



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

Contents

Reference and Administrative Information.....	4
PCC Members.....	4
Staff	5
Structure, governance and management	5
The Standing Committee	5
Ministry Leadership Team/Mission and Ministry Team	5
Purpose of Sub-groups of PCC	6
Objectives and activities	6
Review of the Year	7
Gathering for worship	7
Alpha	8
Youth and Children’s Ministry	8
Youth	8
Sunday Morning Children’s Ministry.....	8
Parent and Baby Group (Tadpoles)	9
Missional Communities.....	9
Community Outreach Events	9
Wednesday Congregation	9
Anna Chaplaincy.....	10
Wednesday Warm Welcome.....	10
Engagement with the Local Community	11
Wider church relationships	12
Visits from Mission Partners	12
Focus for the Future.....	12
Personnel	12
Church electoral roll and average Sunday attendance	13
Parochial Church Council	13
Funerals.....	13
Weddings	13
Baptisms and Renewal of Baptism Promises	14
Resourcing the vision	14
Buildings.....	14
St George’s Hall	14
Deanery Synod	14

Risk Management	15
Financial Risk.....	15
Statutory and legal requirements	15
Safeguarding	16
ST GEORGE'S PCC	17
Annual Financial Report of the Parochial Church Council	17
for the year ending 31 December 2024	17
AUDIT	17
INCOME 2024.....	17
General Grants	17
Other Income	18
Total Church Income	18
EXPENDITURE 2024.....	18
Total Church Expenditure.....	18
ANNUAL BALANCE OF ACCOUNT	18
STEWARDSHIP	19
RESERVES POLICY	19
GIVING FOR MISSION	20
Summary of Activities for the Year 2024	21
BALANCE SHEET	22
STATEMENT OF FINANCIAL ACTIVITIES	23
CHURCH RESERVE FUNDS	24

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 David Wake Jo Radcliffe	James Smith Sarah Fisher Lynn Watson Rob Page Robbie Langford Mary Donaldson (to Sept 24) Jacob Ball (to May 24)	Kaitelynn Chappell Janet Wakeman Lynne Williams Craig Ward Julie Gill

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 of 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 Lerner, 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 Council 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 & Veronica		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 Shelter		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

<u>THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL</u>					
<u>BALANCE SHEET</u>					
<u>AS AT 31ST DECEMBER 2024</u>					
			2024		2023
	Notes		£	£	£
FIXED ASSETS	6				
Tangible assets				0	0
<i>Investments:</i>					
Church of England Investment Fund				195,476	205,344
<i>Other:</i>					
Hope House Lease				9,000	13,500
TOTAL FIXED ASSETS				204,476	218,844
CURRENT ASSETS					
Debtors	7		324		1,076
<i>Investments:</i>					
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:					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>	2 (c)	31,754	2,012	33,766	42,135
<i>Investment income</i>	2 (d)	4,205	4,212	8,417	7,255
<i>Trust income</i>	2 (e)	0	0	0	26,000
TOTAL INCOME		230,825	10,643	241,468	284,057
EXPENDITURE ON:					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
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				
			£	£
<i>CCLA Deposit Fund</i>				
Restricted Reserve	Harrison Trust		5,476	14,702
	Mission Fund		10,958	0
Unrestricted Reserves-	General Fund		32,545	30,905
Total			<u>48,980</u>	<u>45,607</u>
<i>CCLA, C of E Investment Fund</i>				
Restricted Reserve	Harrison Trust		100,296	112,294
Unrestricted Reserves-	Doris Salter Bequest		72,718	71,091
	Eastes Bequest		22,462	21,959
Total			<u>195,476</u>	<u>205,344</u>
Vicar & Churchwardens' Funds				
<i>Not included in the PCC main account</i>				
<i>Eastes Bequest</i>				
Restricted Reserve	CCLA A/C		17,881	17,648
Endowment			54,575	53,354
Total			<u>72,456</u>	<u>71,002</u>
<i>School Fund</i>				
Restricted Reserve	CCLA A/C		<u>2,736</u>	<u>2,598</u>
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			<u>265,072</u>	<u>271,196</u>
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 Council 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 & Veronica			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 Shelter			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			<u>£22,435</u>						

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					
<u>BALANCE SHEET</u>					
<u>AS AT 31ST DECEMBER 2024</u>					
			2024		2023
	Notes		£	£	£
FIXED ASSETS	6				
Tangible assets				0	0
<i>Investments:</i>					
Church of England Investment Fund				195,476	205,344
<i>Other:</i>					
Hope House Lease				9,000	13,500
TOTAL FIXED ASSETS				204,476	218,844
CURRENT ASSETS					
Debtors	7		324		1,076
<i>Investments:</i>					
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:					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>	2 (c)	31,754	2,012	33,766	42,135
<i>Investment income</i>	2 (d)	4,205	4,212	8,417	7,255
<i>Trust income</i>	2 (e)	0	0	0	26,000
TOTAL INCOME		230,825	10,643	241,468	284,057
EXPENDITURE ON:					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
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					
			£	£	
<i>CCLA Deposit Fund</i>					
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	
<i>CCLA, C of E Investment Fund</i>					
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					
<i>Not included in the PCC main account</i>					
<i>Eastes Bequest</i>					
Restricted Reserve	CCLA A/C		17,881	17,648	
Endowment			54,575	53,354	
Total			72,456	71,002	
<i>School Fund</i>					
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

CONTENTS

	Pages
Independent Examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	
Accounting policies	6 - 7
Incoming resources	8
Analysis of Staff costs	9
Resources used	10 - 11
Other movements in funds	11
Fixed assets	11
Debtors, Liabilities, Summary of Assets and Funds	12
Church Giving to Mission during the year	13

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:					
<i>Donations and legacies:</i>					
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
<i>Charitable Activities</i>					
Investment income	2 (c)	31,754	2,012	33,766	42,135
Trust income	2 (d)	4,205	4,212	8,417	7,255
	2 (e)	0	0	0	26,000
TOTAL INCOME		230,825	10,643	241,468	284,057
EXPENDITURE ON:					
<i>Charitable Activities:</i>					
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
<i>Other:</i>					
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

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

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

(Chairman) C. A. 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 2024

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>Harrison Fund -</i>	The maintenance and other costs incurred in the upkeep of the church <i>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</i>
<i>Mission Fund -</i>	For missional costs and salaries, e.g. youth/children's workers
<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

No bequests were received in 2024

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

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024

2 INCOME

	Unrestricted funds £	Restricted funds £	TOTAL FUNDS	
			2024 £	2023 £
2 (a) Incoming resources from donors				
<i>Planned giving:</i>				
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
	<u>194,866</u>	<u>2,435</u>	<u>197,301</u>	<u>208,667</u>
2 (b) Grants and other incoming resources				
Grants Youth & Children's Work	0	0	0	0
Warm Spaces	0	1,984	1,984	0
	<u>0</u>	<u>1,984</u>	<u>1,984</u>	<u>0</u>
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
	<u>31,754</u>	<u>2,012</u>	<u>33,766</u>	<u>42,135</u>
TOTAL NORMAL INCOME	<u>£226,620</u>	<u>£6,431</u>	<u>£233,051</u>	<u>£250,802</u>
(Excluding investments and other income, BELOW)				
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
	<u>4,205</u>	<u>4,212</u>	<u>8,417</u>	<u>7,255</u>
2 (e) Trust Income				
Harrison Trust, disbursement following sale of Property	0	0	0	26,000
	<u>0</u>	<u>0</u>	<u>0</u>	<u>26,000</u>
	Unrestricted funds	Restricted funds	TOTAL INCOME	
			2024	2023
TOTAL INCOME	<u>£230,825</u>	<u>£10,643</u>	<u>£241,468</u>	<u>£284,057</u>

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

3 ANALYSIS OF STAFF COSTS

SUMMARY

	2024	2023
	£	£
Salaries and wages	27,217	16,830
NICS & pension costs	286	0
	<u>£27,503</u>	<u>£16,830</u>

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	<u>£27,217</u>	<u>£286</u>	<u>£27,503</u>	<u>£16,830</u>

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

(2023: none)

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

4	EXPENDITURE	Unrestricted	Restricted	TOTAL FUNDS	
		funds	funds	2024	2023
		£	£	£	£
4 (a)	Church Giving (See Note 12)				
	<i>Missionary and charitable giving</i>				
	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
		<u>20,000</u>	<u>2,435</u>	<u>22,435</u>	<u>22,867</u>
4 (b)	Directly for the work of the church				
	<i>Ministry:</i>				
	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
	<i>Church running expenses</i>				
	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
	<i>Church Halls running expenses</i>				
	General Running Costs & Upkeep	968	0	968	2,266
	Utilities	5,395	0	5,395	5,497
	<i>Support Costs</i>				
	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
		<u>186,056</u>	<u>29,716</u>	<u>215,772</u>	<u>232,376</u>
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
		<u>25,068</u>	<u>6,915</u>	<u>31,983</u>	<u>22,129</u>
	TOTAL EXPENDITURE	<u>£231,124</u>	<u>£39,066</u>	<u>£270,190</u>	<u>£277,372</u>
	(Excluding Funds expenditure)				

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

	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
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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

THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Unrestricted	Restricted	2024	2023
	£	£	£	£
7 DEBTORS				
Sundry debtors and prepayments	324	0	324	1,076
	<u>324</u>	<u>0</u>	<u>324</u>	<u>1,076</u>

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

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

	Unrestricted funds	Restricted funds	TOTAL
	£	£	£
9 NET ASSETS BY FUND			
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	<u>139,458</u>	<u>130,629</u>	<u>270,087</u>

	Balance at 1st January 2024	Movements in Resources			Balance at 31st December 2024
	£	Incoming £	Outgoing £	Transfers £	£
10 UNRESTRICTED FUNDS					
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
	<u>137,627</u>	<u>232,955</u>	<u>(231,124)</u>	<u>0</u>	<u>139,458</u>

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
	<u>156,050</u>	<u>13,645</u>	<u>(39,066)</u>	<u>0</u>	<u>130,629</u>

ALL FUNDS	<u>293,677</u>	<u>246,600</u>	<u>(270,190)</u>	<u>0</u>	<u>270,087</u>
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THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

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 & Veronic	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 Shelter	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	<hr/> £22,435 <hr/>	