continued to be furloughed for several months because we were unable to keep the buildings open. 'Watch This Space' Missional Community opened the church on Saturday mornings through parts of the year to welcome those seeking to look inside,

Alpha
One online Alpha course was successfully held in the spring, and another by the "Beach" community succeeded in creating a Missional Community of new believers led by Jo Radcliffe.

Resourcing the vision
We held 3 Gift Days in 2021. Overall, the church accounts show a small surplus for the year of £13386, despite considerable loss of income from premises hire. We are incredibly thankful to God for his provision and for the generosity of so many in the church.

The PCC continues to plan to meet expenditure on an annual basis, using reserves strategically to fund ministry staffing costs, and church upkeep. As in previous years, the vision of St Georges is to become a church made up of Missional Communities supported by a Central Church base.
We are networked with other churches in the UK as part of the Kairos Connexion (which has grown out of St. Thomas, Philadelphia, and Sheffield). The continued resourcing of this model, including leadership development and organisational staffing is vital.

One of the church's values is 'All involved in ministry' and staff appointments are made to resource and support the wider ministry of every member of the church.

Buildings
The upkeep of buildings, particularly St. George's and Hardman halls has meant constant minor ongoing repairs. No significant repairs were completed to either the church building, the halls or Hope House in 2021, however the Quinquenniel report has been received and works are taking place. We are grateful to Adrian Friend and the Gardens Team who tend the Church gardens which continue to look beautiful and well cared for.

<u>Key priorities for the future</u>

Our three priorities are:

- **Raising missionary disciples:** This is the core calling of the church, and shapes all we do as we grow in love for God in worship, in love for one another in Community and in love for the world in mission.
- **Releasing the emerging generations:** Growing faith among children, youth and young adults has long been a calling for St Georges and continues to need resourcing and developing, reaching young people both within and beyond the church family
- **Reimagining the church:** pressing into the new things that the Spirit of God is doing in the wider church is part of the essential character of St Georges. Building on our experience in reshaping the church for mission through Communities that change lives, we look to play our part in the vision for new Christian Communities within and beyond the Church of England.

Key objectives for 2022 include:

- The formation of new missional communities and the multiplying of existing communities, investing in these new fragile communities as they begin to develop a life of worship, community and mission
- Continuing to develop our 'Hub' networking with other church leaders and providing training
- Establishing a partnership with the Diocese to provide training/coaching using the Fresh Expressions Greenhouse model and Kx Reimagine Church process.

Deanery Synod

All licenced clergy (Vicar, New Forms Network Leader and curate) and 3 members of the PCC sit on Sandwich deanery synod. St Georges Treasurer Trevor Longman has been appointed Deanery Treasurer, and Rev. Chris Spencer is Area Dean. Due to the disruption of Corona virus measures, the deanery Synod met online 3 times and once in person in 2021, in particular to seek to create a Deanery Mission Plan for the benefit of the Diocese in addressing the deficit of 2020. Relationships between parishes were maintained through clergy chapter meeting online.

Risk Management

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

Financial Risk

Since 2010, we have had a second Treasurer in order to share the responsibility for our finances. The Standing Committee acts as a Buildings and Finance committee, and once a term, monitors financial income and expenditure. We continue to seek to balance income and expenditure to minimise the need to make transfers from reserves.

Statutory and legal requirements

These include production of a Health and Safety policy, and an Employees' Handbook including Disciplinary, Grievance and Capability procedures. These are all available in the Church Office. Full insurance cover is provided by Ecclesiastical Insurance Ltd.

Safeguarding

The PCC appoints a Safeguarding Officer and agrees Safeguarding Policy in accordance with Diocesan Guidelines. Martin Porter is the Parish Safeguarding Officer and Barbara Spicer the Parish Disclosure Officer. Linking with the Diocese, regular Safeguarding training is given to those working with children, young people and vulnerable adults. Leaflets providing information about the policy for children and young people are available to parents. In 2021 the PCC again agreed to adopt the Diocesan policy for Safeguarding.

Approved by the PCC on 2nd April 2022
and signed on their behalf by Revd. Christopher Spencer (PCC Chair)

ST GEORGE'S PCC

Annual Financial Report of the Parochial Church Council for the year ending 31 December 2021

AUDIT

St George's annual accounts for the financial year January to December 2021 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" for all church accounts are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2021", on page 5 below, gives details of income and expenditure for the year and comparison with 2020.

COVID-19 PANDEMIC, EFFECT ON STG's ACCOUNTS FOR 2021

St George's Church reopened for the majority of live services from Easter 2021 and the dance groups at the Church Hall also resumed early in the year.

However, there was still a significant decrease in both income and expenditure in 2021, compared to pre-pandemic years, and so the figures presented below cannot readily be compared with the budget set for 2021 or with previous years' figures.

A very big thank you must go out to all St George's members who continued to support our mission and ministry both financially and practically throughout the year, without which support the church's economic situation could have been in a very different position.

INCOME 2001

Regular PCC Income

Regular PCC Income was £250,421 for the year, an increase of £6,800 on the 2020 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £213,739, a decrease of £10,500 on the amount for 2020, and £18,500 (10%) under the budget set for the year.

Our other main source of income - from the hiring of the church and halls, plus car parking - totalled £23,975; an increase of £12,000 over 2020 but still £3,200, 12% under budget.

Other income, i.e. for evangelism, Youth & Children's work, training costs, hospitality, etc. totalled just £934 for the year.

<u>The C of E Investment fund</u>

At 31st December, the fund value stood at £137,900, which represents an increase on investments of £17,300 over 2020.

Dividends of £3,500 were received on this investment, equating to approximately 2.7% interest for the year. These were paid into the current account as general income.

Supplementary PCC Income

General Grants
A grant of £1,347 was received from Dover District Council, towards providing new tables for the Church Hall.

HMRC Furlough Grants
St George's PCC continued to claim furlough grants for admin staff, until the government's "Job Retention Scheme" ended, and a total of £9,663 was received in 2021.

Bequests & Legacies
A bequest of £1000 was received in August from the Estate of Mary Green.

In addition family donations were received during the year of £1,000 in memory of Jess Boyd and £2,000 in memory of Jean Tigwell.

Trust Income
There was no Trust income in 2021.

Other Income
Interest on our reserve savings accounts totalled just £7 for the year.

Total Church Income
The total PCC income for 2021 was therefore £262,438, an increase of £6,900 (3%) on 2020.

EXPENDITURE
Regular Church Expenditure
Expenditure for regular church running costs and activities totalled £247,017 in 2021, a decrease of £12,400 on the 2020 figure. This was £34,100 (12.5%) under the budget set for the year.

There were savings on budget for salaries & staff costs of £18,100; the Operations and Admin Manager did not start work until July and the Ministry Assistant had to stop work in September, for health reasons.

Other savings were seen on Maintenance & Utilities (£6,500), Office & Admin (£2,600), Youth & Children's' work (£1,500) and Evangelism, Training & Discipleship (£5,200).

The decreased operational costs are a direct result of the much lower use of the church and facilities than was planned for the year, because of the ongoing restrictions imposed by the Covid pandemic.

Additional Expenditure
Capital expenditure of £1,535 was for was paid out for legal fees relating to the Hope House Lease.

Total Church Expenditure
The total PCC expenditure for 2021 was therefore £248,552, a decrease of £10,800 on the 2020 figure.

Transfers from Reserves
Due to the reductions on expenditure, shown above, and the JRS grants received, it was not necessary to transfer any funds from reserves in 2021.

ANNUAL BALANCE OF ACCOUNT

Regular income for the year was £3,404 above expenditure.

However, with supplementary income and capital expenditure included, there was a net surplus of £13,886 at the end of the year.

STEWARDSHIP

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income allowing St George's to promptly meet its financial commitments.

In December 2021 there were 144 persons or families who regularly contributed to the planned giving scheme, 115 tax efficient givers plus 29 non gift aid.

The total figure is similar to that of 2020, with 9 new members contributing to regular planned giving whilst 7 people/families moved away from the church.

In 2021, planned giving from church members totalled nearly £170,000, a decrease of just £1,000 (0.6%) compared to the previous year, but was £15,000 below the budget set for the year.

St George's holds "Gift Day Appeals" three times each year. These give the opportunity for members to donate separately from regular planned giving and are particularly advantageous to those who feel they cannot commit to regular giving, or wish to give towards a specific project or area of ministry. In 2021 over £33,500 was donated in this manner, including gift aid received, which is about £5,700 below the previous year's figure. A big thank you to all donors for their valuable support.

RESERVES POLICY

It has been the PCC's policy to invest reserve capital sums in CAF deposit accounts or the CBF Church of England Funds; both of which are considered secure investments.

It is also the PCC's policy to, when necessary, use funds from the Doris Salter Bequest to subsidise regular church expenditure on mission and outreach and from the Harrison Fund and Eastes Bequest (part of the CAF deposit account and C of E Investment Fund) for church maintenance and upkeep.

It is the PCC's intention that a minimum of two months regular expenditure is held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to two months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

Capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use.

For details of the full church reserves, see page 8 below.

GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised by special appeals.

In 2021 the total church giving was £24,006, a list of recipients is shown below.

Mission and Charitable Giving Recipients – 2021

Tear fund	£3,200	Alleviation of poverty worldwide
Kairos Connexion	£1,900	Network of churches and leaders in the UK
CMS – Padayachees	£1,650	Christian leaders in Middle East
Christian Concern	£1,500	Standing up for Christian beliefs
CAP	£1,500	Releasing Families from poverty through the local church
Fusion	£1,400	Student mission through local churches
MAF	£1,400	Flying for aid, development and mission organisations
Mercy Ministries (Mercy UK)	£1,300	Working with young women with life controlling issues
Open Doors	£1,000	Supporting persecuted Christians worldwide
CPAS	£1,000	Supporting leaders, and running Christian youth camps
OneLife	£800	Young leader development
A Rocha	£600	Environmental mission
Lovelight Romania	£600	Serving marginalized groups in Romania
Kintsugi UK}	£500	Supporting mental-health in secondary schools
Christian Aid	£500	Fighting global poverty
Total of other grants below £500	£5,156	
Total Church Giving 2021	**£24,006**	

Summary of Activities for the Year 2021

INCOME	2021		2020
Regular PCC Income	£	%	£
Gift-Aided Planned Giving	113,756	45	100,648
Gift Aid Tax Recovered	28,439	11	25,162
GAYE & CAF Planned Giving	17,920	7	17,386
Non Gift-Aided Giving	9,239	4	27,168
Collections	1,180	0	754
Donations & Charity Appeals	9,686	4	13,880
Gift Day Donations + G-Aid	33,519	13	39,236
Church & Hall Rentals + Car Park	23,975	10	11,652
Income for Church Groups	934	0	1,893
Investment Income	3,504	1	2,805
Other Income	8,269	3	3,028
Sub Total - Regular PCC Income	**250,421**	**100**	**243,612**
Supplementary PCC Income			
Grants General	1,347		0
Grants, other (HMRC Furlough grants)	9,663		11,816
Appeal Fund	0		0
Bequests & Legacies	1,000		75
Interest on Reserve Funds	7		0
TOTAL PCC INCOME	**262,438**		**255,503**

EXPENDITURE	2021		2020
REGULAR PCC EXPENDITURE	**£**	**%**	**£**
Parish Share (Inc Clergy salaries & costs)	115,388	46.7	145,562
Clergy Expenses	3,038	1.2	4,270
Youth/Children's Work + Staffing	2,386	1.0	12,061
Other Ministry Salaries & Costs	24,292	9.8	13,871
Admin Costs & Staffing	35,840	14.5	27,142
Worship, Training, Discipleship, Evang	9,600	3.9	7,141
Giving for Mission	24,006	9.7	24,712
Buildings Maintenance & Equipment	32,467	13.1	24,632
Total Regular PCC Expenditure	**247,017**	**100.0**	**259,391**
Supplementary PCC Expenditure			
Appeal Fund	0		0
Capital expenditure	1,535		0
TOTAL PCC EXPENDITURE	**248,552**		**259,391**

Notes on Expenditure groups:

1. The Parish Share includes the stipends and other salaried costs of the Vicar & Team Vicar, plus St George's contribution to the Diocesan costs.
2. Youth Work, Children's Work & Admin include the salary costs of staff within these groups.

BALANCE SHEET

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2021

	Notes	2021 £	2021 £	*2020 £*
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			137,907	*120,571*
TOTAL FIXED ASSETS			137,907	*120,571*
CURRENT ASSETS				
Debtors	7	3,736		*3,175*
Investments:				
Short term deposits		14,006		*13,999*
Cash at bank and in hand		35,517		*23,671*
TOTAL CURRENT ASSETS		53,260		*40,845*
LIABILITIES:				
Amounts falling due within one year	8	6,093		*7,566*
NET CURRENT ASSETS			47,166	*33,279*
TOTAL ASSETS LESS CURRENT LIABILITIES			185,073	*153,850*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£185,073	*£153,850*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			104,963	*81,658*
Restricted funds			80,110	*72,192*
TOTAL CHARITY FUNDS			£185,073	*£153,850*

STATEMENT OF FINANCIAL ACTIVITIES

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2021 £	*2020* £
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	213,167	2,506	215,673	*226,127*
Other voluntary incoming resources	2 (b)	11,010	0	11,010	*11,816*
Charitable Activities	2 (c)	32,244	0	32,244	*14,680*
Investment income	2 (d)	3,505	6	3,511	2,880
TOTAL INCOME		259,926	2,512	262,438	*255,503*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	21,500	2,506	24,006	24,712
Directly for the work of the Church	4 (b)	185,007	0	185,007	203,341
Management and administration	4 (c)	39,539	0	39,539	31,338
Other:					
Appeal fund	4 (d)	0	0	0	0
TOTAL EXPENDITURE		246,046	2,506	248,552	259,391
NET INCOME/(EXPENDITURE)		13,880	6	13,886	(3,888)
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	9,425	7,912	17,337	7,107
NET MOVEMENT IN FUNDS		23,305	7,918	31,223	3,219
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		81,658	72,192	153,850	150,631
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£104,963	£80,110	£185,073	*£153,850*

CHURCH RESERVE FUNDS

TRUST FUNDS 2021
Accrued Summary

At 31st December		2021	2020
Funds included in the PCC main account			
		£	£
Appeal Fund			
Restricted Reserve	*Current A/c*	472	472
CAF Deposit Fund			
Restricted Reserve	Harrison Trust	11,453	11,447
Unrestricted Reserves-	Hall Fund	2,554	2,552
Total		14,006	13,999
CCLA, C of E Investment Fund			
Restricted Reserve	Harrison Trust	62,936	55,024
Unrestricted Reserves-	Doris Salter Bequest	52,253	45,684
	Eastes Bequest	22,719	19,863
Total		137,907	120,571
Vicar & Churchwardens' Funds			
Not included in the PCC main account			
Eastes Bequest			
Restricted Reserve	CCLA A/C	14,023	12,613
Endowment		55,198	48,259
Total		69,221	60,873
School Fund			
Restricted Reserve	CCLA A/C	2,484	2,483
Totals			
Unrestricted Reserves		**2,554**	**2,552**
Restricted Reserves		**28,432**	**27,015**
Total Cash Reserves		**30,986**	**29,568**
Investments		**137,907**	**120,571**
Endowments		**55,198**	**48,259**
Total Reserves		**224,091**	**198,398**

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

FINANCIAL STATEMENTS
OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2021

INDEPENDENT EXAMINER

Peter J Acott FCCA

Detailed examination conducted by

R A JONES
of SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective Responsibilities of PCC Members and Examiner
As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:
* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
* to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records.
It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as PCC members concerning any such matters.
The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement
In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements
* to keep accounting records in accordance with Section 130 of the 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I are able to sign this report on the basis of the above paragraph.

Peter J Acott FCCA
for SHPD Accountants Ltd
10 Littlebourne Road
Maidstone
Kent, ME14 5QP

Dated 28th March 2022

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted funds £	Restricted funds £	TOTAL FUNDS 2021 £	*2020* £
INCOME FROM:					
Donations and legacies:					
Incoming resources from donors	2 (a)	213,167	2,506	215,673	*226,127*
Other voluntary incoming resources	2 (b)	11,010	0	11,010	*11,816*
Charitable Activities	2 (c)	32,244	0	32,244	*14,680*
Investment income	2 (d)	3,505	6	3,511	2,880
TOTAL INCOME		259,926	2,512	262,438	*255,503*
EXPENDITURE ON:					
Charitable Activities:					
Church Giving to Mission	4 (a)	21,500	2,506	24,006	24,712
Directly for the work of the Church	4 (b)	185,007	0	185,007	203,341
Management and administration	4 (c)	39,539	0	39,539	31,338
Other:					
Appeal fund	4 (d)	0	0	0	0
TOTAL EXPENDITURE		246,046	2,506	248,552	259,391
NET INCOME/(EXPENDITURE)		13,880	6	13,886	(3,888)
Net transfers between funds	5 (a)	0	0	0	*0*
Other recognised gains/(losses)	5 (b)	0	0	0	*0*
Net gains/(losses) on investments	5 (c)	9,425	7,912	17,337	7,107
NET MOVEMENT IN FUNDS		23,305	7,918	31,223	3,219
RECONCILIATION OF FUNDS:					
TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY		81,658	72,192	153,850	150,631
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER		£104,963	£80,110	£185,073	*£153,850*

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
BALANCE SHEET
AS AT 31ST DECEMBER 2021

	Notes	2021 £	2021 £	*2020 £*
FIXED ASSETS	6			
Tangible assets			0	*0*
Investments:				
Church of England Investment Fund			137,907	*120,571*
TOTAL FIXED ASSETS			137,907	*120,571*
CURRENT ASSETS				
Debtors	7	3,736		*3,175*
Investments:				
Short term deposits		14,006		*13,999*
Cash at bank and in hand		35,517		*23,671*
TOTAL CURRENT ASSETS		53,259		*40,845*
LIABILITIES:				
Amounts falling due within one year	8	6,093		*7,566*
NET CURRENT ASSETS			47,166	*33,279*
TOTAL ASSETS LESS CURRENT LIABILITIES			185,073	*153,850*
LIABILITIES:				
Amounts falling due after more than one year			*0*	*0*
TOTAL NET ASSETS			£185,073	*£153,850*
THE FUNDS OF THE CHARITY:				
Unrestricted funds			104,963	*81,658*
Restricted funds			80,110	*72,192*
TOTAL CHARITY FUNDS			£185,073	*£153,850*

Approved by the Parochial Church Council on 28th March 2022
and signed on its behalf by:-

(Chairman) C.G. Spencer

(Member)

The notes on pages 6 to 13 form part of these accounts

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

1 ACCOUNTING POLICIES

1 (a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. The members consider that with the current held funds, along with no indication of a significant decline in income, that it would be reasonable to consider the PCC as a going concern.

1 (b) Funds

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

The purposes of restricted funds are -

Appeal Fund -	The re-ordering of the church and associated buildings
Harrison Fund -	The maintenance and other costs incurred in the upkeep of the church
	Note, the Harrison Fund forms the restricted parts of -
	1 The CAF deposit account
	2 The Church of England Investment Fund account
Restricted Donations -	Donations received for specified charities, groups or persons
Youth Bursary	Donations received for youth work, particularly to be used as a a bursary to assist young people for youth events and camps

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

1 (c) Remuneration

The cost of employing members of staff are summarised in note 3 below.

In accordance to Charity Commission guidelines -

Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

1 (d) Incoming resources & income recognition

Voluntary income and capital sources

Collections are recognized when made.

Income tax recoverable on gift-aided donations is recognized when received.

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

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

Bequests received in 2021

A bequest of £1000 was received from the Estate of Mary Green.

A donation of £1000 was given in memory of Jess Boyd

A donation of £2000 was given in memory of Jean Tigwell

Trust Income

No trust income was received in 2021

1 ACCOUNTING POLICIES - CONTINUED

Church Appeal Fund
No income was received in 2021

1 (e) Resources expended and expenditure recognition

Costs
Costs are accounted for on an accruals basis.

Church Appeal Fund
There was no Appeal Fund expenditure in 2021

1 (f) Transfers between funds

There were no transfers of funds made in 2021

1 (g) Tangible fixed assets and depreciation (Note 6, below.)

Consecrated land and buildings and movable church furnishings
Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off

Office equipment
Equipment used within church premises is depreciated as follows:
Office equipment - Written down value at 25% per annum on original cost
Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

There are no such assets accounted for at the present time.

2 INCOME

			Unrestricted funds	Restricted funds	TOTAL FUNDS 2021	*2020*
2 (a)	**Incoming resources from donors**		£	£	£	*£*
	Planned giving:					
	Gift Aided		113,756	0	113,756	*100,648*
	Gift Aid received on P Giving		28,439	0	28,439	*25,162*
	GAYE, CAF, etc.		17,920	0	17,920	*17,386*
	Non Gift Aided Planned Giving		9,239	0	9,239	*27,168*
	Collections		1,180	0	1,180	*754*
	Sundry donations		36,189	2,294	38,483	*43,644*
	Gift Aid received on donations		4,510	212	4,722	*9,472*
	Bequests / Legacies		1,000	0	1,000	*0*
	Training Costs		497	0	497	*0*
	Church Away Weekend		0	0	0	*0*
	Alpha / Evangelism / Clusters / Little Fishes		0	0	0	*174*
	Hospitality Income		0	0	0	*109*
	Youth & Children's Work Income		437	0	437	*1,610*
			213,167	2,506	215,673	*226,127*
2 (b)	**Grants and other incoming resources**					
	Grants	Youth & Children's Work	0	0	0	*0*
		Church Mission Development	0	0	0	*0*
		Maintenance & Upkeep	1,347	0	1,347	*0*
	Other	HMRC Furlough grants	9,663	0	9,663	*11,816*
			11,010	0	11,010	*11,816*
2 (c)	**Income from charitable activities**					
	Duplicating income		185	0	185	*0*
	PCC Fees		3,491	0	3,491	*1,608*
	Fees for music & sound system + flowers		690	0	690	*60*
	Hire of premises	Church & Hope House	9,425	0	9,425	*2,160*
		Church Halls	12,845	0	12,845	*7,872*
		Car Parking	1,705	0	1,705	*1,620*
	Insurance Reclaims		3,903	0	3,903	*1,160*
	Ministers' expense reimbursements		0	0	0	*0*
	Sundry sales		0	0	0	*200*
			32,244	0	32,244	*14,680*
	TOTAL INCOME (Excluding investments and other income)		£256,421	£2,506	£258,927	£252,623
2 (d)	**Income from investments**					
	CAF Deposit A/c	Interest	1	6	7	*75*
	Cof E Investment Fund	Dividends to current a/c	3,504	0	3,504	*2,805*
			3,505	6	3,511	2,880

		Unrestricted funds	Restricted funds	TOTAL INCOME 2021	*2020*
TOTAL INCOME	**2021**	£259,926	£2,512	£262,438	*£255,503*

3 ANALYSIS OF STAFF COSTS

SUMMARY	2021 £	*2020 £*
Salaries and wages	54,079	*42,503*
NICS & pension costs	375	*288*
	£54,454	*£42,791*

BREAKDOWN	Salaries / Wages	Pension & NICS (Net)	Total 2021	*Total 2020*
Missional Network Devt Leader (SP)	11,176	0	11,176	*0*
Ops and Admin Manager	10,398	220	10,618	*0*
Operations Director	0	0	0	*1,430*
Church Operations Manager	10,126	0	10,126	*10,100*
Church Secretary/Administrator	7,394	0	7,394	*7,169*
Ministry Assistant (Youth & Comms)	10,391	155	10,546	*8,636*
Ministry Assistant (Music & Youth)	0	0	0	*10,944*
Verger	442	0	442	*480*
Interns	0	0	0	*0*
Cleaners	4,152	0	4,152	*4,032*
Totals	£54,079	£375	£54,454	*£42,791*

No employees received employee benefits in excess of £60,000 during the year (2020: none)

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

4	**EXPENDITURE**	Unrestricted funds	Restricted funds	**TOTAL FUNDS** 2021	*2020*
4 (a)	**Church Giving (See Note 12)**	£	£	£	*£*
	Missionary and charitable giving				
	Church overseas:				
	- missionary societies	2,450	0	2,450	*3,000*
	- relief and development agencies	6,200	600	6,800	*5,552*
	Home missions and other Church Societies	11,550	0	11,550	*10,700*
	Secular charities	1,300	1,906	3,206	*5,460*
		21,500	2,506	24,006	*24,712*
4 (b)	**Directly for the work of the church**				
	Ministry:				
	Parish share	115,388	0	115,388	*145,562*
	Clergy expenses	3,038	0	3,038	*4,270*
	Missional Network Devt Leader emp costs	11,176	0	11,176	*0*
	Ministry Assistant (Youth & Comms) emp costs	10,546	0	10,546	*8,636*
	Ministry Assistant (Youth & Comms) expenses	0	0	0	*187*
	Ministry Assistant ((Music & Youth) emp costs	0	0	0	*10,944*
	Kairos Connection Support	800	0	800	*800*
	Church running expenses				
	Repair/maintenance, fittings & churchyard	8,755	0	8,755	*5,227*
	Buildings - Capital Items	1,535	0	1,535	*0*
	Utilities	6,188	0	6,188	*5,462*
	Insurances	6,163	0	6,163	*3,567*
	Cleaning	4,667	0	4,667	*4,566*
	Music, audio & video	4,351	0	4,351	*2,871*
	Upkeep of services	916	0	916	*654*
	Church Halls running expenses				
	General Running Costs & Upkeep	2,292	0	2,292	*423*
	Utilities	2,473	0	2,473	*3,318*
	Support Costs				
	Training & Discipleship	1,481	0	1,481	*1,818*
	Church Away Weekend	0	0	0	*0*
	Missional Communities, Alpha & Evangelism	2,044	0	2,044	*1,148*
	Catering/Hospitality	808	0	808	*650*
	Children & Youth groups	2,386		2,386	*3,238*
	Sundries	0	0	0	*0*
		185,007	0	185,007	*203,341*
4 (c)	**Management and administration**				
	Ops and Admin Manager employment costs	10,618	0	10,618	*1,430*
	Ops and Admin Manager exp[enses	0	0	0	*0*
	Operations Manager's employment related costs	10,126	0	10,126	*10,100*
	Secretary/Administrator employment related costs	7,394	0	7,394	*7,169*
	Minor Salaries & Payroll Costs	1,770	0	1,770	*2,127*
	Office Equipment	1,929	0	1,929	*2,069*
	Printing, stationery & office supplies	1,155	0	1,155	*1,479*
	Communications (Phone, internet, etc.)	3,215	0	3,215	*3,569*
	Audit and accountancy fees	2,310	0	2,310	*2,310*
	Bank Charges	1,022	0	1,022	*1,085*
	Equipment written off	0	0	0	*0*
	Depreciation	0	0	0	*0*
		39,539	0	39,539	*31,338*
	TOTAL EXPENDITURE (Excluding Funds expenditure)	£246,046	£2,506	£248,552	*£259,391*

		Unrestricted funds	Restricted funds	TOTAL FUNDS 2021	*2020*
4 (d)	**Appeal Fund (Capital Projects)**				
	Redevelopment Costs	0	0	0	*0*
	New Building Costs	0	0	0	*0*
		0	0	0	0
	TOTAL EXPENDITURE 2021	£246,046	£2,506	£248,552	£259,391

5 OTHER MOVEMENTS IN FUNDS

		Unrestricted funds	Restricted funds	2021 £	*2020 £*
5 (a)	**Transfers between Funds**				
	CAF Deposit A/c	0	0	0	-20,000
	Cof E Investment Fund	0	0	0	20,000
	Total Net Transfers between Funds	0	0	0	0
5 (b)	**Other recognised gains/(losses)**				
		0	0	0	*0*
	Total other recognised gains/(losses)	0	0	0	0
5 (c)	**Net gains/(losses) on investments**				
	CofE Investment Fund	9,425	7,912	17,337	*7,107*
	Total net gains/(losses) on investments	9,425	7,912	17,337	*7,107*

6 FIXED ASSETS

6 (a) Tangible fixed assets ***NONE***

		Unrestricted £	Restricted £	2021 £	*2020 £*
6 (b)	**Fixed asset Investments**				
	Cof E Investment Fund - Income Shares	74,972	62,935	137,907	*120,570*
		74,972	62,935	137,907	*120,570*

		Unrestricted £	Restricted £	2021 £	*2020 £*
7	**DEBTORS**				
	Sundry debtors and prepayments	3,736	0	3,736	*3,175*
		3,736	0	3,736	*3,175*

8 LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	*2020*
Accruals and deferred income	2,310	*2,310*
Creditors for goods and services -	3,783	*5,256*
	6,093	*7,566*

Accruals and deferred income include audit and accountancy charges + VAT at 20%.

9 NET ASSETS BY FUND

		Unrestricted funds	Restricted funds	TOTAL
		£	£	£
Fixed assets	Church of England Investment Fund	74,971	62,936	137,907
Current assets		32,349	17,174	49,523
Debtors		3,736	0	3,736
Current liabilities		(6,093)	0	(6,093)
Long term liabilities		0	0	0
Fund balances		104,963	80,110	185,073

10 UNRESTRICTED FUNDS

	Balance at 1st January 2021	Movements in Resources			Balance at 31st December 2021
		Incoming	Outgoing	Transfers	
	£	£	£	£	£
General Fund	13,559	259,925	(246,046)	0	27,438
CAF Savings A/c (General Funds)	2,552	1	0	0	2,553
CofE Investment Fund (General Units value at 31 Dec)	65,547	9,425	0	0	74,972
	81,658	269,351	(246,046)	0	104,963

11 RESTRICTED FUNDS

Appeal Fund	472	0	0	0	472
CAF Savings A/c (Restricted Funds)	11,447	6	0	0	11,453
Youth Bursary	5,250	0	0	0	5,250
Restricted collections	0	2,506	(2,506)	0	0
CofE Investment Fund (Harrison Fund) (Restricted Units value at 31 Dec)	55,023	7,912	0	0	62,935
	72,192	10,424	(2,506)	0	80,110
ALL FUNDS	153,850	279,775	(248,552)	0	185,073

12 CHURCH GIVING

Details of Church Giving to Mission made during the year, are as follows:

Tear fund	£3,200	Alleviation of poverty worldwide
Kairos Connexion	£1,900	Network of churches and leaders in the UK
CMS – Padayachees	£1,650	Christian leaders in Middle East
Christian Concern	£1,500	Standing up for Christian beliefs
CAP	£1,500	Releasing Families from poverty through the local church
Fusion	£1,400	Student mission through local churches
MAF	£1,400	Flying for aid, development and mission organisations
Mercy Ministries (Mercy UK)	£1,300	Working with young women with life controlling issues
Open Doors	£1,000	Supporting persecuted Christians worldwide
CPAS	£1,000	Supporting leaders, and running Christian youth camps
OneLife	£800	Young leader development
A Rocha	£600	Environmental mission
Lovelight Romania	£600	Serving marginalized groups in Romania
Kintsugi UK}	£500	Supporting mental-health in secondary schools
Christian Aid	£500	Fighting global poverty
Total of other grants below £500	£5,156	
Total Church Giving 2021	**£24,006**	