



**Annual Report  
of the Parochial Church Council  
of St Georges, Deal  
For the year ended 31<sup>st</sup> 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 1<sup>st</sup> 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 Larnar 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 of 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 10<sup>th</sup> 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

##### General Grants

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

##### Bequests & Legacies

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.

##### Trust Income

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 31<sup>st</sup> 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 1<sup>st</sup> 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	
<b>Total Church Giving 2022</b>	<b>£27,435</b>	

# Summary of Activities for the Year 2022

INCOME	2022		2021
<b>Regular PCC Income</b>	£	%	£
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
<b>Sub Total - Regular PCC Income</b>	<b>249,033</b>	<b>100</b>	<b>250,421</b>
<b>Supplementary PCC Income</b>			
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
<b>TOTAL ALL PCC INCOME</b>	<b>334,652</b>		<b>262,438</b>

EXPENDITURE	2022		2021
<b>Regular PCC Expenditure</b>	£	%	£
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
<b>Total Regular PCC Expenditure</b>	<b>223,621</b>	<b>100.0</b>	<b>247,017</b>
<b>Supplementary PCC Expenditure</b>			
Appeal Fund	0		0
Capital expenditure	2,037		1,535
Hope House Lease	4,512		0
<b>TOTAL ALL PCC EXPENDITURE</b>	<b>230,170</b>		<b>248,552</b>

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

# 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 £	<b>TOTAL FUNDS</b>	
				2022 £	2021 £
<b>INCOME FROM:</b>					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>	2 (c)	34,366	0	34,366	32,244
<i>Investment income</i>	2 (d)	5,099	15	5,114	3,511
<i>Trust income</i>	2 (e)	0	80,000	80,000	0
<b>TOTAL INCOME</b>		<b>248,202</b>	<b>86,450</b>	<b>334,652</b>	<b>262,438</b>
<b>EXPENDITURE ON:</b>					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
Appeal fund	4 (d)	0	0	0	0
<b>TOTAL EXPENDITURE</b>		<b>211,735</b>	<b>18,435</b>	<b>230,170</b>	<b>248,552</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>36,467</b>	<b>68,015</b>	<b>104,482</b>	<b>13,886</b>
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
<b>NET MOVEMENT IN FUNDS</b>		<b>26,481</b>	<b>57,639</b>	<b>84,120</b>	<b>31,223</b>
<b>RECONCILIATION OF FUNDS:</b>					
<b>TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY</b>					
		<b>104,963</b>	<b>80,110</b>	<b>185,073</b>	<b>153,850</b>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER</b>		<b>£131,444</b>	<b>£137,749</b>	<b>£269,193</b>	<b>£185,073</b>

# CHURCH RESERVE FUNDS

## Accrued Summary At 31st December

2022

2021

### Funds included in the PCC main account

		£	£
<b>Appeal Fund</b>			
Restricted Reserve	Current A/c	472	472
<b>CAF Deposit Fund</b>			
Restricted Reserve	Harrison Trust	11,468	11,453
Unrestricted Reserves-	Hall Fund	2,558	2,554
Total		14,025	14,006
<b>CCLA, C of E Investment Fund</b>			
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*

<b>Eastes Bequest</b>			
Restricted Reserve	CCLA A/C	15,670	14,023
Endowment		48,729	55,198
Total		64,400	69,221
<b>School Fund</b>			
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

### 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.

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.

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

##### General Grants

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

##### Bequests & Legacies

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.

##### Trust Income

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 31<sup>st</sup> 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 1<sup>st</sup> 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	
<b>Total Church Giving 2022</b>	<b>£27,435</b>	

# Summary of Activities for the Year 2022

INCOME	2022		2021
<b>Regular PCC Income</b>	£	%	£
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
<b>Sub Total - Regular PCC Income</b>	<b>249,033</b>	<b>100</b>	<b>250,421</b>
<b>Supplementary PCC Income</b>			
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
<b>TOTAL ALL PCC INCOME</b>	<b>334,652</b>		<b>262,438</b>

EXPENDITURE	2022		2021
<b>Regular PCC Expenditure</b>	£	%	£
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
<b>Total Regular PCC Expenditure</b>	<b>223,621</b>	<b>100.0</b>	<b>247,017</b>
<b>Supplementary PCC Expenditure</b>			
Appeal Fund	0		0
Capital expenditure	2,037		1,535
Hope House Lease	4,512		0
<b>TOTAL ALL PCC EXPENDITURE</b>	<b>230,170</b>		<b>248,552</b>

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

# 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 £	<b>TOTAL FUNDS</b>	
				2022 £	2021 £
<b>INCOME FROM:</b>					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>	2 (c)	34,366	0	34,366	32,244
<i>Investment income</i>	2 (d)	5,099	15	5,114	3,511
<i>Trust income</i>	2 (e)	0	80,000	80,000	0
<b>TOTAL INCOME</b>		<b>248,202</b>	<b>86,450</b>	<b>334,652</b>	<b>262,438</b>
<b>EXPENDITURE ON:</b>					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
Appeal fund	4 (d)	0	0	0	0
<b>TOTAL EXPENDITURE</b>		<b>211,735</b>	<b>18,435</b>	<b>230,170</b>	<b>248,552</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>36,467</b>	<b>68,015</b>	<b>104,482</b>	<b>13,886</b>
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
<b>NET MOVEMENT IN FUNDS</b>		<b>26,481</b>	<b>57,639</b>	<b>84,120</b>	<b>31,223</b>
<b>RECONCILIATION OF FUNDS:</b>					
<b>TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY</b>					
		<b>104,963</b>	<b>80,110</b>	<b>185,073</b>	<b>153,850</b>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER</b>		<b>£131,444</b>	<b>£137,749</b>	<b>£269,193</b>	<b>£185,073</b>

# CHURCH RESERVE FUNDS

## Accrued Summary

At 31st December

2022

2021

### Funds included in the PCC main account

		£	£
<b>Appeal Fund</b>			
Restricted Reserve	Current A/c	472	472
<b>CAF Deposit Fund</b>			
Restricted Reserve	Harrison Trust	11,468	11,453
Unrestricted			
Reserves-	Hall Fund	2,558	2,554
Total		14,025	14,006
<b>CCLA, C of E Investment Fund</b>			
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*

<b>Eastes Bequest</b>			
Restricted Reserve	CCLA A/C	15,670	14,023
Endowment		48,729	55,198
Total		64,400	69,221

<b>School Fund</b>			
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 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 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 £
<b>INCOME FROM:</b>					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>	2 (c)	34,366	0	34,366	32,244
<i>Investment income</i>	2 (d)	5,099	15	5,114	3,511
<i>Trust income</i>	2 (e)	0	80,000	80,000	0
<b>TOTAL INCOME</b>		<b>248,202</b>	<b>86,450</b>	<b>334,652</b>	<b>262,438</b>
<b>EXPENDITURE ON:</b>					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
Appeal fund	4 (d)	0	0	0	0
<b>TOTAL EXPENDITURE</b>		<b>211,735</b>	<b>18,435</b>	<b>230,170</b>	<b>248,552</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>36,467</b>	<b>68,015</b>	<b>104,482</b>	<b>13,886</b>
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
<b>NET MOVEMENT IN FUNDS</b>		<b>26,481</b>	<b>57,639</b>	<b>84,120</b>	<b>31,223</b>
<b>RECONCILIATION OF FUNDS:</b>					
<b>TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY</b>					
		<b>104,963</b>	<b>80,110</b>	<b>185,073</b>	<b>153,850</b>
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER</b>		<b>£131,444</b>	<b>£137,749</b>	<b>£269,193</b>	<b>£185,073</b>

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

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

Approved by the Parochial Church Council on ..... 6<sup>th</sup> March 2023  
and signed on its behalf by:-

(Chairman) C. G. Spencer

(Member) [Signature]

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 -

<i>Appeal Fund -</i>	The re-ordering of the church and associated buildings
<i>Harrison Fund -</i>	The maintenance and other costs incurred in the upkeep of the church
	<i>Note, the Harrison Fund forms the restricted parts of -</i>
	<i>1 The CAF deposit account</i>
	<i>2 The Church of England Investment Fund account</i>
<i>Restricted Donations -</i>	Donations received for specified charities, groups or persons
<i>Youth Bursary</i>	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

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL  
NOTES TO THE FINANCIAL STATEMENTS  
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**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.**



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**2 INCOME**

		Unrestricted funds £	Restricted funds £	TOTAL FUNDS	
				2022 £	2021 £
<b>2 (a) Incoming resources from donors</b>					
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
		<u>208,137</u>	<u>6,435</u>	<u>214,572</u>	<u>215,673</u>
<b>2 (b) Grants and other incoming resources</b>					
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
		<u>600</u>	<u>0</u>	<u>600</u>	<u>11,010</u>
<b>2 (c) Income from charitable activities</b>					
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
		<u>34,366</u>	<u>0</u>	<u>34,366</u>	<u>32,244</u>
<b>TOTAL NORMAL INCOME</b>		<u>£243,103</u>	<u>£6,435</u>	<u>£249,538</u>	<u>£258,927</u>
<b>(Excluding investments and other income, BELOW)</b>					
<b>2 (d) Income from investments</b>					
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
		<u>5,099</u>	<u>15</u>	<u>5,114</u>	<u>3,511</u>
<b>2 (e) Trust Income</b>					
Harrison Trust, disbursement following sale of Property		0	80,000	80,000	0
		<u>0</u>	<u>80,000</u>	<u>80,000</u>	<u>0</u>
		Unrestricted funds	Restricted funds	TOTAL INCOME	
				2022	2021
<b>TOTAL INCOME</b>	<b>2022</b>	<u>£248,202</u>	<u>£86,450</u>	<u>£334,652</u>	<u>£262,438</u>



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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**3 ANALYSIS OF STAFF COSTS**

**SUMMARY**

	2022	2021
	£	£
Salaries and wages	46,236	54,079
NICS & pension costs	192	375
	<u>£46,428</u>	<u>£54,454</u>

**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
<b>Totals</b>	<u>£46,236</u>	<u>£192</u>	<u>£46,428</u>	<u>£54,454</u>

No employees received employee benefits in excess of £60,000 during the year

(2021: none)

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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4	EXPENDITURE	Unrestricted	Restricted	TOTAL FUNDS	
		funds	funds	2022	2021
		£	£	£	£
4 (a)	<b>Church Giving (See Note 12)</b>				
	<i>Missionary and charitable giving</i>				
	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
		<u>21,000</u>	<u>6,435</u>	<u>27,435</u>	<u>24,006</u>
4 (b)	<b>Directly for the work of the church</b>				
	<i>Ministry:</i>				
	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
	<i>Church running expenses</i>				
	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
	<i>Church Halls running expenses</i>				
	General Running Costs & Upkeep	708	0	708	2,292
	Utilities	4,505	0	4,505	2,473
	<i>Support Costs</i>				
	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
		<u>152,885</u>	<u>12,000</u>	<u>164,885</u>	<u>185,007</u>
4 (c)	<b>Management and administration</b>				
	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
		<u>37,850</u>	<u>0</u>	<u>37,850</u>	<u>39,539</u>
	<b>TOTAL EXPENDITURE</b>	<b>£211,735</b>	<b>£18,435</b>	<b>£230,170</b>	<b>£248,552</b>
	<b>(Excluding Funds expenditure)</b>				

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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	Unrestricted funds	Restricted funds	<b>TOTAL FUNDS</b>	
			2022	2021
4 (d) <b>Harrison Fund (Capital Projects)</b>				
Redevelopment Costs	0	0	0	0
New Building Costs	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>TOTAL EXPENDITURE 2022</b>	<b>£211,735</b>	<b>£18,435</b>	<b>£230,170</b>	<b>£248,552</b>

**5 OTHER MOVEMENTS IN FUNDS**

5 (a) <b>Transfers between Accounts</b>	Unrestricted funds	Restricted funds	2022 £	2021 £
Current A/c	-20,000	-50,000	-70,000	0
Cof E Investment Fund	20,000	50,000	70,000	0
<b>Total Net Transfers between Funds</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5 (b) <b>Other recognised gains/(losses)</b>	0	0	0	0
<b>Total other recognised gains/(losses)</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5 (c) <b>Net gains/(losses) on investments</b>				
CofE Investment Fund	(9,986)	(10,376)	(20,362)	17,337
<b>Total net gains/(losses) on investments</b>	<u>(9,986)</u>	<u>(10,376)</u>	<u>(20,362)</u>	<u>17,337</u>

**6 FIXED ASSETS**

**6 (a) Tangible fixed assets**

**NONE**

6 (b) <b>Fixed asset Investments</b>	Unrestricted £	Restricted £	2022 £	2021 £
Cof E Investment Fund - Income Shares	84,986	102,559	187,545	137,907
	<u>84,986</u>	<u>102,559</u>	<u>187,545</u>	<u>137,907</u>

6 (c) <b>Other fixed assets</b>				
Hope House - 5 Year Lease	0	18,000	18,000	0
	<u>0</u>	<u>18,000</u>	<u>18,000</u>	<u>0</u>

**7 DEBTORS**

Sundry debtors and prepayments	Unrestricted £	Restricted £	2022 £	2021 £
	2,526	0	2,526	3,736
	<u>2,526</u>	<u>0</u>	<u>2,526</u>	<u>3,736</u>



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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<b>8</b>	<b>LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2022</b>	<b>2021</b>
	Accruals and deferred income	2,310	2,310
	Creditors for goods and services -	10,300	3,783
		<u>12,610</u>	<u>6,093</u>

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

<b>9</b>	<b>NET ASSETS BY FUND</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>TOTAL</b>
		<b>£</b>	<b>£</b>	<b>£</b>
	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	<u>131,444</u>	<u>137,749</u>	<u>269,193</u>

<b>10</b>	<b>UNRESTRICTED FUNDS</b>	<b>Balance at 1st January 2022</b>	<b>Movements in Resources</b>			<b>Balance at 31st December 2022</b>
		<b>£</b>	<b>Incoming £</b>	<b>Outgoing £</b>	<b>Transfers £</b>	<b>£</b>
	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
		<u>104,963</u>	<u>238,216</u>	<u>(211,735)</u>	<u>0</u>	<u>131,444</u>

<b>11</b>	<b>RESTRICTED FUNDS</b>					
	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
		<u>80,110</u>	<u>76,074</u>	<u>(18,435)</u>	<u>0</u>	<u>137,749</u>
	<b>ALL FUNDS</b>	<u>185,073</u>	<u>314,290</u>	<u>(230,170)</u>	<u>0</u>	<u>269,193</u>

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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**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	
<b>Total Church Giving 2022</b>	<b>£27,435</b>	