

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER AD VINCULA, DITTON

England & Wales - Charity number 1130864

## Details

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Other names	ST. PETER'S DITTON PCC
Status	Registered
Legal form	Previously excepted
Registered	2009-07-30
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Phone	01732842027
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Website	<a href="http://www.dittonchurch.org.uk">www.dittonchurch.org.uk</a>

## Activities

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

**Activities:** Church of England religious activities

## Classification

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£148,878	£162,069	-	-
2024-12-31	£135,360	£151,947	-	-
2023-12-31	£127,180	£120,181	-	-
2022-12-31	£192,383	£188,818	-	-
2021-12-31	£132,928	£136,468	-	-
2020-12-31	£103,496	£115,127	-	-

## Trustees

Name	Role	Appointed
<b>REV ROSS TERRANOVA</b>	Chair	
ALAN WARNER		
CAROLINE GIBBONS		2016-05-11
Carol Wellbelove		2026-04-19
Carolyn Jane Elizabeth McMahon		2025-05-11
Christine Williams		2024-05-12
DAVID SYDNEY GRIMES CPFA		2017-11-07
Ian Cropper		2018-04-28
Jeanette Frances Stout		2023-04-30
John Graham Paul		2015-04-22
Julien George Alexander Myles		2024-05-12
Kathryn Anne Mitchell		2025-05-12
Lin Atkinson		2023-04-30
SIMON WEBLEY		
Stephen Anthony Campbell		2024-07-08



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# Accounts

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**Trustees Report**

**Year ending 31<sup>st</sup> December 2025**

**The Parochial Church Council of St Peter's Ad Vincula Ditton.**

Church Office  
79, New Road  
Ditton  
ME20 6AE

The PCC is a body corporate (PCC Powers Measure (1956) as amended. Charity Commission No 1130864

Members of the PCC are elected from the church membership or appointed by the existing trustees.

**Rector**                   Revd Ross Terranova (Incumbent and Chairman)

**Wardens**                Mr Alan Warner

Mr John Paul (also Treasurer until May 2025)

During 2025 the following served as members of the PCC

**Elected members**    Mrs Deidre Johnson (Until May 2025)

Mrs Lin Atkinson

Mr Ian Cropper

Mrs Caroline Gibbons (Representing the Pre-School)

Mr Julien Myles

Mrs Jenny Stout

Mrs Christine Williams

Mrs Carolyn McMahon (Parish Administrator)

**Co-opted Member**    Mr Simon Webley

**Co-opted Member**    Mrs Ruth Campbell (PCC Secretary and safeguarding officer)

**Co-opted Member**    Mr David Grimes

**Treasurer**            Mrs Kathryn Mitchell (from May 2025)

The PCC meets bi-monthly during the year with an average attendance of 84% Sub-committees met between meetings as required.

## **Aims and Purposes**

St Peter's Parochial Church Council (PCC) has the responsibility of assisting, supporting and encouraging the incumbent Rector, Revd. Ross Terranova, in promoting within the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the church and church centre of St Peter's Ditton.

### **Mission Statement:**

*We are here to demonstrate God's love for all,  
as shown in Jesus to people where we live and Work*

## **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship and assists with the planning and thus implementation of services and events throughout the year, to enable people to live out their faith through

1. Worship, prayer and learning about the gospel
2. Provision of pastoral care for the parish
3. Mission and outreach work

Consideration has been given to the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

## **Ditton Parish**

Ditton is a large village with a current population of about 6,000 and a new development under construction.

St Peter ad Vincula is situated on The Green in the heart of the village of Ditton and is part of the Diocese of Rochester. The church building dates from the 12<sup>th</sup> Century and the church centre complex is a Victorian school complex complete with a small, attached cottage now converted to meeting rooms. Both buildings are owned by the Diocese of Rochester but maintained by the PCC. The local Church of England Junior School is situated next door and St Peter's maintains close links both with the school and Ditton Church Pre-School which was set up by St Peter's 25 years ago and runs in the church centre. Also within the complex is the parish office which is open two days a week and run by the Parish Administrator. The Parish is under the patronage of the Church Pastoral Aid Society (CPAS).

In addition to church use and Preschool, various groups also hire the rooms in the evenings.

The church continues to be open to all for worship on Sunday mornings and evenings and is the hub of spiritual life in the village with a thriving children's group and refreshments served after the morning service. Additional services are held at Easter and Christmas and for services attended by the both the school and pre-school. In addition, the community is served with funeral, memorial, baptismal and Wedding services

and hosts the annual Remembrance Day Service. Twice a week the Church is open to the village for quiet reflection.

A teaching programme is produced for the morning and evening services and additional teaching courses were run throughout the year by the Rector and Parish members.

Small groups meet throughout the year 2025, which give opportunities for folk for more informal worship, bible study and fellowship with the Crafty Coffee group also providing a creative space to produce items for local organisations and schemes.

### **Church Attendance**

At the Annual Parochial Church Meeting on 11 May 2025, it was reported that the Electoral roll showed there were now 77 people on the roll.

### **Social Media**

The church community has a well-maintained website and an active Facebook page with over 300 followers. The Facebook page is regularly updated with news and photos of services and event and informs the wider community of events and the life of the church.

### **Ditton Primary School**

The primary school has 200 pupils and regularly visits the church for services throughout the year at term ends and festivals such as Easter, harvest and Christmas. Part of the Church's ministry to the school involves gifts of books and bibles to Y6 and this, along with the church visits forms a large and important ministry to the community.

## **2025 Events**

### **JAM**

Our young people's group JAM (Jesus and Me) continued to meet during the morning service on Sundays throughout the year and also took an active role during the morning service leading our Harvest Festival. The video of the service had over 250 views on Facebook. They also held a very successful Macmillan Coffee Morning raising over £260. In November they joined with the congregation in preparing Shoeboxes for Link to Hope. Over 70 boxes of goods and gifts were assembled for distribution in Eastern Europe. Contributions were also received from the wider community of Ditton through the Free and Wanted community of Ditton via Facebook, the Crafty Coffee group, Ditton Pre-school and Ryarsh Primary School.

### **Outreach**

This year several visits have been made to the new housing development to welcome newcomers to the parish and distribute welcome cards from the church. This was undertaken by the outreach group and other members of the church family and culminated with carol singing at Christmas.

### **Open Air Service**

We were blessed with beautiful weather again for our annual open-air service in June which was held on the green. The theme was the story of Joseph and we were joined by Ditton Junior School and parents. Pupils gave a very enthusiastic performance of excerpts from Joseph and his Amazing Technicolour Dreamcoat and refreshments were served afterwards.

### **Ditton Church Pre-school**

The pre-school navigated multiple problems during 2024, including funding and staffing issues. These were reported to the PCC by representatives throughout the year and the PCC sought to fully support and help the staff during, what was, a very difficult year for them.

### **Building Maintenance**

After an intense period of renovation on the church building over the past few years, this year our attention turned to major repairs to the church centre. The church centre is the Victorian school building and cottage. Repairs were needed to the drainage system, doors and windows and this summer major repairs were undertaken to the church centre roof which were successfully completed over the summer holidays to reduce disruption to the pre-school. Generous donations from previous years Gift days, a wonderful fundraising concert by Childe Rolande along with this year's gift Day donations enabled us to completely cover the costs with only a relatively small sum needed from general funds. The church and church centre are centrally and prominently placed in the village community so to be able to successfully repair and maintain them is crucial to the mission and visibility of the life of the church.

### **New Area for the Interment of Ashes**

The church yard is well maintained and regularly visited by the community, a quiet haven in the centre of the village both for people and wildlife. During 2025 plans for a much-needed new area for the interment of ashes, came to fruition. With help from volunteers the site was cleared and made ready for the first interments in the autumn.

### **Mission and Community Support**

St Peter's has continued to support a range of charities both local and worldwide with donations to our partner missions and charities, CPAS, CMJ, MADM (Making a difference in Maidstone) Tearfund and Crosslinks.

### **Church Away Day at St Benedicts, West Malling**

In May, church members enjoyed a wonderful day of fellowship and teaching with Rev Benjamin Thorndike and it was good to spend time together in the relaxed atmosphere of the Malling Abbey, away from busy lives and church roles.

## **Crosslinks**

We were able to provide extra financial support to our new Crosslink mission partners, Adam and Nomfundo Tomalin through our Gift Day giving during 2025. It was an especial blessing and pleasure to welcome them in person at the end of August and to hear about their work with Crosslinks in South Africa.

## **Christmas**

Our carols on the green proved to be very popular once again despite the bitter cold. The event has become a whole village event now well established in the village calendar. A bucket collection for the Heart of Kent Hospice raised £899.58. As with other events, videos and photos were shared with the wider community on the Facebook page as well as details of the amount raised.

## **Financial Review**

The Charity Commission in the UK have allowed smaller charities to use a simplified reporting system for some years now and have now introduced a system for charities to improve transparency and adapt to the diversity of charities in terms of size and complexity. The new Charities SORP 2026, published in October 2025, introduces a three-tier reporting structure. Tier 1 applies to charities with income up to £500,000 and offers simplified reporting obligations. Therefore, this year we have taken advantage of the changes and have prepared our accounts in a simple receipts and payments format.

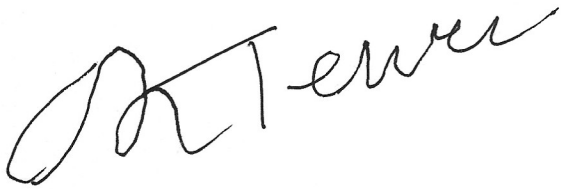
This transition has necessitated adjustments to allow for funds included in 2024 as liabilities and debtors which have been clearly noted. 2025 was also a year in which over £15,000 of restricted funds, carried over from previous years was used for essential repairs to the centre with some small sums forwarded to designated charities. The result of this is that this year we have a 'planned' deficit. Despite this, payments into Diocesan savings scheme have been maintained against future building maintenance, and we have managed to add to our Savings account. The three month's reserve policy has also been maintained. We also received a very generous legacy from a church member which has been designated for essential equipment upgrades. Overall, our finances have remained stable over 2025 for which we thank God and the generous giving of the church family.

For the last time, Peter Tite has acted as our independent assessor, and I want to extend my personal thanks for the help and support he has given me in the last year. Peter has been a faithful friend to St Peter's for many years and I am sure you will want to join with the PCC in expressing our gratitude to him for his service.

## **Accounting policies**

- Reserves are maintained to cover at least 3 months' expenditure.
- Special funds are established for any major project or appeals undertaken.
- The use of Designated Funds is considered as the need arises.
- Any substantial funds in the current account which are not for immediate use are placed in interest bearing accounts as approved by the PCC.

Approved by the PCC on 9<sup>th</sup> March 2026

A handwritten signature in black ink, appearing to read "Ross Terranova". The signature is written in a cursive style with a large initial "R" and "T".

Revd. Ross Terranova (PCC Chairman)

**St Peter's Ad Vincula Ditton  
Financial Statement**

<u>2024</u>	<u>RECEIPTS</u>	<u>General</u>	<u>Restricted</u>	<u>Total 2025</u>
£71,367.80	Regular giving	£67,681.41	£0.00	£67,681.41
£1,657.30	Collections at services	£3,772.56	£271.19	£4,043.75
£8,082.36	Tax recovered	£12,837.05	£0.00	£12,837.05
£48.00	Grants	£0.00	£24.00	£24.00
£9,891.85	2024 Tax recovered in 2025	£8,052.35	£1,839.50	£9,891.85
£30,742.77	Other donations note 1	£10,124.00	£37,167.34	£47,291.34
£1,133.40	Activities for generating funds note 2	£591.34	£1,190.65	£1,781.99
£2,309.45	Church activities note 3	£2,386.87	£1,154.00	£3,540.87
£8,609.00	Trading activities-rents	£8,069.25	£0.00	£8,069.25
£107.81	Bank interest	£63.87	£0.00	£63.87
£1,409.26	Other receipts	£2,037.28	£0.00	£2,037.28
£0.00	Transfer from Gold account	£9,362.23	£15,637.77	£25,000.00
<b>£135,359.00</b>	<b>Balance</b>	<b>£124,978.21</b>	<b>£57,284.45</b>	<b>£182,262.66</b>

**ADJUSTMENTS**

transfers into general account from savings	-£9,360.00	-£15,637.77	-£25,000.00
*2024 Gift Aid recorded 2024 received in 2025	-£8,052.35	-£1,839.50	-£9,891.85
<b>Adjusted balance</b>	<b>£107,563.63</b>	<b>£39,807.18</b>	<b>£147,370.81</b>

**PAYMENTS**

£17,190.64	For Church running note 3	21,721.39	1,178.00	£22,899.39
£63,962.91	For Church activities note 4	£66,109.57	0.00	£66,109.57
£1,387.94	Mission and evangelism note 5	£1,814.96	£253.00	£2,067.96
£7,156.03	Utilities Note 6	£8,843.64	0.00	£8,843.64
£3,697.06	For trading Note 7	£3,856.99	0.00	£3,856.99
£815.94	To generate funds note 8	£0.00	£28.15	£28.15
£10,553.94	Charitable and Mission giving note 9	£5,000.00	£16,430.07	£21,430.07
£22,963.44	Building repairs note 10	£1,399.65	£39,090.23	£40,489.88
£3,949.31	Other note 11	£4,672.59	£0.00	£4,672.59
£20,269.50	Transfers into Gold account	£10,000.00	£20,000.00	£30,000.00
<b>£151,946.71</b>		<b>123,418.79</b>	<b>76,979.45</b>	<b>£200,398.24</b>

**ADJUSTMENTS**

transfers into savings account	-£10,000.00	-£20,000.00	-£30,000.00
2024 Gift day funds recorded as expended in 2024*	£0.00	-£7,129.38	-£7,129.38
2024 Payment recorded as a liability received in 2025*	-£1,200.00	£0.00	-£1,200.00
<b>Adjusted balance</b>	<b>£112,218.79</b>	<b>£49,850.07</b>	<b>£162,068.86</b>

<b>Deficit</b>	<b>-£18,135.58</b>
<b>ADJUSTED DEFICIT</b>	<b>-£14,698.05</b>

**\*ONE OFF ADJUSTMENTS RESULTING FROM THE CHANGE ACCRUEL ACCOUNTS (2024) TO RECEIPTS AND PAYMENTS (2025).**

**CAF General Account**

Balance at 1st January 2025	£21,803.12	£15,637.77	£37,440.89
Balance at 31st December 2025	£18,706.31	£599.00	£19,305.31
			<b>-£18,135.58</b>

## St Peter's Ad Vincula Ditton Financial Statement

### NOTES

<u>2024</u>	<u>RECEIPTS</u>	<u>General</u>	<u>Restricted</u>	<u>Total 2025</u>
	<b>1. All other giving</b>			
£19,273.90	Gift day	£0.00	£23,769.34	£23,769.34
£0.00	Tax recovered	£0.00	£5,746.00	£5,746.00
£0.00	Roof fund	£0.00	£5,280.00	£5,280.00
£0.00	Tax recovered	£0.00	£1,300.00	£1,300.00
£11,468.87	Other donations	£10,124.00	£1,072.00	£11,196.00
<b>£30,742.77</b>	<b>Totals</b>	<b>£10,124.00</b>	<b>£37,167.34</b>	<b>£47,291.34</b>
	<b>2. Activities for generating funds</b>			
£0.00	Childe Rolande concert	£0.00	628.15	£628.15
£0.00	Tear fund quiz	£0.00	£210.00	£210.00
£140.00	Christmas cards	£0.00	352.5	£352.50
£120.00	Theatre ticket sales	323.84	£0.00	323.84
£873.40	Sponsored events	£267.50	£0.00	£267.50
<b>£1,133.40</b>		<b>£591.34</b>	<b>£1,190.65</b>	<b>£1,781.99</b>
	<b>3. Church activities</b>			
£1,560.00	Fees	£1,506.43	£1,154.00	£2,660.43
£749.45	Away day	£799.44	£0.00	£799.44
£0.00	Film night	£81.00	£0.00	£81.00
<b>£2,309.45</b>		<b>£2,386.87</b>	<b>£1,154.00</b>	<b>£3,540.87</b>
	<b>PAYMENTS</b>			
	<b>3. Church running</b>			
£1,961.68	church insurance	2,028.22	£0.00	£2,028.22
£5,778.80	Parish administrator	8,925.00	£0.00	£8,925.00
£1,680.00	churchyard	2,061.00	£24.00	£2,085.00
£0.00	training	612.00	£0.00	£612.00
£75.00	Governance	75.00	£0.00	£75.00
£629.24	centre and office consumables	514.15	£0.00	£514.15
£2,340.46	Office and admin	3,205.21	£0.00	£3,205.21
£66.75	Bank/transaction charges	61.00	£0.00	£61.00
£1,810.87	Equipment and maintenance	1,015.02	£0.00	£1,015.02
£2,077.10	Centre Insurance	2,160.79	£0.00	£2,160.79
£770.74	Church services and events	£1,064.00	£1,154.00	2,218.00
<b>£17,190.64</b>		<b>£21,721.39</b>	<b>£1,178.00</b>	<b>£22,899.39</b>
	<b>4. Church Activities</b>			
£5,775.00	Parish share	£5,919.37	£0.00	£5,919.37
£58,187.91	Clergy and staff expenses	£60,190.20	£0.00	£60,190.20
<b>£63,962.91</b>	<b>Totals</b>	<b>£66,109.57</b>	<b>£0.00</b>	<b>£66,109.57</b>
	<b>5. Mission and Evangelism</b>			
£0.00	childrens activities	£791.51	£253.00	£1,044.51
£1,387.94	books, materials	£1,023.45	£0.00	£1,023.45
<b>£1,387.94</b>	<b>Totals</b>	<b>£1,814.96</b>	<b>£253.00</b>	<b>£2,067.96</b>
	<b>6. Utilities</b>			
£4,244.18	Centre and cottage energy	£4,355.43	£0.00	£4,355.43
£2,161.01	church energy	£3,158.52	£0.00	£3,158.52
£145.40	Churchyard water	£177.39	£0.00	£177.39
£605.44	centre water	£1,152.30	£0.00	£1,152.30
<b>£7,156.03</b>	<b>Totals</b>	<b>£8,843.64</b>	<b>£0.00</b>	<b>£8,843.64</b>

## St Peter's Ad Vincula Ditton Financial Statement

<u>2024</u>		<u>General</u>	<u>Restricted</u>	<u>Total</u>
<b>7. Trading payments</b>				
£3,697.06	Centre cleaning	£3,856.99	£0.00	£3,856.99
<b>£3,697.06</b>	<b>Totals</b>	<b>£3,856.99</b>	<b>£0.00</b>	<b>£3,856.99</b>
<b>8. Generating funds</b>				
£815.94			£28.15	£28.15
<b>£815.94</b>	<b>Totals</b>		<b>£28.15</b>	<b>£28.15</b>
<b>9. Charitable and mission Giving</b>				
£1,841.87	Tearfund	£1,250.00	£230.00	£1,480.00
£1,250.00	CMJ	£1,250.00	£0.00	£1,250.00
£1,500.00	Crosslinks	£0.00	£14,814.00	£14,814.00
£1,369.00	CPAS	£1,250.00	£0.00	£1,250.00
£282.19	Poppy appeal	£0.00	£457.57	£457.57
£234.00	Link to hope (Shoebox)	£0.00	£226.00	£226.00
£330.00	heart of kent hospice	£0.00	£352.50	£352.50
£1,250.00	MADM	£1,250.00	£220.00	£1,470.00
£2,496.88	Other	£0.00	£130.00	£130.00
<b>£10,553.94</b>	<b>Totals</b>	<b>£5,000.00</b>	<b>£16,430.07</b>	<b>£21,430.07</b>
<b>10. Building repairs</b>				
£11,192.83	Church repairs	£0.00	£271.70	£271.70
£7,129.38	Centre major repairs	£0.00	£33,954.60	£33,954.60
£4,641.23	Centre general repairs	£1,399.65	£4,863.93	£6,263.58
<b>£22,963.44</b>	<b>Totals</b>	<b>£1,399.65</b>	<b>£39,090.23</b>	<b>£40,489.88</b>
<b>11. Other payments</b>				
£539.60	Cottage repair fund	£2,000.00	£0.00	£2,000.00
£2,000.00	church repair fund	£2,132.99	£0.00	£2,132.99
£1,409.71	Refunds	£4,672.59	£0.00	£4,672.59
<b>£3,949.31</b>	<b>Totals</b>			<b>£539.60</b>

### Statement of assets

<b>Caf Bank Gold account (Savings)</b>		
£15,515.00	Balance 1st January 2025	£36,358.92
£20,269.50	Receipts	£5,000.00
£574.42	Interest	£790.62
<b>£36,358.92</b>		<b>£42,149.54</b>

### Savings held with the Diocese

<b>Church repair fund</b>		
£15,030.11	Balance 1st January 2025	£17,584.19
£2,000.00	Receipts	£2,000.00
£554.08	Interest	£535.16
<b>£17,584.19</b>		<b>£20,119.35</b>

<b>Cottage repair fund</b>		
£5,484.78	Balance 1st January 2025	£6,020.26
£539.60	Receipts	£539.60
£193.88	Interest	£181.06
<b>£6,218.26</b>		<b>£6,740.92</b>

<b>Liabilities</b>		
31/12/2025	Retention fee with regard to roof repairs	<b>£600.00</b>
	Restricted collections not yet forwarded	<b>£560.00</b>

<b>Non monetary assets</b>	
	Church and grounds (leased)
	Centre complex (leased)
	Office equipment
	Church audio visual equipment



**Report to the trustees**

The PCC of St Peter Ad Vincula, Ditton, Aylesford, Kent.

**On accounts for the  
year ended**

31<sup>st</sup> December 2025

**Charity  
no (if any)**

1130864

**Set out on pages**

7, 8, 9

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any

requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

*P. Tite*

Date:

16/03/26

Name:

P. TITE

Relevant professional qualification(s) or body (if any):

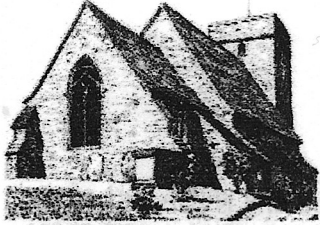
Address:

P. TITE  
28<sup>B</sup> IRON MILL LANE  
CRAYFORD DA1 4RW  
TEL. N<sup>o</sup> 01322 558220

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# Accounts

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# St Peter's Church, Ditton

## Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2024

### Incumbent

Revd Ross Terranova  
The Rectory  
2 The Stream  
Ditton  
ME20 6AG

### Treasurer (until July 2024)

Mr Stephen Kemp  
9 Ditton Court Close  
Aylesford  
Ditton  
Kent  
ME20 6PQ

### Treasurer (from August 2024)

Mr John Paul  
61 Holtwood Avenue  
Aylesford  
Kent  
ME20 7QQ

### Independent Examiner

Mr Peter Tite  
28B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

### Bankers

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

*'We are here to demonstrate God's love for all,  
as shown in Jesus to people where we live and work'.*

Registered Charity No. 1130864

## **Annual Report 2024**

### **Introduction**

St Peter ad Vincula Ditton Church is situated on The Green, New Road, Ditton and is part of the Diocese of Rochester within the Church of England. There is a Church Office which is part of the Church Centre complex opposite the Church.

The PCC assists, supports and encourages the Rector Rev Ross Terranova in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Centre Complex.

The full PCC met on 6 occasions during the year with an average attendance of 78%. Sub-committees met between meetings as required and a report on their deliberations and recommendations were considered by the PCC and decisions taken as required.

### **Membership**

Members are ex officio, elected at the Annual Parochial Church Meeting, or co-opted.

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

**Rector**                      Revd Ross Terranova (Chairman)

**Wardens**                    Mr Alan Warner  
                                      Mr John Paul

**Treasurer**                Mr Stephen Kemp (until July 2024) and Mr John Paul (from August 2024)  
**Safeguarding Officer** Mrs Ruth Campbell

**Representatives**  
**On Deanery Synod**      Mr Stephen Campbell from July 2024  
                                      Mr Simon Webley until May 2024  
                                      VACANT from May 2024

**Elected members**      Mrs Lin Atkinson  
                                      Mr Ian Cropper  
                                      Mrs Jane Beldham (until May 2024)  
                                      Mrs Caroline Gibbons  
                                      Mrs Deirdre Johnson  
                                      Mr Julien Myles (from May 2024)  
                                      Mrs Jenny Stout (from May 2024)  
                                      Mrs Christine Williams (from May 2024)

**Co-opted Member**      Mr Simon Webley (from May 2024)

- Co-opted Member Mrs Ruth Campbell (May 2024 as PCC Secretary)
- Co-opted Member Mr Stephen Kemp (May 2024 until July 2024)
- Co-opted Member Mr David Grimes (May 2024)
- Co-opted Member Mr Simon Webley (May 2024)

**Committees**

**Standing Committee**

- The Rector
- The Wardens
- The Treasurer
- The Secretary

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC

**Church Fabric and Churchyard Committee**

- Mr A Warner
- Mr J. Paul
- Mr I Cropper
- Mr D Stevens Co-opted as necessary

Attends to matters relating to the church building and fabric and the churchyard.

**Finance Committee**

- The Rector
- The Wardens
- Mr S Webley
- Mr D Grimes
- The Treasurer (convenor)
- Asst. Treasurer (not currently appointed)

Oversees the general finances through budgetary planning, monitoring income and expenditure, and application of financial controls and review of risks.

**Church Centre Development and Management Team**

- Mr A Warner (convenor)
- Mrs C Gibbons
- Mrs D Johnson

**Outreach Group**

- Rector
- Mr J Myles
- Mrs C Williams
- Mrs L Atkinson

Attends to matters relating to the Church Centre Complex in respect of building, fabric, use and lettings.

## Church attendance

At the Annual Parochial Church Meeting on 12 May 2024, it was reported that the Electoral roll showed there were now 85 people on the roll.

## Events for 2024

### January

Children and Communion discussed at PCC following discussion within the children and young people's group JAM (Jesus and Me).

New International Readers version Bibles purchased for JAM with cost covered by a donor.

### February

Lent Course based upon *The Nail* by Stephen Cottrell, very well attended.

### May

Away Day at St Benedict's Centre West Malling. Speaker: Rev Nick Williams

### June

Open Air Service on 23<sup>rd</sup> June was very well attended with involvement from Ditton Church Pre-School.

### July

Living in Love and Faith discussed at General Synod

### Summer

Redecoration of interior of Church.

Stephen Kemp moved to Bangladesh. John Paul became temporary treasurer.

Monthly ladies lunch started in August 2024

### September

Bibles given to year 6 pupils at Ditton CE Junior School

Mission support ended for Armonia

Mission support for MADM (Making a difference in Maidstone) agreed following a visit from MADM representatives.

Recruitment of Church Administrator took place. Jane Beldham stepped down, Carolyn McMahon appointed.

Ross visited Orchard Mill with leaflets from the Church.

### October

JAM Macmillan Coffee morning on Oct 6<sup>th</sup>

### November

Shoebox appeal

Bibles to Tools with a Mission, inspired by Maureen Morris passing on Michael's Bibles

PCC made living in Love and Faith resolution. This was communicated to the Bishop of Rochester and the Church Pastoral Aid Society (CPAS) who are the patrons of the parish.

Safeguarding Sunday held on 24th November 24

Advent Course – They Sang, based on 4 songs in the Christmas story, held in the Church Centre.

### December

Christmas Card Scheme and Carols on the Green support for Heart of Kent Hospice.

Estimated attendance for Carols on the Green 1000 adults and 200 children.

### Review of the Financial Year – Highlights

- ❖ A slight reduction in energy prices saw a small reduction in energy expenditure in 2024.
- ❖ Churchyard expenditure was much reduced this year and only involved grass cutting which continues to be provided by Ditton Parish Council.
- ❖ 'Planned Giving' decreased by 6.2% which was partly because of people leaving the church and a change in some people's tax status. This is disappointing as it is difficult to see how this shortfall will be recovered in the coming year.
- ❖ We continue to be grateful that the majority of people give electronically as this allows us to predict income.
- ❖ Fee income has decreased again by 42% to £1560 with over a third of it being paid to the diocese.
- ❖ Gift Day raised £19273.90 with a further £1839.50 recovered via Gift Aid from 2024's Gift Day
- ❖ Gift Day monies were spent on Church Maintenance, contributions to mission partners and some placed in reserve.
- ❖ We continue to pay a Parish Share which we believe is affordable for the church and this is gratefully received by the diocese.
- ❖ The church finances are managed using the Data Developments On-Line accounts package and Donations Coordinator.
- ❖ Whilst the accounts show a deficit, this is slightly misleading as we transferred £20,000 to the interest-bearing CAF Gold account. (Please see Assets and Liabilities p13.)

### Review of Financial Situation

The Parochial Church Council is a registered Charity, and the annual accounts of the Church are prepared on the accruals basis and submitted to both the Diocese and the Charity Commission. As in previous years, the PCC has continued the policy to account for Gift Day income and expenditure outside the normal budgetary process, and this has been maintained in 2024.

The outturn for 2024 shows a deficit of -£14037.66, although as shown above, £20,000 was transferred from the current account to the Gold Account.

#### **Income**

In terms of income, there has been a worrying decrease in 'planned giving' as a result of some folk moving away or no longer being able to give in a tax-efficient way. It is therefore vital that all church members review their giving and increase by at least the inflation rate of 2.6%. Thankfully energy bills are starting to fall as this is a major expense for the church, although the prediction that there would be a deficit has not been proven. The accounts look healthy but there is still a lot of work to do to maintain the fabric of the church and the church centre. We have had to increase centre rents once more (in line with inflation), but it is those groups who use the majority of energy within the centre during the week and particularly during the winter: It is essential that we recoup costs where we can. The card reader continues to be useful in providing a convenient way to pay and whilst there is a fee for its use, the convenience it provides in terms of less administration, is well worth it. We can also run appeals using a QR code and/or the 'Give A Little' website which tracks Gift Aid. We have now

successfully claimed Gift Aid using the new software programme and although there is a cost for the accounts and gift aid software, the convenience and speed outweighs. The tax reclaims for Gift Day and Planned Giving, Donations etc. for July – December 2024 was delayed and not made until spring 2025

### Expenditure

Expenditure for Staffing Costs rose as expected but Church Running expenditure fell by 20%. Centre expenditure did show an increase but this was expected as there were a number of maintenance issues that needed to be addressed.

### Reserves Policy

The Finance Committee meets to discuss a draft budget for the following financial year and makes recommendations to the PCC for consideration. Once the budget is approved progress is monitored at each PCC meeting during the year and any necessary variation approved. The main aim is to operate a balanced budget year on year whilst continuing the maintenance and upkeep of the physical assets under the PCC's stewardship.

- Reserves are maintained to cover at least 3 months' expenditure.
- Special funds are established for any major project or appeals undertaken.
- The use of Designated Funds is considered as the need arises.

Any substantial funds in the current account which are not for immediate use are placed in interest bearing accounts as approved by the PCC.

### Risk Management Statement

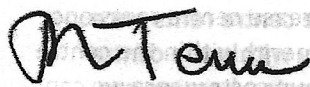
In 2003 the Finance Committee carried out a detailed risk assessment and made recommendations to the PCC. The major risks that impact upon the work of the Church were identified, assessed and minimised. This has been extended to other sub-committees of the PCC to review and report to the PCC as necessary.

The Parish Safeguarding Officer continued the work on obtaining DBS disclosures and training for all those involved in children's activities within the Church.

The PCC reviews and approves the Safeguarding Action Plan on a regular basis throughout the year.

The PCC re-adopted the House of Bishops' Safeguarding Policy, known as *Promoting a Safer Church*, in May 2024.

Approved by the PCC on Monday 12<sup>th</sup> May 2025



Revd Ross Terranova (PCC Chairman)

Date: 12<sup>th</sup> May 2025

## St Peter's Church, Ditton

### Minutes of the Annual Parochial Church Meeting and Meeting of Parishioners

Held on Sunday 12<sup>th</sup> May 2024 at 11.30am

Venue: The Church Centre

**Present:** 35 members

**1. Opening Prayer**

Rev Ross Terranova (RT) opened the meeting with a Bible reading from Ephesians 2:19-22 end of chapter and 1 Peter 2:9-10 and prayer.

**2. Apologies for Absence.**

Apologies were received from: David Stevens, John and Jenny Stout, and Brian Stuart.

**3. Minutes of the meeting held on 30 April 2024**

The minutes from the previous meeting were agreed and signed by RT.

**4. Revision of Electoral Roll**

There are now 85 members on the Electoral Roll.

**5. Election of Churchwardens**

John Paul and Alan Warner have both served as Churchwarden longer than the usual six-year term. The Churchwardens Measure 2001 (Supplementary Material of the Church Representation Rules 2022, 3, p128) state that a person is disqualified from being chosen for the office of Churchwarden for two years when that person has served as a Churchwarden of the same parish for six successive periods of office (6 years), unless a meeting of the parishioners decides by resolution that this does not apply. John and Alan are both willing to continue, so RT proposed that a vote is taken on such a resolution to suspend the six-year rule allowing them to stand for election for a further term.

Proposer: Ian Smith

Seconder: Carol Wellbelove

It was unanimously agreed to suspend the six-year rule for the office of Churchwarden for a further one-year term.

In anticipation of this agreement, both John Paul and Alan Warner were proposed and seconded in advance of the meeting.

John Paul:

Proposer: Ruth Campbell

Seconder: Stephen Kemp

Unanimously agreed.

Alan Warner:

Proposer: Steve Campbell

Seconder: David Stevens

Unanimously agreed.

**6. Election of Parochial Church Councillors**

RT explained that Ian Cropper has completed two terms of three years as a member of the PCC. Our own Parish rules have a clause that PCC members should stand down after two terms of office. Ian is willing to continue, so RT proposed that a vote is taken on a resolution to suspend the six-year rule for PCC members allowing Ian to stand for election for a further term.

Proposer: Jane Beldham  
Seconder: Steve Campbell

It was unanimously agreed to suspend the six-year rule for the office of PCC Member for a further three-year term.

In anticipation of this agreement, Ian was proposed and seconded in advance of the meeting.

Ian Cropper

Proposer: Roma Seaman  
Seconder: Liz Nicolaides

Unanimously agreed.

RT was pleased that Caroline Gibbons, Julien Myles and Christine Williams had also agreed to stand for election to the PCC. All three were proposed and seconded in advance of the meeting.

Caroline Gibbons

Proposer: David Beldham  
Seconder: Stephen Kemp

Unanimously agreed.

Julien Myles

Proposer: Steve Campbell  
Seconder: John Paul

Unanimously agreed.

Christine Williams

Proposer: David Stevens  
Seconder: David Pearce

Unanimously agreed.

There are now 7 PCC members: Lin Atkinson, Ian Cropper, Caroline Gibbons, Deirdre Johnson, Julien Myles, Jenny Stout and Christine Williams.

**7. Election to Deanery Synod**

Simon Webley has been our Deanery Synod rep for some time, but is now relinquishing this responsibility. We are grateful to him for his faithful service. We may elect two representatives to attend Deanery Synod, in addition to RT who attends as clergy.

Deanery Synod elections are held every three years, with 2023 being the last year of election and the next will be in 2026. Vacancies that arise between these dates are treated as casual vacancies and should be filled as soon as practicable after the vacancy occurs. Those elected will serve the remainder of the term – in this case for 2 years. Thereafter those elected will serve a three-year term

As no-one has come forward to fill this role in advance of this meeting, the vacancies will be filled by the election of the PCC of a person who is qualified to be elected.

**8. Affirmation of Sides People**

The appointment of sides people is the responsibility of the PCC (Church Representation Rules 2022 M6(6) p87), but it is good that they are acknowledged and supported by this meeting. Those currently serving as sides people have indicated that they are happy to continue. Pauline Matthews has also agreed to serve.

There are now 13 sides people, who welcome people into the building and assist the Churchwardens on a rota basis: Lin Atkinson, Steve Campbell, Gill and Ian Cropper, David and Pauline Grimes, Deirdre and Ken Johnson, Pauline Matthews, Carolyn McMahan, Ian Smith, David Stevens and Carol Wellbelove.

Mei Chong, Liz Nicolaides and Catherine Stevens expressed an interest in serving as sides people at the meeting. RT thanked them for their interest and all our current sides people for the vital role they play in welcoming visitors and regular attenders.

9. **Affirmation of Parish Safeguarding Officer**

RT confirmed that Ruth Campbell is willing to continue in her role as Parish Safeguarding Officer and thanked her for her work in this area.

10. **Appointment of Auditor**

It was confirmed that the current auditor, Mr Peter Tite is willing to continue as auditor.

Proposer: Ian Cropper

Seconder: Peter Stevens

Unanimously agreed

11. **Chairman's Report**

RT started his report with thanks for the continued love and support he receives. He explained that he had recently read journal article entitled, 'Why it is important to encourage your minister to stay longer than 5 years'. This caused him to reflect on the people he has worked with over the years. One of the great phrases in Paul's letters is, 'I thank God for you.' RT recognised that most people involved in serving in the Church do so out of love and on a voluntary basis, so he voiced his thanks to all present, as well as those who can't be at the meeting.

RT expressed particular thanks to Alan Warner and John Paul for their terrific service as Churchwardens over the past year and indeed many years. He recognised it was a privilege to have their support. He thanked Jane Beldham for her work in the Church Office over the last 7 years; she is a great person to be the Church's interface with the wider community. As PCC secretary and Parish Safeguarding Officer, Ruth Campbell brings her gifts, strengths and ideas to her roles. RT thanked Stephen Kemp for his audio-visual work for the Church and also for his many years of service as Treasurer. Stephen will be stepping down soon as he will be moving to Bangladesh to be with his wife Joy. Efforts to enlist a new Treasurer had so far been unsuccessful, so Stephen had kindly said he will continue to serve for a little while longer. RT asked for prayer that it would be possible to recruit a new Treasurer before Stephen leaves in July.

RT thanked all those who serve in other forms of ministry in the Church, especially those who lead and preach. It is great that Giles and Chris Williams had chosen to move into the Parish and we benefit from their wealth of experience. RT welcomed and thanked Julien Myles, who had joined the preaching rota. RT expressed gratitude for Pauline Grimes, who faithfully operates the AV equipment for Sunday evening services, and for Steve Campbell, who had ably led the Lent courses over recent years. Finally, RT thanked God for the faithfulness of those involved with JAM, who loyally lead that group week by week.

Looking back over the past year, it's clear we have a loyal, faithful and loving congregation, but also an aging congregation. This presents a challenge, especially as we try to reach out to younger families. This must be on the PCC agendas going forward. It is right to acknowledge that many of our long-term and committed members, who have given so much to the life of the Church here, have gone through a very difficult year. We pray for them and for those who care for them.

Remembrance Sunday 2023 was great, as we had the service in the Church for the first time for a long time. There were issues because the service was very full, but the consensus was that it was good to have the event in the Church. The open-air service continues to go from strength to strength and this year it's planned to involve as many as possible from the Preschool. Members were encouraged to attend this event. A new small group led by Giles and Chris Williams had started and it was hoped that there will be further small groups added in the coming months.

RT contrasted what the Church is in God's eyes and the reality of Church that we so often experience, both locally and nationally. This contrast can cause confusion and concern. RT reminded us of the calling and purpose of the Church. Peter wrote to first century Christians who were small in number, scattered and struggling and told them you are God's chosen people, God's holy nation, a people called out of darkness and people called to declare his praises. It serves as a reminder to us that this is also our fundamental purpose – to declare God's praises. Do people recognise the presence of God when we meet? This is important when Christians meet together. We shouldn't be apologetic about it. It doesn't matter if people don't understand it all, but the presence of God should capture them. Paul describes the Church as being built as a holy temple, God's family, his people, where God lives by his Spirit. When the Church meets together there should be an expression of that. Paul tells us that we are being grafted into that temple. Our Church building is made of all sorts of stones that have been added over the centuries, of different sizes and shapes. This is a wonderful picture of the Christian Church, where we all have different gifts, skills, backgrounds, experiences and temperaments. There is no individualism, no uniformity, but a great body of people who are grafted together to support each other. The Christian Church has extraordinary beauty when it is functioning as it is supposed to be. Sometimes being together can be challenging, but let's keep that vision of what the Church should be in the forefront of our minds as we go into the coming year. Let's thank God for all he has given to us and pray that we will have that vision for the Church here in this community.

## **12. Consideration of the unaudited accounts of the Council 2023 together with the Treasurer's Report**

Stephen Kemp presented written reports to the meeting and a summary for the year is included. We ended 2022 in slight deficit, but in 2023 the accounts ended in credit. This was a surprise given the universal increase in utility costs. Page 11 showed that utility bills for the Church and the Church Centre had doubled. This positive financial situation has arisen because planned giving had risen by 11% thanks to new members joining the Church who give regularly. Stephen cautioned against complacency: some regular givers will be leaving this year. He also reminded members that they should notify the Church if they no longer pay tax, as the Church will no longer be entitled to claim gift aid. Some of the healthy surplus of funds is earmarked for planned building projects – pointing, redecoration of the Church and work in the Church Centre, including a new window and redecoration.

Stephen gave further explanation for some items. Internet and software expenditure includes the cost of the accounts package we use and the gift aid software. Cleaning represents a considerable cost.

We are pleased to be able to continue giving to our mission partners. In previous years, reclaimed gift aid has been used to make these payments. This year, we are moving towards mission giving coming out of normal giving, so half of the mission payments came out of gift day donations. A further £13500 of the money raised through gift day will be used to pay for our new noticeboards. Under the Churchyard costs, we pay the local parish council to cut the grass and we have had tree work done, which is why this figure is high.

There were no questions regarding the accounts.

Stephen explained that he is moving to Bangladesh on 25 July 2024, so he will not be able to continue as Treasurer beyond this date. He has produced a role description for the post of Treasurer, as well as some 'how to' videos.

RT reported that 3 people had been approached about taking on the role, but to date, no successor had been identified. RT expressed his thanks to Stephen and the membership was asked to indicate their willingness to accept the accounts.

Proposer: Jane Beldham

Seconder: John Paul

The accounts were unanimously agreed and signed by RT.

**13. Safeguarding Report**

Ruth Campbell presented a written report to the meeting. There were no questions.

**14. Report of the Church Wardens**

Alan Warner commented that Stephen's financial report covered much of the work that had been undertaken over the last year. Wherever possible, the churchwardens seek to do work in-house rather than employing tradespeople. For example, they treated the woodworm in the framework around the organ pipes and this seems to have been successful. Alan expressed gratitude for those who assist with work around the Church premises, especially David Stevens.

However, some work required particular expertise. There had been electrical issues with floodlights and the hot water system in Church Centre had been changed. Previously, there were 5 separate water heaters used to give hot water. These had been replaced with a single system in the roof space. It has a thermostatic flow mixer, which means the water temperature in the washbasins is safe for children, but hotter water is available in the kitchen. The next step for this work is to install a timer so that the water is only heated when the Church Centre is in use. There had been fencing work completed and tree work in the Churchyard and Church Centre garden. The Churchwardens will put together a programme of work for the renovations needed in the Church Centre. The repainting of the Church sanctuary is imminent. Dean (a member of the Sunday evening congregation) had revarnished the woodwork in the Church and experimented with products to remove paint and seal crumbling paint. It was hoped that the repainting of the plaster in the Church would be completed in July. There will be two stages to this work requiring a scraping party first and then a painting party. Alan asked folks to let Jane in the office know if they can help. The scraping work can be done at any time. The painting will be done in designated week in July. Most work will be at a low level, without the need for ladders, etc.

Dean had also oiled the churchyard gates. He has not restored them back as new, but will stain them again soon. They will be cleaned and oiled once a year going forward. The Church door will also be treated.

It was reported that the Church now has an account with Brewers and will get a discount on the first order, so we will order as much as possible in one go.

Maureen Morris asked whether there were any plans to restore the ceiling above the pulpit in the Church. As the ceiling is not deteriorating further and a repair will require specialist equipment to reach it, no plans have been drawn up for this yet.

RT expressed thanks to Alan and John.

**15. Reports from Organisations**

Written reports from Church organisations were made available to members to take away and read.

**16. Any Other Business**

At the end of the meeting, gifts were presented as an expression of thanks to our longstanding Church Wardens.

**17. Closing Prayer**

The meeting closed at 12.25pm with prayer and the Grace.

**Parochial Church Council of St Peter, Ditton**  
**Statement of financial activities**  
**For the year ending 31 December 2024**

<b>FUNDS 2023</b>			<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2024</b>
£		Note	£	£	£
<b>INCOME &amp; ENDOWMENTS</b>					
113,651.40	Donations & legacies	1	96,957.21	24,802.42	121,759.63
1,648.52	Activities for generating funds	2	873.40	869.45	1,742.85
94.46	Investments	3	107.81		107.81
11,390.00	Other trading activities	4	10,103.00	66.00	10,169.00
395.77	Other income	5	1,439.71	140.00	1,579.71
<b>127,180.15</b>	<b>TOTAL INCOMING RESOURCES</b>		<b>109,481.13</b>	<b>25,877.87</b>	<b>135,359.00</b>
<b>RESOURCES EXPENDED</b>					
1,293.41	Cost of generating funds	6	0.00	815.94	815.94
4,126.13	Grants & Charitable giving	7	3,260.00	4,043.94	7,303.94
5,499.97	Parish share	8	5,775.00	0.00	5,775.00
55,727.75	Staffing Costs	9	58,532.91	0.00	58,532.91
15,069.20	Church Running	10	11,445.58	578.50	12,024.08
15,017.53	Centre & Cottage Running	11	16,720.95	2,500.00	19,220.95
75.00	Governance Costs	12	75.00	0.00	75.00
4,974.94	Church Administration	13	6,749.24	0.00	6,749.24
375.00	Other resources expended	14	20,066.75	269.50	20,336.25
18,022.83	Gift day allocation	15	0.00	21,113.40	21,113.40
<b>120,181.76</b>	<b>TOTAL RESOURCES EXPENDED</b>		<b>122,625.43</b>	<b>29,321.28</b>	<b>151,946.71</b>
<b>6,998.39</b>	<b>NET INCOMING RESOURCES</b>		<b>-13,144.30</b>	<b>-3,443.41</b>	<b>-16,587.71</b>
-11,488.89	Debtors (Tax reclaim)				9,891.85
1,275.00	Creditors				1,200.00
13,532.93	Gift day /receipt in advance				7,129.38
12,048.45	Adjustments ( )				6,612.52
<b>22,365.88</b>					<b>* -14,037.66</b>
					(A-B)
	<b>Balances B/FWD 1st Jan 2024</b>			<b>B</b>	<b>51,478.55</b>
<b>51,478.55</b>	<b>Balances C/FWD 31st DEC 2024</b>			<b>A</b>	<b>37,440.89</b>
<b>0.00</b>	<b>Cash in hand</b>				<b>0.00</b>

ST PETER'S CHURCH  
 100% FROM WILL LANE  
 TEL. N° 01822 552220

\* This figure is reached by subtracting the opening and closing balances from the bank statements and has to be maintained whatever adjustments are made.

FUNDS 2023		INCOME & ENDOWMENTS		Unrestricted Funds	Restricted Funds	TOTAL 2024
£	Note			£	£	£
	<b>1</b>	<b>Donations &amp; legacies</b>				
		Planned giving:				
65,446.00			Gift Aid donation	61394.76		61,394.76
19,414.32			Tax recovered	15,318.96		15,318.96
4,776.00			Other giving	9973.04		9,973.04
839.64			Collections	1386.19	271.11	1,657.30
653.67			Tax recovered	815.75		815.75
14,440.00			Gift day		19,273.90	19,273.90
3,583.83			Tax recovered		1,839.50	1,839.50
0.00			Grants		48.00	48.00
4,045.12			Donations, appeals etc.	8068.51	3,318.50	11,387.01
452.82			Tax recovered		51.41	51.41
<b>113,651.40</b>			<b>Total</b>	<b>96,957.21</b>	<b>24,802.42</b>	<b>121,759.63</b>
	<b>2</b>	<b>Activities for generating funds</b>				
530.00			Events		120.00	120.00
7.00			Sales			0.00
287.50			Sponsored events	873.40		873.40
824.02			Awayday		749.45	749.45
<b>1,648.52</b>			<b>Total</b>	<b>873.40</b>	<b>869.45</b>	<b>1,742.85</b>
	<b>3</b>	<b>Investments</b>				
94.46			Interest	107.81		107.81
<b>94.46</b>			<b>Total</b>	<b>107.81</b>	<b>0.00</b>	<b>107.81</b>
		<b>Other trading activities</b>				
4,023.00			Church Centre Rents	3,686.00		3,686.00
4,689.00			Pre-school Rents	4,923.00		4,923.00
2,678.00			Fees	1,494.00	66.00	1,560.00
<b>11,390.00</b>			<b>Total</b>	<b>10,103.00</b>	<b>66.00</b>	<b>10,169.00</b>
	<b>5</b>	<b>Other income</b>				
40.00			C Cards		140.00	140.00
37.82			C Cards Tax Recovered			0.00
60.00			Miscellaneous	30.00		30.00
15.56			Easy Fundraising			0.00
242.39			Refunds	1,409.71		1,409.71
0.00			Funds transfer			0.00
0.00			Building Fund			0.00
<b>395.77</b>			<b>Total</b>	<b>1,439.71</b>	<b>140.00</b>	<b>1,579.71</b>
<b>127,180.15</b>			<b>TOTAL INCOMING RESOURCES</b>	<b>109,481.13</b>	<b>25,877.87</b>	<b>135,359.00</b>
		<b>RESOURCES EXPENDED</b>				
		<b>Cost of generating funds</b>				
1,293.41		<b>6</b>	Events Event Costs		815.94	815.94
<b>1,293.41</b>			<b>Total</b>	<b>0.00</b>	<b>815.94</b>	<b>815.94</b>
		<b>Grants and Charitable giving</b>				
625.00		<b>7</b>	Overseas CMJ	625.00		625.00
625.00			Armonia			0.00
0			MADM	625.00		625.00
750.00			Crosslinks	750.00		750.00
625.00			Tearfund	625.00	1,216.87	1,841.87
625.00			Home CPAS	625.00	119.00	744.00
217.97			Poppy Appeal		282.19	282.19
10.00			Churches Together	10.00		10.00
154.95			Link to Hope (Shoebbox)		234.00	234.00
159.00			C. Cards		330.00	330.00
250.00			Secular Charities	1,861.88		1,861.88
84.21			Heart of Kent Hospice			0.00
<b>4,126.13</b>			<b>Total</b>	<b>3,260.00</b>	<b>4,043.94</b>	<b>7,303.94</b>

<u>FUNDS 2023</u>			<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>TOTAL 2024</u>
<u>5,499.97</u>	8	Parish share / Pledge	<u>5,775.00</u>		<u>5,775.00</u>
49,500.03	9	Staffing Costs	51,975.00		51,975.00
1,800.00		Stipend and Pens. / Min. Costs			
3,697.71		Rectors expenses	1,800.00		1,800.00
385.01		Rectory Council tax	3,868.04		3,868.04
0.00		Rectory water and sewerage	544.87		544.87
0.00		Rectory maintenance			0.00
0.00		Assist. Min. honorarium			0.00
0.00		Assist. Min. expenses			0.00
345.00		Visiting speakers	345.00		345.00
<u>55,727.75</u>	<b>Total</b>	✓	<u>58,532.91</u>	<u>0.00</u>	<u>58,532.91</u>
1,727.74	10	Church Running	2,161.01		2,161.01
65.58		Energy costs	145.40		145.40
1,916.01		Water	1,961.68		1,961.68
758.33		Insurance	458.81		458.81
276.00		General repairs and maint.			0.00
1,661.85		Organ Service and Organist	923.44	464.50	1,387.94
694.16		Book, materials	352.37		352.37
1,002.79		Copyright licence		66.00	66.00
4,136.59		Wedding and funeral expenses	1,632.00	48.00	1,680.00
2,000.00		Churchyard	2,000.00		2,000.00
0.00		Repair Fund			0.00
95.00		Training			0.00
706.15		Childrens Activities	1,512.91		1,512.91
29.00		Audiovisual Equipment	297.96		297.96
0.00		Miscellaneous			0.00
<u>15,069.20</u>	<b>Total</b>		<u>11,445.58</u>	<u>578.50</u>	<u>12,024.08</u>
5,089.35	11	Centre & Cottage	4,244.18		4,244.18
734.58		Energy costs	605.44		605.44
3,209.20		Water	3,697.06		3,697.06
1,862.95		Cleaning	2,077.10		2,077.10
539.60		Insurance	539.60		539.60
794.52		Cottage repair fund	676.78		676.78
551.89		Internet & Software	2,141.23	2,500.00	4,641.23
250.00		General repair and maintenance			0.00
1,985.44		Equipment and maintenance	2,110.32		2,110.32
0.00		Office and telephone	629.24		629.24
<u>15,017.53</u>	<b>Total</b>		<u>16,720.95</u>	<u>2,500.00</u>	<u>19,220.95</u>
<u>75.00</u>	12	Governance Cos Auditor Fee	<u>75.00</u>	<u>0.00</u>	<u>75.00</u>
4,355.50	13	Church Admin. & Admin.	5,778.80		5,778.80
619.44		Parish administrator	970.44		970.44
0.00		Printing, Stationery and Copy.			0.00
<u>4,974.94</u>	<b>Total</b>		<u>6,749.24</u>	<u>0.00</u>	<u>6,749.24</u>
65.00	14	Other resources expended	66.75		66.75
250.00		Bank charges			0.00
0.00		Miscellaneous			0.00
60.00		Other Fees	20,000.00	269.5	20,269.50
<u>375.00</u>	<b>Total</b>		<u>20,066.75</u>	<u>269.50</u>	<u>20,336.25</u>
739.90	15	Gift day allocation		10,734.02	10,734.02
13,532.93		GD Church Maintenance		7,129.38	7,129.38
3,750.00		Unused Sum		3,250.00	3,250.00
		Gift Day Mission Partners			0.00
		Gift Day Special Projects			0.00
<u>18,022.83</u>	<b>Total</b>		<u>0.00</u>	<u>21,113.40</u>	<u>21,113.40</u>
<u>120,181.76</u>	<b>Total Resources Expended</b>		<u>122,625.43</u>	<u>29,321.28</u>	<u>151,946.71</u>

**OTHER ACCOUNTS HELD BY THE PCC**

YEAR 2023 YEAR 2024

£	SAVINGS ACCOUNT- CHURCH #	£
12,631.51	Account balance at 1st January	15,030.11
2,000.00	Receipts	2,000.00
398.60	Transfer in	
<u>15,030.11</u>	Payments	<u>17,584.19</u>
	Interest	
4797.58	<b>SAVINGS ACCOUNT COTTAGE #</b>	
539.80	Account balance at 1st January	5484.78
	Receipts	539.60
147.60	Transfer	-198.00
<u>5,484.78</u>	Payments	193.88
	Interest	<u>6,020.6</u>

# All these accounts are held at the Diocese

**CAF/CASH ACCOUNT DEVELOPMENT FUND (Closed)**

£	Account balance at 1st January	£
0.00	Receipts	0.00
	Charges	
	Transfer	
	Interest	
<u>0.00</u>		<u>0.00</u>

**CAF/CASH GOLD**

15229.14	Opening balance	15515.00
	Receipts	20269.50
	Charges	
285.86	Transfer	574.42
	Interest	
<u>15,515.00</u>	Closing balance	<u>36,358.92</u>

## Statement of assets and liabilities at 31st December 2024

### Monetary Assets

	General Fund	Savings Account Church	Savings Account Cottage	CAFCASH Gold	Total 2024	2023
	£	£	£	£	£	£
Petty Cash					0.00	0.00
Accounts Held at Diocese		17,584.19	6,020.26		23,604.45	20,514.89
Account Held at C.A.F.	37,440.89			36,358.92	73,799.81	66,993.00
<b>Total</b>	<b>37,440.89</b>	<b>17,584.19</b>	<b>6,020.26</b>	<b>36,358.92</b>	<b>97,404.26</b>	<b>87,507.89</b>

### Liabilities

					Total
Debtors (Tax reclaim)		9,891.85			9,891.85
Creditors		1,200.00			1,200.00
Gift day /receipt in advance				7,129.38	7,129.38
Adjustments ( )					6,612.52

### NON-MONETARY ASSETS

- i Church and Grounds
- ii Church Centre - on lease
- iii Church Cottage - on lease
- iv Office Equipment including IT - £1,250
- v Projector and screen-Church- £3,200
- vi Audio Equipment £4,600

**Independent Examiner's Report to the PCC of St. Peter's Ditton**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2024, which are set out on pages 8-12, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission. That 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 financial statements and seeking explanations from you as trustees 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 on the view given by the accounts.

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

- (1) which give me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act; and
  - b. to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

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

Signed: .....



**P. TITE**  
**28<sup>B</sup> IRON MILL LANE**  
**CRAYFORD DA1 4RW**  
**TEL. N<sup>o</sup> 01322 558220**

Date: .....

27/08/25

Mr Peter Tite  
28B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

## **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting statements and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) on the accruals basis.

## **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the general funds which can be used for PCC ordinary purposes.

## **Incoming Resources**

Planned-giving, collections and donations are recognised when received. Tax refunds are claimed on a quarterly basis in arrears. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable.

## **Resources Expended**

Grants and donations are accounted for when paid over. The Diocesan Parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

## **Fixed Assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Rector and Church Wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. Equipment within the Church and Church Centre have been purchased from revenue.

## **Explanation of Funds**

The PCC has a number of funds held either by the Diocese or by the Charities Aid Foundation as follows.

- (1) **Savings Account – Church:** This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. The assets are available to the PCC to meet expenditure incurred on necessary repairs following the Quinquennial review of the Church.
- (2) **Savings Account – Cottage:** This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. These funds are available to the PCC to meet expenditure incurred on any necessary repairs arising from this review.
- (3) **CAFCASH – General Fund:** This account is the main bank account for the regular finances of the Church.
- (4) **CAFCASH – Gold Account:** This is now the main savings account for the church.

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# Accounts

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**St. Peter's Church, Ditton**

**Annual Report and Financial Statements**

**of the Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2023**

**Incumbent**

The Revd Ross Terranova  
The Rectory  
2 The Stream  
Ditton  
ME20 6AG

**Treasurer**

Mr Stephen Kemp  
9 Ditton court Close  
Aylesford  
Kent  
ME20 6PQ

**Independent Examiner**

Mr Peter Tite  
28B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

May 2024

Registered Charity No. 1130864

*'We are here to demonstrate  
God's love for all,  
as shown in Jesus to people  
where we live  
and work'.*

## Annual Report 2023

### **Introduction**

St Peter ad Vincula Ditton Church is situated on The Green, New Road, Ditton and is part of the Diocese of Rochester within the Church of England. There is a Church Office which is part of the Church Centre complex opposite the Church.

The PCC assists, supports and encourages the Rector Revd Ross Terranova in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Centre Complex.

The full PCC met on 6 occasions during the year with an average attendance of 75%. Sub-committees met between meetings as required and a report on their deliberations and recommendations were considered by the PCC and decisions taken as required.

### **Membership**

Members are ex officio, elected at the Annual Parochial Church Meeting, or co-opted.

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

<i>Rector</i>	Revd Ross Terranova	Chairman
<i>Wardens</i>	Mr Alan Warner Mr John Paul	
<i>Treasurer</i>	Mr Stephen Kemp	
<i>Safeguarding Officer</i>	Mrs Ruth Campbell	
<i>Representatives</i>		
<i>On Deanery Synod</i>	Mr Simon Webley	Vice Chairman
<i>Elected members</i>	Mr Stephen Kemp Mr Ian Cropper Mrs Jane Beldham Mrs Dierdre Johnson Mr Kennedy Emokpaire Mrs Jenny Stout Mrs Lin Atkinson	(Re-elected) (Left July 2023)
<i>Co-Opted Member</i>	Mrs Ruth Campbell	(May 2023 as PCC Secretary)
<i>Co-Opted Member</i>	Mr David Grimes	(May 2023)
<i>Co-Opted Member</i>	Mrs Caroline Gibbons	

## **Committees**

### Standing Committee

The Rector  
The Wardens  
The Treasurer  
The Secretary

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC

### Church Fabric and Churchyard Committee

Mr A Warner  
Mr J. Paul  
Mr I Cropper

Attends to matters relating to the church building and fabric and the churchyard.

### Finance Committee

The Rector  
The Wardens  
The Treasurer (convenor)  
Asst. Treasurer  
Mr S Webley

Oversees the general finances through budgetary planning, monitoring income and expenditure, and application of financial controls and review of risks.

### Church Centre Development and Management Team

Mr A Warner (convenor)  
Mrs C Gibbons

Attends to matters relating to the Church Centre Complex in respect of building, fabric, use and lettings.

## Church attendance

At the Annual Parochial Church Meeting on 30<sup>th</sup> April 2023, it was reported that the Electoral roll showed there were now 83 people on the roll.

- ❖ **Pre-School Services:** The Pre-School enjoyed meeting once again in the Church building for an end of year leavers service, and Harvest, Christmas and Easter services.
- ❖ **Junior School:** The Junior School has experienced a lot of leadership turmoil in recent years but since November 2023 has been part of the Aletheia Academies Trust. Pupils at the school continue to use the church to celebrate various festivals throughout the year.
- ❖ **Christian books for** pre-school and Junior school children have been purchased and distributed thanks once more to a generous donation.
- ❖ **Christmas and Easter:** Once again we enjoyed celebrating these great festivals and we were all amazed by the very large crowd that joined us for Carols on the Green A bucket collection was made on behalf of the Heart of Kent Hospice.
- ❖ **Church Building:** Various work was carried out in and around the church, including the replacement of a failed floodlight, woodworm treatment of the organ and extensive tree work in the church yard.
- ❖ **Small Groups:** Our Lent Course, The Long Way to Heaven explored Christian understandings of salvation in a five-part study course based on the film, The Way.
- ❖ **Church Lunches:** There were three lunches held in the church centre. One on Maundy Thursday, one for the coronation and a harvest lunch.
- ❖ **JAM Club:** It has been really encouraging seeing our JAM club (Jesus and Me) continue to grow over the past year and we have very much enjoyed their participation in a number of services and their contributions tea and coffee after the service.

## Review of the Financial Year – Highlights

- ❖ As predicted the impact of energy price rises were felt in 2023, but thanks to the generosity of the congregation, it didn't impact on our ability to maintain the church and centre in good order or impact on our ability to give to mission partners.
- ❖ All churchyard expenditure represented work done on trees, unfortunately the invoice from the Parish Council for grass cutting was not submitted in this financial year so will show twice next year.
- ❖ 'Planned Giving' increased by 11% which was partly as a result of people increasing their giving in line with inflation but also because some new members joined the church.
- ❖ We continue to be grateful that the majority of people give electronically as this allows us to predict income.
- ❖ Fee income has decreased by 26% to £2678 with over a third of it being paid to the diocese.
- ❖ Gift Day raised £14440 with a further £3580 recovered via Gift Aid from 2022's Gift Day
- ❖ Gift Day monies were put aside to pay for new signage at the front of the church and the centre. Then in a continued plan to ensure that support to our missionary organisation comes from our planned giving, only 50% came from Gift Day this year.

The balance of Gift Days monies has been reserved for maintenance of the church and church centre buildings.

- ❖ We continue to pay a Parish Share which we believe is affordable for the church and this is gratefully received by the diocese.
- ❖ The church finances are managed using the Data Developments On-Line accounts package and Donations Coordinator.
- ❖ We have continued to pay both the ch.

## **Review of Financial Situation**

The Parochial Church Council is a registered Charity and the annual accounts of the Church are prepared on the accruals basis and submitted to both the Diocese and the Charity Commission. As in previous years, the PCC has continued the policy to account for Gift Day income and expenditure outside the normal budgetary process and this has been maintained in 2023.

The outturn for 2023 shows a surplus of: £6986.99 (Unrestricted £4954.26; Restricted £-2062.73)

### **Income**

In terms of income, there has been a 11% rise in 'planned giving' as a result of new member contributions and some increases by regular givers however with a few people leaving the church for pastures new this may not be sustained. Thankfully energy bills are starting to fall as this is a major expense for the church, although the prediction that there would be a deficit has not been proven. The accounts look healthy but there is still a lot of work to do to maintain the fabric of the church and the church centre. We have had to increase centre rents once more (in line with inflation), but it is those groups who use the majority of energy within the centre during the week and it is essential that we recoup costs where we can.

The card reader continues to be useful in providing a convenient way to pay and whilst there is a fee for its use, the convenience it provides in terms of less administration, is well worth it. We can also run appeals using a QR code and/or the 'Give A Little' website which tracks Gift Aid. We have now successfully claimed Gift Aid using the new software programme and although there is a cost for the accounts and gift aid software, the convenience and speed outweighs. Towards the end of the year we successfully applied to the diocese for a new device that can be permanently installed in the church. There will be a small cost for an annual sim card at approximately 10p a day.

### **Expenditure**

Most of the increase in expenditure this year was down to the huge increase in energy bills that have affected everybody, and we are hopeful that these will reduce in 2024. There has continued to be expenditure on the fabric of the church and a number of maintenance issues, some expected and others not. Quite a lot of work has been done on the maintenance of the churchyard particularly around tree management.

## **Reserves Policy**

The Finance Committee meets to discuss a draft budget for the following financial year and makes recommendations to the PCC for consideration. Once the budget is approved progress is monitored at each PCC meeting during the year and any necessary variation approved. The main aim is to operate a balanced budget year on year whilst continuing the maintenance and upkeep of the physical assets under the PCC's stewardship.

- Reserves are maintained to cover at least 3 months' expenditure.
- Special funds are established for any major project or appeals undertaken.
- The use of Designated Funds is considered as the need arises.

Any substantial funds in the current account which are not for immediate use are placed in interest bearing accounts as approved by the PCC.

## **Risk Management Statement**

In 2003 the Finance Committee carried out a detailed risk assessment and made recommendations to the PCC. The major risks that impact upon the work of the Church were identified, assessed and minimised. This has been extended to other sub-committees of the PCC to review and report to the PCC as necessary.

The PCC approved the Child Protection Policy and the Disclosure and Child Protection Officer (Parish Safeguarding Officer) continued the work on obtaining disclosures and training for all those involved in children's activities within the Church.

These have been reviewed this year and amended as necessary in accordance with the Diocesan Policy.

**Approved by the PCC on Sunday 15<sup>th</sup> April 2024**

**Revd Ross Terranova (PCC Chairman)**



**Date: 15<sup>th</sup> May 2024**

## Independent Examiner's Report to the PCC of St. Peter's Ditton

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2023, which are set out on pages 9 to 15, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission. That 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 financial statements and seeking explanations from you as trustees 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 on the view given by the accounts.

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

- (1) which give me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act; and
  - b. to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

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

Signed:  .....

Date: 18/09/24 .....

Mr Peter Tite  
28 B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

**Parochial Church Council of St Peter, Ditton**  
**Statement of financial activities**  
**For the year ending 31 December 2023**

<b>FUNDS 2022</b>			<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2023</b>
£		Note	£	£	£
<b>INCOME &amp; ENDOWMENTS</b>					
109,978.82	Donations & legacies	1	92,439.05	21,212.35	113,651.40
345.26	Activities for generating funds	2	294.50	1,354.02	1,648.52
0.00	Investments	3	94.46	0.00	94.46
8,172.60	Other trading activities	4	10,629.00	761.00	11,390.00
14,431.41	Other income	5	317.95	77.82	395.77
<b>132,928.09</b>	<b>TOTAL INCOMING RESOURCES</b>		<b>103,774.96</b>	<b>23,405.19</b>	<b>127,180.15</b>
<b>RESOURCES EXPENDED</b>					
44.49	Cost of generating funds	6	49.41	1,244.00	1,293.41
372.00	Grants & Charitable giving	7	3,510.00	616.13	4,126.13
5,822.40	Parish share	8	5,499.97	0.00	5,499.97
57,924.67	Staffing Costs	9	55,727.75	0.00	55,727.75
31,308.38	Church Running	10	13,859.70	1,209.50	15,069.20
17,246.75	Centre & Cottage Running	11	15,017.53	0.00	15,017.53
100.00	Governance Costs	12	75.00	0.00	75.00
4,469.07	Church Administration	13	4,974.94	0.00	4,974.94
923.44	Other resources expended	14	125.00	250.00	375.00
18,257.25	Gift day allocation	15	0.00	18,022.83	18,022.83
<b>136,468.45</b>	<b>TOTAL RESOURCES EXPENDED</b>		<b>98,839.30</b>	<b>21,342.46</b>	<b>120,181.76</b>
<b>-3,540.36</b>	<b>NET INCOMING RESOURCES</b>		<b>4,935.66</b>	<b>2,062.73</b>	<b>6,998.39</b>
<b>-8,956.21</b>	Debtors (Tax reclaim)		<b>-11,498.89</b>		<b>-11,498.89</b>
1,370.00	Creditors		1,275.00		1,275.00
1,329.98	Gift day /receipt in advance			13,532.93	13,532.93
<b>8,249.04</b>	Adjustments ( )				12,048.45
<b>-1,547.55</b>					<b>22,355.88</b>
					(A-B)
	BALANCES B/FWD 1st JAN 2023	?			<b>29,132.67</b>
<b>35,186.59</b>	BALANCES C/FWD 31 DEC 2023	?			<b>51,488.55</b>
<b>0.00</b>	Cash in hand				<b>0.00</b>

\* This figure is reached by subtracting the opening and closing balances from the bank statements and has to be maintained whatever adjustments are made.

<b>FUNDS 2022</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2023</b>
£		£	£	£
	<b>INCOME &amp; ENDOWMENTS</b>			
	Note			
	<b>1 Donations &amp; legacies</b>			
	Planned giving:			
58,979.00	Gift Aid donation	65446.00		65,446.00
14,473.08	Tax recovered	19,414.32		19,414.32
9,454.08	Other giving	4776.00		4,776.00
1,165.97	Collections	839.64		839.64
624.15	Tax recovered	653.67		653.67
18,447.50	Gift day		14,440.00	14,440.00
4,082.50	Tax recovered		3,583.83	3,583.83
9,170.71	Grants			0.00
3,691.63	Donations, appeals etc.	1309.42	2,735.70	4,045.12
338.5	Tax recovered		452.82	452.82
<b>120,427.12</b>	<b>Total</b>	<b>92,439.05</b>	<b>21,212.35</b>	<b>113,651.40</b>
	<b>2 Activities for generating funds</b>			
317.02	Events		530.00	530.00
0.00	Sales	7.00		7.00
325.00	Sponsored events	287.50		287.50
550.00	Awayday		824.02	824.02
<b>1,192.02</b>	<b>Total</b> ✓	<b>294.50</b>	<b>1,354.02</b>	<b>1,648.52</b>
	<b>3 Investments</b>			
34.38	Interest	94.46		94.46
<b>34.38</b>	<b>Total</b> ✓	<b>94.46</b>	<b>0.00</b>	<b>94.46</b>
	<b>Other trading activities</b>			
2,400.00	Church Centre Rents	4,023.00		4,023.00
4389	Pre-school Rents	4,689.00		4,689.00
3,383.00	4 Fees	1,917.00	761.00	2,678.00
<b>10,172.00</b>	<b>Total</b> ✓	<b>10,629.00</b>	<b>761.00</b>	<b>11,390.00</b>
	<b>Other income</b>			
159.00	5 C Cards		40.00	40.00
22.50	C Cards Tax Recovered		37.82	37.82
0.00	Miscellaneous	60.00		60.00
15.96	Easy Fundraising	15.56		15.56
3,683.81	Refunds	242.39		242.39
35,470.55	Funds transfer			0.00
21,205.54	Building Fund			0.00
<b>60,557.36</b>	<b>Total</b> ✓	<b>317.95</b>	<b>77.82</b>	<b>395.77</b>
<b>192,382.88</b>	<b>TOTAL INCOMING RESOURCES</b>	<b>103,774.96</b>	<b>23,405.19</b>	<b>127,180.15</b>
	<b>RESOURCES EXPENDED</b>			
	<b>Cost of generating funds</b>			
	6 Stewardship scheme exp.			0.00
1,080.25	Events Event Costs	49.41	1,244.00	1,293.41
<b>1,080.25</b>	<b>Total</b> ✓	<b>49.41</b>	<b>1,244.00</b>	<b>1,293.41</b>
	<b>Grants and Charitable giving</b>			
0.00	7 Overseas CMJ	625.00		625.00
0.00	Armonia	625.00		625.00
0.00	Crosslinks	750.00		750.00
0.00	Tearfund	625.00		625.00
0.00	Home CPAS	625.00		625.00
0.00	Poppy Appeal		217.97	217.97
10.00	Churches Together	10.00		10.00
174.00	Link to Hope (Shoebox)		154.95	154.95
145.00	C. Cards		159.00	159.00
1,794.52	Secular Charities	250.00		250.00
0.00	Heart of Kent Hospice		84.21	84.21
<b>2,123.52</b>	<b>Total</b> ✓	<b>3,510.00</b>	<b>616.13</b>	<b>4,126.13</b>

<u>FUNDS 2022</u>			<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>TOTAL 2023</u>
<u>5,499.97</u>	8	Parish share / Pledge	<u>5,499.97</u>	<u>0.00</u>	<u>5,499.97</u>
49,500.03	9	<b>Staffing Costs</b>	49,500.03		49,500.03
1,800.00		Stipend and Pens. / Min. Costs	1,800.00		1,800.00
3,539.17		Rectors expenses	3,697.71		3,697.71
0.00		Rectory Council tax	385.01		385.01
0.00		Rectory water and sewerage	0.00		0.00
0.00		Rectory maintenance	0.00		0.00
0.00		Assist. Min. honararium	0.00		0.00
0.00		Assist. Min. expenses	0.00		0.00
300.00		Visiting speakers	345.00		345.00
<u>55,139.20</u>	<b>Total</b>	✓	<u>55,727.75</u>	<u>0.00</u>	<u>55,727.75</u>
842.55	10	<b>Church Running</b>	1,727.74		1,727.74
156.97		Energy costs	65.58		65.58
1,814.80		Water	1,916.01		1,916.01
4,329.61		Insurance	758.33		758.33
0.00		General repairs and maint.	276.00		276.00
998.23		Organ Service and Organist	1,495.35	166.50	1,661.85
229.29		Book, materials	694.16		694.16
1,308.00		Copyright licence	241.79	761.00	1,002.79
2,330.40		Wedding and funeral expenses	4,136.59		4,136.59
27,000.00		Churchyard	2,000.00		2,000.00
0.00		Repair Fund	0.00		0.00
0.00		Training	95.00	0.00	95.00
1,205.49		Childrens Activities	424.15	282.00	706.15
23.50		Audiovisual Equipment	29.00		29.00
29,403.55		Miscellaneous			0.00
<u>69,642.39</u>	<b>Total</b>	✓	<u>13,859.70</u>	<u>1,209.50</u>	<u>15,069.20</u>
2,592.30	11	<b>Centre &amp; Cottage</b>	5,089.35		5,089.35
838.89		Energy costs	734.58		734.58
3,290.35		Water	3,209.20		3,209.20
2,317.23		Cleaning	1,862.95		1,862.95
539.60		Insurance	539.60		539.60
854.32		Cottage repair fund	794.52		794.52
416.16		Internet & Software	551.89		551.89
631.30		General repair and maintenance	250.00		250.00
1,770.60		Equipment and maintenance	1,985.44		1,985.44
224.77		Office and telephone			0.00
<u>13,475.52</u>	<b>Total</b>	✓	<u>15,017.53</u>	<u>0.00</u>	<u>15,017.53</u>
<u>100.00</u>	12	<b>Governance Cos</b>	<u>75.00</u>	<u>0.00</u>	<u>75.00</u>
3,960.00	13	<b>Church Admin. &amp; Admin.</b>	4,355.50		4,355.50
1,874.98		Parish administrator	619.44		619.44
0.00		Printing, Stationery and Copy.			0.00
<u>5,834.98</u>	<b>Total</b>		<u>4,974.94</u>	<u>0.00</u>	<u>4,974.94</u>
81.75	14	<b>Other resources expended</b>	65.00		65.00
0.00		Bank charges		250.00	250.00
27.91		Miscellaneous			0.00
13,282.70		Other Fees	60.00		60.00
<u>13,392.36</u>	<b>Total</b>		<u>125.00</u>	<u>250.00</u>	<u>375.00</u>
9,139.43	15	<b>Gift day allocation</b>		739.90	739.90
6,890.57		Building Works		13,532.93	13,532.93
1,250.00		Unused Sum		725.00	725.00
1,250.00		CMJ		725.00	725.00
1,500.00		Armonia		850.00	850.00
1,250.00		Crosslinks		725.00	725.00
1,250.00		Tearfund		725.00	725.00
<u>22,530.00</u>		CPAS		725.00	725.00
<u>188,818.19</u>	<b>Total Resources Expended</b>		<u>98,839.30</u>	<u>21,342.46</u>	<u>120,181.76</u>

**OTHER ACCOUNTS HELD BY THE PCC**

YEAR 2022		YEAR 2023
£	<b>SAVINGS ACCOUNT- CHURCH #</b>	£
7,533.75	Account balance at 1st January	12,631.51
2,000.00	Receipts	2,000.00
25,000.00	Transfer in	
-22000	Payments	
97.76	Interest	398.60
<u>12,631.51</u>		<u>15,030.11</u> ✓
	<b>SAVINGS ACCOUNT COTTAGE #</b>	
4,235.03	Account balance at 1st January	4797.58
539.60	Receipts	539.60
	Transfer	
	Payments	
22.95	Interest	147.60
<u>4,797.58</u>		<u>5,484.78</u> ✓
	# All these accounts are held at the Diocese	
	<b>CAF/CASH ACCOUNT DEVELOPMENT FUND (Closed)</b>	
10,195.85	Account balance at 1st January	
16.00	Receipts	
-24.00	Charges	
-10,187.85	Transfer	
	Interest	
<u>0.00</u>		<u>0.00</u> ✓
	<b>CAF/CASH GOLD</b>	
5,176.37	Opening balance	15229.14
23282.7	Receipts	
0	Charges	✓
-13282.7	Transfer	
52.77	Interest	285.86
<u>15,229.14</u>	Closing balance	<u>15,515.00</u>

**STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2023**

**MONETARY ASSETS**

	General Fund	Savings Account Church	Savings Account Cottage	CAFCASH Gold	Total 2023	2022
	£	£	£	£	£	£
Petty Cash					0.00	0.00
Accounts Held at Diocese		15,030.11	5,484.78		20,514.89	17,429.09
Account Held at C.A.F.	51,488.55			15,515.00	67,003.55	44,361.81
<b>Total</b>	<b>51,488.55</b>	<b>15,030.11</b>	<b>5,484.78</b>	<b>15,515.00</b>	<b>87,518.44</b>	<b>61,790.90</b>

**LIABILITIES**

**Total**

Debtors (Tax reclaim)		-11,498.89				-11,498.89
Creditors		1,275.00				1,275.00
Gift day /receipt in advance				13,532.93		13,532.93
Adjustments ( )						12,058.85

**NON-MONETARY ASSETS**

- i Church and Grounds
- ii Church Centre - on lease
- iii Church Cottage - on lease
- iv Office Equipment including IT - £1,250
- v Projector and screen-Church- £3,200
- vi Audio Equipment £4,600

## **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting statements and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) on the accruals basis.

### **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the general funds which can be used for PCC ordinary purposes.

### **Incoming Resources**

Planned-giving, collections and donations are recognised when received. Tax refunds are claimed on a quarterly basis in arrears. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable.

### **Resources Expended**

Grants and donations are accounted for when paid over. The Diocesan Parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Fixed Assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Rector and Church Wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. Equipment within the Church and Church Centre have been purchased from revenue.

## **Explanation of Funds**

The PCC has a number of funds held either by the Diocese or by the Charities Aid Foundation as follows.

(1) **Savings Account – Church**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. The assets are available to the PCC to meet expenditure incurred on necessary repairs following the Quinquennial review of the Church.

(2) **Savings Account – Cottage**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. These funds are available to the PCC to meet expenditure incurred on any necessary repairs arising from this review.

(3) **CAFCASH – General Fund**

This account is the main bank account for the regular finances of the Church.

(4) **CAFCASH – Gold Account**

This is now the main savings account for the church.

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# Accounts

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**Parochial Church Council of St Peter, Ditton**  
**Statement of financial activities**  
**For the year ending 31 December 2022**

<b>FUNDS 2021</b>			<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2022</b>
£		Note	£	£	£
	<b>INCOME &amp; ENDOWMENTS</b>				
109,978.82	Donations & legacies	1	88,597.86	31,829.26	120,427.12
345.26	Activities for generating funds	2	374.02	818.00	1,192.02
0.00	Investments	3	34.38	0.00	34.38
8,172.60	Other trading activities	4	8,949.00	1,223.00	10,172.00
14,431.41	Other income	5	35,511.49	25,045.87	60,557.36
<b>132,928.09</b>	<b>TOTAL INCOMING RESOURCES</b>		<b>133,466.75</b>	<b>58,916.13</b>	<b>192,382.88</b>
	<b>RESOURCES EXPENDED</b>				has n
44.49	Cost of generating funds	6	410.25	670.00	1,080.25
372.00	Grants & Charitable giving	7	10.00	2,113.52	2,123.52
5,822.40	Parish share	8	5,499.97	0.00	5,499.97
57,924.67	Staffing Costs	9	55,139.20	0.00	55,139.20
31,308.38	Church Running	10	35,872.29	33,770.10	69,642.39
17,246.75	Centre & Cottage Running	11	13,475.52	0.00	13,475.52
100.00	Governance Costs	12	100.00	0.00	100.00
4,469.07	Church Administration	13	5,834.98	0.00	5,834.98
923.44	Other resources expended	14	13,392.36	0.00	13,392.36
18,257.25	Gift day allocation	15	0.00	22,530.00	22,530.00
<b>136,468.45</b>	<b>TOTAL RESOURCES EXPENDED</b>		<b>129,734.57</b>	<b>59,083.62</b>	<b>188,818.19</b>
<b>-3,540.36</b>	<b>NET INCOMING RESOURCES</b>		<b>3,732.18</b>	<b>-167.49</b>	<b>3,564.69</b>
<b>-8,956.21</b>	Debtors (Tax reclaim)		<b>-11,970.30</b>	<b>-50.00</b>	<b>-12,020.30</b>
1,370.00	Creditors		4,208.75		4,208.75
1,329.98	Gift day /receipt in advance			6,890.57	6,890.57
<b>8,249.04</b>	Adjustments ( )				<b>-2,276.21</b>
<b>-1,547.55</b>					<b>* 367.50</b>
					<b>(A-B)</b>
	BALANCES B/FWD 1st JAN 2022	?	<b>18,693.04</b>	<b>10,072.13</b>	<b>B 28,765.17</b>
<b>35,186.59</b>	BALANCES C/FWD 31 DEC 2021	?			<b>A 29,132.67</b>
<b>0.00</b>	Cash in hand				<b>0.00</b>

\* This figure is reached by subtracting the opening and closing balances from the bank statements and has to be maintained whatever adjustments are made.

**St. Peter's Church, Ditton**

**Annual Report and Financial Statements**

**of the Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2022**

**Incumbent**

The Revd Ross Terranova  
The Rectory  
2 The Stream  
Ditton  
ME20 6AG

**Treasurer**

Mr Stephen Kemp  
9 Ditton court Close  
Aylesford  
Kent  
ME20 6PQ

**Independent Examiner**

Mr Peter Tite  
28B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

April 2023

Registered Charity No. 1130864

*'We are here to demonstrate  
God's love for all,  
as shown in Jesus to people  
where we live  
and work'.*

# Annual Report 2022

## **Introduction**

St Peter ad Vincula Ditton Church is situated on The Green, New Road, Ditton and is part of the Diocese of Rochester within the Church of England. There is a Church Office which is part of the Church Centre complex opposite the Church.

The PCC assists, supports and encourages the Rector Revd Ross Terranova in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Centre Complex.

The full PCC met on 6 occasions during the year with an average attendance of 75%. Sub-committees met between meetings as required and a report on their deliberations and recommendations were considered by the PCC and decisions taken as required.

## **Membership**

Members are ex officio, elected at the Annual Parochial Church Meeting, or co-opted.

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

<i>Rector</i>	Revd Ross Terranova	Chairman
<i>Wardens</i>	Mr Alan Warner Mr John Paul	
<i>Treasurer</i>	Mr Stephen Kemp	
<i>Representatives On Deanery Synod</i>	Mr Simon Webley	Vice Chairman
<i>Elected members</i>	Mrs Caroline Gibbons Mr Stephen Kemp Mr Ian Cropper Mrs Jane Beldham (also Secretary) Mrs Maureen Morris Mr Michael Morris Mrs Dierdre Johnson Mr David Grimes Mr Kennedy Emokpaire	
<i>Co-Opted Member</i>	Mrs Sandie Thomas	Safeguarding Officer from November 2016
<i>Co-Opted Member</i>	Mrs Ruth Campbell	Safeguarding Officer from

## **Committees**

### Standing Committee

The Rector  
The Wardens  
The Treasurer  
The Secretary

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC

### Church Fabric and Churchyard Committee

Mr A Warner  
Mr J. Paul  
Mr I Cropper

Attends to matters relating to the church building and fabric and the churchyard.

### Finance Committee

The Rector  
The Wardens  
The Treasurer (convenor)  
Asst. Treasurer  
Mr S Webley

Oversees the general finances through budgetary planning, monitoring income and expenditure, and application of financial controls and review of risks.

### Church Centre Development and Management Team

Mr A Warner (convenor)  
Mrs C Gibbons

Attends to matters relating to the Church Centre Complex in respect of building, fabric, use and letting

## Church attendance

At the Annual Parochial Church Meeting on 1st May 2022, it was reported that the Electoral roll showed there were now 84 people on the roll.

This is the first year of being fully open following the pandemic.

- ❖ **Pre-School Services:** The Pre-School enjoyed meeting once again in the Church building for an end of year leavers service, and Harvest, Christmas and Easter services.
- ❖ **Junior School:** The Junior School has experienced a lot of leadership turmoil in recent years which has been unsettling for pupils and staff alike. A presentation was made to the PCC in March to explain plans to transition the school into a multi-academy trust. Pupils at the school have used the church to celebrate various festivals throughout the year and also contributed to the Christmas Tree festival which was huge success and brought smiles to everyone's faces over the festive period.
- ❖ **Christian books for** pre-school and Junior school children have been purchased and distributed thanks once more to a generous donation.
- ❖ **Christmas and Easter:** Once again we enjoyed celebrating these great festivals and the crowds that turned up for Carols on the Green clearly demonstrate that this event is well established within the community of Ditton and seems to grow in popularity every year.
- ❖ **Church Building:** Work was done to replace the roof on the north aspect of the nave and following a long period that has allowed the walls of the church to dry out, the areas were replastered and now await redecoration.
- ❖ **Small Groups:** The lent course was based on 'The Room Where it Happens, a book inspired by the filmed version of the award-winning stage musical Hamilton by Bishop Rose Hudson-Wilkin which explored what the Bible and the experience of Christian faith teach us about some of the big issues faced in the musical by Alexander Hamilton: his responses to injustice, adversity and temptation, his search for identity, and his realisation that he (and all of us) can make a difference in the world.
- ❖ **Men's Breakfast:** There were two men's breakfast held in 2022, one in February where Tim Yearsley spoke and one in November with Rev'd Dr Christopher Noble.
- ❖ **JAM Club:** It has been really encouraging seeing our JAM club (Jesus and Me) grow over the past year and we have very much enjoyed their participation in a number of services.
- ❖ **Church Gates:** Thanks to some generous donations in 2021 we have now installed the new gates at the front of the church.
- ❖ **Kennedy & Soraya:** There were mixed feelings as we bade farewell to Kennedy & Soraya and the girls who have contributed so wonderfully to the church in recent years but of course we wish Kennedy well as he starts his training for ordination in Cambridge and will continue to support them with love and prayers in the years ahead.

## Review of the Financial Year – Highlights

- ❖ It is good to see that the church has come out of deficit, but we should not be complacent as the huge rise in cost of living, particularly around energy prices will have a huge impact in 2023.
- ❖ We have had a tremendous response to the request for funds to assist with the building works and the ability to reclaim VAT as part of the Listed Places of Worship Reclaim scheme has been very useful.
- ❖ 'Planned Giving' increased by 7% which was partly as a result of an appeal for people to increase their giving in line with inflation but also because some new members joined the church.

- ❖ We are grateful that the majority of people give electronically as this allows us to predict income.
- ❖ Fee income has increased by 59% although effectively a third of all income is then paid to the diocese.
- ❖ Gift Day raised £18447 which was increased to £22530 with Gift Aid
- ❖ Monies to effect structural repairs to the church were raised through Gift Day, the Building Fund and through reserves held both in the Church Repair Fund (maintained by the diocese) and from our interest-bearing account within Charities Aid Foundation bank, although the latter has mainly been used to assist with cashflow as it has instant access.
- ❖ We continue to pay a Parish Share which we believe is affordable for the church and this is gratefully received by the diocese.
- ❖ The church finances are managed using the Data Developments On-Line accounts package and we will add the Donations Coordinator module to manage Gift Aid next year.
- ❖ The Christmas Card collection raised circa £159.00, and Carols on the Green raised over £366.21.
- ❖ We also made an appeal for the situation in Ukraine and raised £905 and following a presentation by Porchlight just before Christmas and through donations associated with the Christmas Tree festival raised £189.00.

## **Review of Financial Situation**

The Parochial Church Council is a registered Charity and the annual accounts of the Church are prepared on the accruals basis and submitted to both the Diocese and the Charity Commission.

As in previous years, the PCC has continued the policy to account for Gift Day income and expenditure outside the normal budgetary process and this has been maintained in 2021.

The outturn for 2022 shows a surplus of: £3564.69 (Unrestricted £3732.18; Restricted £-167.49)

### **Income**

In terms of income, there was reasonable response to a call for people to increase their giving to reflect inflation which has seen a 7% rise in 'planned giving' as a result of commitment Sunday in 2022, however with the current cost of living crisis and high energy bills, I would expect us to be in deficit by the end of 2023. The appeal for Building Funds was however magnificent and has allowed us to complete the north roof, have the plastering done to the interior of the church and although there is still much to do in terms of redecoration and repointing, it is great to see the church looking in better shape. Regrettably we have had to increase centre rents once more, but it is those groups who use the majority of energy within the centre during the week and it is essential that recoup costs where we can.

The card reader continues to be useful in providing a convenient way to pay and whilst there is a fee for its use, the convenience it provides in terms of less administration, is well worth it. We can also run appeals using a QR code and/or the 'Give A Little' website which tracks Gift Aid. These, of course, reflect the way in which technology helps with managing finance and next year we hope to move the Gift Aid reclaim process into a software programme which will speed up the time in which it takes HMRC to recompense the church.

## **Expenditure**

Most of the expenditure was for the fabric of the church although naturally there were maintenance issues within the centre. New gates for the front of the church were purchased and installed but thanks to some generous donations this expenditure was covered.

## **Reserves Policy**

The Finance Committee meets to discuss a draft budget for the following financial year and makes recommendations to the PCC for consideration. Once the budget is approved progress is monitored at each PCC meeting during the year and any necessary variation approved. The main aim is to operate a balanced budget year on year whilst continuing the maintenance and upkeep of the physical assets under the PCC's stewardship.

- Reserves are maintained to cover at least 3 months' expenditure.
- Special funds are established for any major project or appeals undertaken.
- The use of Designated Funds is considered as the need arises.

Any substantial funds in the current account which are not for immediate use are placed in interest bearing accounts as approved by the PCC.

## **Risk Management Statement**

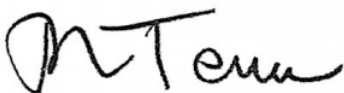
In 2003 the Finance Committee carried out a detailed risk assessment and made recommendations to the PCC. The major risks that impact upon the work of the Church were identified, assessed and minimised. This has been extended to other sub-committees of the PCC to review and report to the PCC as necessary.

The PCC approved the Child Protection Policy and the Disclosure and Child Protection Officer (Parish Safeguarding Officer) continued the work on obtaining disclosures and training for all those involved in children's activities within the Church.

These have been reviewed this year and amended as necessary in accordance with the Diocesan Policy.

**Approved by the PCC on Sunday 30<sup>th</sup> April 2022**

**Revd Ross Terranova (PCC Chairman)**



**Date: 30<sup>th</sup> April 2022**

## **Independent Examiner's Report to the PCC of St. Peter's Ditton**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2022, which are set out on pages 9 to 15, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission. That 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 financial statements and seeking explanations from you as trustees 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 on the view given by the accounts.

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

- (1) which give me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act; and
  - b. to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

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

Signed: .....

Date: .....

Mr Peter Tite  
28 B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

<u>FUNDS 2021</u>		<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>TOTAL 2022</u>
£		£	£	£
	<b>INCOME &amp; ENDOWMENTS</b>			
	Note			
	<b>1 Donations &amp; legacies</b>			
	Planned giving:			
55,291.00	Gift Aid donation	58,979.00		58,979.00
13,875.26	Tax recovered	14,473.08		14,473.08
6,139.97	Other giving	9,454.08		9,454.08
769.22	Collections	1,165.97		1,165.97
336.83	Tax recovered	624.15		624.15
15,286.00	Gift day		18,447.50	18,447.50
2,971.25	Tax recovered		4,082.50	4,082.50
9,067.54	Grants	3,901.58	5,269.13	9,170.71
6,241.75	Donations, appeals etc.		3,691.63	3,691.63
0	Tax recovered		338.50	338.50
<b>109,978.82</b>	<b>Total</b>	<b>88,597.86</b>	<b>31,829.26</b>	<b>120,427.12</b>
	<b>2 Activities for generating funds</b>			
0.00	Events	49.02	268.00	317.02
80.26	Sales	0.00		0.00
265.00	Sponsored events	325.00		325.00
0.00	Awayday		550.00	550.00
<b>345.26</b>	<b>Total</b> ✓	<b>374.02</b>	<b>818.00</b>	<b>1,192.02</b>
	<b>3 Investments</b>			
	Interest	34.38		34.38
<b>0.00</b>	<b>Total</b> ✓	<b>34.38</b>	<b>0.00</b>	<b>34.38</b>
	<b>Other trading activities</b>			
1,900.60	Church Centre Rents	2,400.00		2,400.00
4140	Pre-school Rents	4,389.00		4,389.00
2,132.00	4 Fees	2,160.00	1,223.00	3,383.00
<b>8,172.60</b>	<b>Total</b> ✓	<b>8,949.00</b>	<b>1,223.00</b>	<b>10,172.00</b>
	<b>Other income</b>			
145.00	5 C Cards 2022		159.00	159.00
12.50	C Cards Tax Recovered		22.50	22.50
0.00	Miscellaneous			0.00
40.36	Easy Fundraising	15.96		15.96
23.55	Refunds	24.98	3,658.83	3,683.81
12,000.00	Funds transfer	35,470.55		35,470.55
2,210.00	Building Fund		21,205.54	21,205.54
<b>14,431.41</b>	<b>Total</b> ✓	<b>35,511.49</b>	<b>25,045.87</b>	<b>60,557.36</b>
<b>132,928.09</b>	<b>TOTAL INCOMING RESOURCES</b>	<b>133,466.75</b>	<b>58,916.13</b>	<b>192,382.88</b>
	<b>RESOURCES EXPENDED</b>			
	<b>Cost of generating funds</b>			
	6 Stewardship scheme exp.			0.00
44.49	Events Event Costs	410.25	670.00	1,080.25
<b>44.49</b>	<b>Total</b> ✓	<b>410.25</b>	<b>670.00</b>	<b>1,080.25</b>
	<b>Grants and Charitable giving</b>			
0.00	7 Overseas CMJ			0.00
0.00	Armonia			0.00
0.00	Crosslinks			0.00
0.00	Tearfund			0.00
0.00	Home CPAS			0.00
210.00	Poppy Appeal			0.00
30.00	Churches Together	10.00		10.00
132.00	Link to Hope (Shoebbox)		174.00	174.00
	C. Cards 2021		145.00	145.00
800.00	Secular Charities		1,794.52	1,794.52
<b>1,172.00</b>	<b>Total</b> ✓	<b>10.00</b>	<b>2,113.52</b>	<b>2,123.52</b>

<u>FUNDS 2021</u>			<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>TOTAL 2022</u>
<u>5,822.40</u>	8	Parish share / Pledge	<u>5,499.97</u>	<u>0.00</u>	<u>5,499.97</u>
52,401.60	9	<b>Staffing Costs</b>			
1,800.00		Stipend and Pens. / Min. Costs	49,500.03		49,500.03
3,436.83		Rectors expenses	1,800.00		1,800.00
186.24		Rectory Council tax	3,539.17		3,539.17
0.00		Rectory water and sewerage	0.00		0.00
0.00		Rectory maintenance	0.00		0.00
0.00		Assist. Min. honararium	0.00		0.00
0.00		Assist. Min. expenses	0.00		0.00
100.00		Visiting speakers	300.00		300.00
<u>57,924.67</u>	<b>Total</b>	✓	<u>55,139.20</u>	<u>0.00</u>	<u>55,139.20</u>
934.10	10	<b>Church Running</b>			
92.02		Energy costs	842.55		842.55
1,688.22		Water	156.97		156.97
137.81		Insurance	1,814.80		1,814.80
0.00		General repairs and maint.	1,473.61	2,856.00	4,329.61
1,961.24		970.01 Organ Service and Organist	0.00		0.00
630.06		325 Book, materials	822.93	175.30	998.23
425.00		645.01 Copyright licence	229.29		229.29
1,483.00		Wedding and funeral expenses	85.00	1,223.00	1,308.00
2,000.00		Churchyard	2,218.15	112.25	2,330.40
0.00		Repair Fund	27,000.00		27,000.00
29.99		Training	0.00		0.00
868.40		Childrens Activities		0.00	0.00
15.00		Audiovisual Equipment	1,205.49		1,205.49
21,043.54		Miscellaneous	23.50		23.50
<u>31,308.38</u>	<b>Total</b>	✓	<u>35,872.29</u>	<u>33,770.10</u>	<u>69,642.39</u>
3,165.44	11	<b>Centre &amp; Cottage</b>			
865.71		Energy costs	2,592.30		2,592.30
3,041.19		Water	838.89		838.89
2,210.84		Cleaning	3,290.35		3,290.35
539.60		Insurance	2,317.23		2,317.23
509.95		Cottage repair fund	539.60		539.60
4,360.31		Internet & Software	854.32		854.32
1,062.55		General repair and maintenance	416.16		416.16
1,469.33		Equipment and maintenance	631.30		631.30
21.83		Office and telephone	1,770.60		1,770.60
<u>17,246.75</u>	<b>Total</b>	✓	<u>13,475.52</u>	<u>0.00</u>	<u>13,475.52</u>
<u>100.00</u>	12	<b>Governance Cos</b>			
		Auditor Fee	<u>100.00</u>	<u>0.00</u>	<u>100.00</u>
3,728.25	13	<b>Church Admin. &amp; Admin.</b>			
740.82		Parish administrator	3,960.00		3,960.00
0.00		Printing, Stationery and Copy.	1,874.98		1,874.98
<u>4,469.07</u>	<b>Total</b>		<u>5,834.98</u>	<u>0.00</u>	<u>5,834.98</u>
60.00	14	<b>Other resources expended</b>			
0.00		Bank charges	81.75		81.75
0.00		Miscellaneous			0.00
30.00		Other Fees	27.91		27.91
<u>90.00</u>	<b>Total</b>		<u>13,282.70</u>	<u>0.00</u>	<u>13,282.70</u>
0.00	15	<b>Gift day allocation</b>			
0.00		Building Works		9,139.43	9,139.43
0.00		Other Fees		6,890.57	6,890.57
0.00		11757 CMJ		1,250.00	1,250.00
0.00		21043 Armonia		1,250.00	1,250.00
0.00		Crosslinks		1,500.00	1,500.00
10.00		Tearfund		1,250.00	1,250.00
348.00		CPAS		1,250.00	1,250.00
<u>358.00</u>	<b>Total</b>		<u>0.00</u>	<u>22,530.00</u>	<u>22,530.00</u>
<u>118,535.76</u>	<b>Total Resources Expended</b>		<u>129,734.57</u>	<u>59,083.62</u>	<u>188,818.19</u>

## OTHER ACCOUNTS HELD BY THE PCC

YEAR 2021		YEAR 2022
£	<b>SAVINGS ACCOUNT- CHURCH #</b>	£
17,507.00	Account balance at 1st January	7,533.75
2,000.00	Receipts	2,000.00
-12,000.00	Transfer in	25,000.00
26.75	Payments	-22000
<u>7,533.75</u>	Interest	<u>97.76</u>
		<u><b>12,631.51</b></u> ✓
	<b>SAVINGS ACCOUNT COTTAGE #</b>	
3,688.57	Account balance at 1st January	4235.03
546.46	Receipts	539.60
	Transfer	
	Payments	
	Interest	22.95
<u>4,235.03</u>		<u><b>4,797.58</b></u> ✓
	# All these accounts are held at the Diocese	
	<b>CAF/CASH ACCOUNT DEVELOPMENT FUND</b>	
10,291.85	Account balance at 1st January	10195.85
-96.00	Receipts	16.00
	Charges	-24.00
	Transfer	-10187.85
	Interest	
<u>10,195.85</u>		<u><b>0.00</b></u> ✓
	<b>CAF/CASH GOLD</b>	
5,175.85	Opening balance	5176.37
	Receipts	23282.70
	Charges	0.00 ✓
	Transfer	-13282.70
0.52	Interest	<u>52.77</u>
<u>5,176.37</u>	Closing balance	<u><b>15,229.14</b></u>

**STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2022**

**MONETARY ASSETS**

	General Fund	Savings Account Church	Savings Account Cottage	CAFCASH Dev. Fund	CAFCASH Bursery Fund	CAFCASH Gen	CAFCASH Gold	Total 2022	2021
	£	£	£	£	£	£	£	£	£
Petty Cash								0.00	0.00
Accounts Held at Diocese		12,631.51	4,797.58					17,429.09	11,222.32
Account Held at C.A.F.	29,132.67			0.00	0.00		15,229.14	44,361.81	54,029.98
<b>Total</b>	<b>29,132.67</b>	<b>12,631.51</b>	<b>4,797.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15,229.14</b>	<b>61,790.90</b>	<b>65,252.30</b>

**LIABILITIES**

**Total**

Debtors (Tax reclaim)		-11,970.30		-50.00		-12,020.30
Creditors		4,208.75				4,208.75
Gift day /receipt in advance				6,890.57		6,890.57
Adjustments ( )						-2,276.21

**NON-MONETARY ASSETS**

- i Church and Grounds
- ii Church Centre - on lease
- iii Church Cottage - on lease
- iv Office Equipment including IT - £1,250
- v Projector and screen-Church- £3,200
- vi Audio Equipment £4,600

## **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting statements and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) on the accruals basis.

### **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the general funds which can be used for PCC ordinary purposes.

### **Incoming Resources**

Planned-giving, collections and donations are recognised when received. Tax refunds are claimed on a quarterly basis in arrears. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable.

### **Resources Expended**

Grants and donations are accounted for when paid over. The Diocesan Parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Fixed Assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Rector and Church Wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. Equipment within the Church and Church Centre have been purchased from revenue.

## **Explanation of Funds**

The PCC has a number of funds held either by the Diocese or by the Charities Aid Foundation as follows.

**(1) Savings Account – Church**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. The assets are available to the PCC to meet expenditure incurred on necessary repairs following the Quinquennial review of the Church.

**(2) Savings Account – Cottage**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. These funds are available to the PCC to meet expenditure incurred on any necessary repairs arising from this review.

**(3) Development Fund – CAFCASH Account**

This fund is has now been closed and all funds transferred to the Gold (interest bearing account).

**(4) Bursary Fund – CAFCASH Account**

In 2003 this Fund was set up by the PCC to assist young members of the Church in undertaking missionary work. The fund has been replenished, as necessary, with contributions from Gift Days. This fund was held with the Charities Aid Foundation. This account is now closed.

**(5) CAFCASH – General Fund**

This account is the main bank account for the regular finances of the Church.

**(6) CAFCASH – Gold Account**

This is now the main savings account for the church.

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# Accounts

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**St. Peter's Church, Ditton**

**Annual Report and Financial Statements**

**of the Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2021**

**Incumbent**

The Revd Ross Terranova  
The Rectory  
2 The Stream  
Ditton  
ME20 6AG

**Treasurer**

Mr Stephen Kemp  
9 Ditton court Close  
Aylesford  
Kent  
ME20 6PQ

**Independent Examiner**

Mr Peter Tite  
28B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

April 2022

Registered Charity No. 1130864

*'We are here to demonstrate  
God's love for all,  
as shown in Jesus to people  
where we live  
and work'.*

# Annual Report 2021

## **Introduction**

St Peter ad Vincula Ditton Church is situated on The Green, New Road, Ditton and is part of the Diocese of Rochester within the Church of England. There is a Church Office which is part of the Church Centre complex opposite the Church.

The PCC assists, supports and encourages the Rector Revd Ross Terranova in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Centre Complex.

The full PCC met on 6 occasions during the year with an average attendance of 75%. Sub-committees met between meetings as required and a report on their deliberations and recommendations were considered by the PCC and decisions taken as required.

## **Membership**

Members are ex officio, elected at the Annual Parochial Church Meeting, or co-opted.

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

<i>Rector</i>	Revd Ross Terranova	Chairman
<i>Wardens</i>	Mr Alan Warner Mr John Paul	
<i>Treasurer</i>	Mr Stephen Kemp	
<i>Representatives On Deanery Synod</i>	Mr Simon Webley	Vice Chairman
<i>Elected members</i>	Mrs Caroline Gibbons Mr Stephen Kemp Mr Ian Cropper Mrs Jane Beldham (also Secretary) Mr Geoff Matthews Mrs Maureen Morris Mr Michael Morris Mrs Dierdre Johnson Mr David Grimes Mr Kennedy Emokpaire	

<i>Co-Opted Member</i>	Mrs Sandie Thomas	Safeguarding Officer from November 2016
------------------------	-------------------	---

## **Committees**

### Standing Committee

The Rector  
The Wardens  
The Treasurer  
The Secretary

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC

### Church Fabric and Churchyard Committee

Mr A Warner  
Mr J. Paul  
Mr I Cropper

Attends to matters relating to the church building and fabric and the churchyard.

### Finance Committee

The Rector  
The Wardens  
The Treasurer (convenor)  
Asst. Treasurer  
Mr S Webley

Oversees the general finances through budgetary planning, monitoring income and expenditure, and application of financial controls and review of risks.

### Church Centre Development and Management Team

Mr A Warner (convenor)  
Mrs C Gibbons

Attends to matters relating to the Church Centre Complex in respect of building, fabric, use and letting

## Church attendance

At the Annual Parochial Church Meeting in May 2021, it was reported that the Electoral roll showed there were now 85 people on the roll.

This year has seen the gradual opening of many of the Church's activities which had not been possible due to Covid-19 restrictions.

- ❖ **Pre-School Services:** The Pre-School enjoyed meeting once again in the Church building for an end of year leavers service, and Harvest, Christmas and Easter services. It was wonderful to see the Church full again for occasions that are always greatly appreciated.
- ❖ **Junior School:** The Junior School were involved in our Education Sunday service in February a service notable for a power cut which made life a little difficult. It was very encouraging to see so many parents at the service.
- ❖ **Christian books** for pre-school and Junior school children have been purchased and distributed thanks to a generous donation.
- ❖ **The Easter service** (the first since 2019) was a superb occasion with some great new Easter songs.
- ❖ **Papa Panov:** Members of the Church led by Liz Nicolaides performed a play based on the book Papa Panov written by a French minister to help his own children understand the meaning of Christmas. It was a tremendous success with around 70 children and parents attending the play at the beginning of December.
- ❖ **Christmas and Easter:** The two main festivals had been hit by the pandemic, so it was good to be able to sing again and also enjoy the great celebration of Carols on the Green on Christmas Eve.
- ❖ **Church Building:** Very significant work was completed as part of the most significant building works on the Church in recent decades. The building now has gutters – and large soakaways which will help significantly in the battle against damp.
- ❖ **Small Groups:** Most small groups have met online or in a hybrid mode during the past year. We are in the process of reorganising them post pandemic. We met during Lent to study the Passion for Christ: Cover to Cover, based on Corinthians.
- ❖ **JAM Club:** It has been really encouraging seeing our JAM club (Jesus and Me) grow over the past year.
- ❖ **New Church Bibles:** Following a successful appeal and some very generous donations we were able to purchase new pew bibles and a new lectern bible.
- ❖ **Church Gates:** Thanks to some generous donations we have been able to purchase new gates for the church which will be fitted in early 2022.

## Review of the Financial Year – Highlights

- ❖ Despite our best efforts a number of things conspired to keep us in deficit.
- ❖ A new boiler was required for the church centre which cost over £3000.
- ❖ Whilst the works on the church for rainwater goods and roof repairs have been budgeted for, VAT although reclaimable, has to be paid at the time of the invoice. Any repayment will be shown in next year's accounts.
- ❖ 'Planned Giving' increased by only 1.7% which was well below inflation. The startling fact is that if you committed to pay the church £100 a month in 2012 it is only worth £77 today. It is therefore vital that giving is reviewed regularly and, where possible, increased in line with inflation.
- ❖ We have done better than some local churches as the vast majority of giving to St Peters is given through electronic payments and that has continued throughout the pandemic. Hopefully all giving to the church will be managed this way in future.

- ❖ Noticeably, and perhaps illustrating this point – Cash Collections were down 60%
- ❖ Rents, Fees and Event income continue to improve showing an increase of 48% however with the diocese now claiming a percentage of fee income this is reduced to 40%.
- ❖ Gift Day raised £15286 which was increased to £18257 with Gift Aid and was shared between our Mission Organisations and Church building works renovations to the heating in the church centre.
- ❖ On realising that we were heading for deficit, we asked the diocese if we could reduce our contributions to Ministry Costs and the Paris Share but whilst early discussions took place no agreement was arrived at. Consequently, we have offered a lower amount for 2022 which has, thankfully, been agreed.
- ❖ The church finances are managed using the Data Developments On-Line accounts package.
- ❖ The Christmas Card collection raised circa £150.00, and Carols on the Green raised over £500 for an appeal in memory of Jared Smith.
- ❖ The grant from the Friends of Kent Churches for £8000 was successfully claimed and applied to offset costs on the rainwater goods and soakaways.
- ❖ Repairs to the church will continue in 2022 & 2023 and we wish to thank everyone for your continued support and prayers whilst we raise these funds.

## **Review of Financial Situation**

The Parochial Church Council is a registered Charity and the annual accounts of the Church are prepared on the accruals basis and submitted to both the Diocese and the Charity Commission.

As in previous years, the PCC has continued the policy to account for Gift Day income and expenditure outside the normal budgetary process and this has been maintained in 2021.

The outturn for 2021 shows a deficit of: £3540.36 (Unrestricted £-9660.38; Restricted £6120.02)

### **Income**

In terms of income, there was only a very small increase in ‘planned giving’ as a result of commitment Sunday in 2021 which will not cover inflation and the predicted rise in utility costs in 2022. Gift Aid returns reflected the amount given in response to appeals, particularly, for the Building Fund, bibles and in response to the tragic passing of Jared Smith. Notice of a rise in Centre Rents to try in some way to cover increased costs, was given at the end of the year. A grant of £8000, towards the provision of rainwater goods and soakaways was gratefully received from the Friends of Kent Churches.

To encourage giving we now have a card reader and whilst there is a fee for its use, the convenience it provides in terms of less administration, is well worth it. We can also run appeals using a QR code and/or the ‘Give A Little’ website which tracks Gift Aid.

### **Expenditure**

A new boiler was required in the church centre to ensure that pre-school is kept at an appropriate temperature. Building works as part of the last quinquennial inspection have started to drain reserves but the work will provide years of protection to the fabric of the church building. The rise in cost of living particularly in terms of energy prices is of particular concern to the PCC as current centre rents increases were made before news of increased tariffs.

## **Reserves Policy**

The Finance Committee meets to discuss a draft budget for the following financial year and makes recommendations to the PCC for consideration. Once the budget is approved progress is monitored at each PCC meeting during the year and any necessary variation approved. The main aim is to operate a balanced budget year on year whilst continuing the maintenance and upkeep of the physical assets under the PCC's stewardship.

- Reserves are maintained to cover at least 3 months' expenditure.
- Special funds are established for any major project or appeals undertaken.
- The use of Designated Funds is considered as the need arises.

Any substantial funds in the current account which are not for immediate use are placed in interest bearing accounts as approved by the PCC.

## **Risk Management Statement**

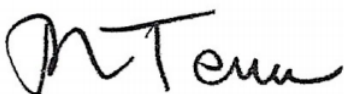
In 2003 the Finance Committee carried out a detailed risk assessment and made recommendations to the PCC. The major risks that impact upon the work of the Church were identified, assessed and minimised. This has been extended to other sub-committees of the PCC to review and report to the PCC as necessary.

The PCC approved the Child Protection Policy and the Disclosure and Child Protection Officer continued the work on obtaining disclosures and training for all those involved in children's activities within the Church.

These have been reviewed this year and amended as necessary in accordance with the Diocesan Policy.

**Approved by the PCC on Sunday 1<sup>st</sup> May 2022**

**Revd Ross Terranova (PCC Chairman)**



**Date: .....04/06/2022.....**

## **Independent Examiner's Report to the PCC of St. Peter's Ditton**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2021, which are set out on pages 9 to 15, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission. That 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 financial statements and seeking explanations from you as trustees 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 on the view given by the accounts.

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

- (1) which give me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act; and
  - b. to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

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

Signed: .....

Date: .....

Mr Peter Tite  
28 B Iron Mill Lane  
Crayford  
Kent  
DA1 4RW

**Parochial Church Council of St Peter, Ditton**  
**Statement of financial activities**  
**For the year ending 31 December 2021**

<b>FUNDS 2020</b>			<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2021</b>
£		Note	£	£	£
	<b>INCOME &amp; ENDOWMENTS</b>				
88,989.74	Donations & legacies	1	76,404.36	33,574.46	109,978.82
570.57	Activities for generating funds	2	345.26	0.00	345.26
0.00	Investments	3	0.00	0.00	0.00
5,502.00	Other trading activities	4	3,607.60	4,565.00	8,172.60
8,433.96	Other income	5	63.91	14,367.50	14,431.41
<b>103,496.27</b>	<b>TOTAL INCOMING RESOURCES</b>		<b>80,421.13</b>	<b>52,506.96</b>	<b>132,928.09</b>
	<b>RESOURCES EXPENDED</b>				
223.80	Cost of generating funds	6	44.49	0.00	44.49
920.00	Grants & Charitable giving	7	30.00	342.00	372.00
5,590.80	Parish share	8	5,822.40	0.00	5,822.40
56,134.91	Staffing Costs	9	57,924.67	0.00	57,924.67
18,002.83	Church Running	10	8,135.69	23,172.69	31,308.38
15,268.00	Centre & Cottage Running	11	12,621.75	4,625.00	17,246.75
100.00	Governance Costs	12	100.00	0.00	100.00
5,639.80	Church Administration	13	4,469.07	0.00	4,469.07
90.00	Other resources expended	14	923.44	0.00	923.44
13,157.03	Gift day allocation	15	0.00	18,257.25	18,257.25
<b>115,127.17</b>	<b>TOTAL RESOURCES EXPENDED</b>		<b>90,071.51</b>	<b>46,396.94</b>	<b>136,468.45</b>
<b>-11,630.90</b>	<b>NET INCOMING RESOURCES</b>		<b>-9,650.38</b>	<b>6,110.02</b>	<b>-3,540.36</b>
	Debtors (Tax reclaim)				<b>-8,956.21</b>
100.00	Creditors				1,370.00
6,657.03	Gift day /receipt in advance				1,329.98
<b>8,249.04</b>	Adjustments ( )				
<b>3,375.17</b>					<b>-9,796.59</b>
					<b>(A-B)</b>
	BALANCES B/FWD 1st JAN 2021	?	<b>34,142.13</b>	<b>4,419.63</b> B	<b>38,561.76</b>
<b>35,186.59</b>	BALANCES C/FWD 31 DEC 2021	?	<b>18,693.04</b>	<b>10,072.13</b> A	<b>28,765.17</b>
	<b>Petty Cash</b>				
39.97	Various Payments, Postage				39.97
<b>39.97</b>	Cash in hand				<b>0.00</b>

\* This figure is reached by subtracting the opening and closing balances from the bank statements and has to be maintained whatever adjustments are made.

<b>FUNDS 2020</b>		<b>INCOME &amp; ENDOWMENTS</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2021</b>
£	Note		£	£	£
	<b>1</b>	<b>Donations &amp; legacies</b>			
		Planned giving:			
54,348.00		Gift Aid donation	54941.00	350.00	55,291.00
13,730.03		Tax recovered	13,750.26	125.00	13,875.26
2,317.87		Other giving	6139.97		6,139.97
2,309.06		Collections	769.22		769.22
677.11		Tax recovered	336.83		336.83
13,157.03		Gift day		15,286.00	15,286.00
0.00		Tax recovered		2,971.25	2,971.25
24.00		Grants		9,067.54	9,067.54
2,426.64		Donations, appeals etc.	467.08	5774.67	6,241.75
0		Tax recovered			0.00
<b>88,989.74</b>		<b>Total</b>	<b>76,404.36</b>	<b>33,574.46</b>	<b>109,978.82</b>
	<b>2</b>	<b>Activities for generating funds</b>			
90.00		Events			0.00
288.07		Sales	80.26		80.26
192.50		Sponsored events	265.00		265.00
0.00		Awayday			
<b>570.57</b>		<b>Total</b>	<b>345.26</b>	<b>0.00</b>	<b>345.26</b>
	<b>3</b>	<b>Investments</b>			
<b>0.00</b>		<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>Other trading activities</b>			
3,708.00		Church Centre Rents	1,900.60		1,900.60
		Pre-school Rents		4,140.00	4,140.00
1,794.00	<b>4</b>	Fees	1,707.00	425.00	2,132.00
<b>5,502.00</b>		<b>Total</b>	<b>3,607.60</b>	<b>4,565.00</b>	<b>8,172.60</b>
		<b>Other income</b>			
50.00	<b>5</b>	C Cards 2021		145.00	145.00
27.50		C Cards Tax Recovered		12.50	12.50
35.20		Miscellaneous	0.00		0.00
0.00		Easy Fundraising	40.36		40.36
0.00		Refunds	23.55		23.55
8,321.26		Funds transfer		12,000.00	12,000.00
		Building Fund		2,210.00	2,210.00
<b>8,433.96</b>		<b>Total</b>	<b>63.91</b>	<b>14,367.50</b>	<b>14,431.41</b>
<b>103,496.27</b>		<b>TOTAL INCOMING RESOURCES</b>	<b>80,421.13</b>	<b>52,506.96</b>	<b>132,928.09</b>
		<b>RESOURCES EXPENDED</b>			
		<b>Cost of generating funds</b>			
22.80	<b>6</b>	Stewardship scheme exp.			0.00
201.00		Events	44.49		44.49
<b>223.80</b>		<b>Total</b>	<b>44.49</b>	<b>0.00</b>	<b>44.49</b>
	<b>7</b>	<b>Grants and Charitable giving</b>			
0.00		Overseas			0.00
0.00		CMJ			0.00
0.00		Armonia			0.00
0.00		Crosslinks			0.00
440.00		Tearfund			0.00
0.00		Home			0.00
0.00		CPAS			0.00
0.00		Poppy Appeal		210.00	210.00
30.00		Churches Together	30.00		30.00
450.00		Link to Hope (Shoebox)		132.00	132.00
<b>920.00</b>		<b>Total</b>	<b>30.00</b>	<b>342.00</b>	<b>372.00</b>

<b>FUNDS 2020</b>			<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>TOTAL 2021</b>
<b>5,590.80</b>	8	Parish share / Pledge	<b>5,822.40</b>	<b>0.00</b>	<b>5,822.40</b>
50,324.20	9	<b>Staffing Costs</b>	52,401.60		52,401.60
1,800.00		Stipend and Pens. / Min. Costs			
3,292.31		Rectors expenses	1,800.00		1,800.00
414.40		Rectory Council tax	3,436.83		3,436.83
0.00		Rectory water and sewerage	186.24		186.24
0.00		Rectory maintenance	0.00		0.00
0.00		Assist. Min. honararium	0.00		0.00
0.00		Assist. Min. expenses	0.00		0.00
304.00		Visiting speakers	100.00		100.00
<b>56,134.91</b>	<b>Total</b>	✓	<b>57,924.67</b>	<b>0.00</b>	<b>57,924.67</b>
714.02	10	<b>Church Running</b>	934.10		934.10
73.74		Energy costs			
1,905.21		Water	92.02		92.02
519.92		Insurance	1,688.22		1,688.22
1,035.00		General repairs and maint.	137.81		137.81
125.35		Organ Service and Organist	0.00		0.00
538.85		Book, materials	281.09	1,680.15	1,961.24
376.00		Copyright licence	630.06		630.06
2,520.00		Wedding and funeral expenses		425.00	425.00
1,600.00		Churchyard	1,459.00	24.00	1,483.00
0.00		Repair Fund	2,000.00		2,000.00
682.00		Training	0.00		0.00
1,327.48		Childrens Activities	29.99	0.00	29.99
0.00		Audiovisual Equipment	868.40		868.40
6,585.26		Miscellaneous	15.00		15.00
<b>18,002.83</b>	<b>Total</b>	✓	<b>8,135.69</b>	<b>21,043.54</b>	<b>21,043.54</b>
2,394.59	11	<b>Centre &amp; Cottage</b>	500.44	2,665.00	3,165.44
493.20		Energy costs			
2,385.49		Water	865.71		865.71
1,960.82		Cleaning	1,201.19	1,840.00	3,041.19
539.60		Insurance	2,090.84	120.00	2,210.84
212.00		Cottage repair fund	539.60		539.60
4,246.00		Internet & Software	509.95		509.95
847.95		General repair and maintenance	4,360.31		4,360.31
1,642.59		Equipment and maintenance	1,062.55		1,062.55
545.76		Office and telephone	1,469.33		1,469.33
<b>15,268.00</b>	<b>Total</b>	✓	<b>12,621.75</b>	<b>4,625.00</b>	<b>17,246.75</b>
<b>100.00</b>	12	<b>Governance Cos</b>	<b>100.00</b>	<b>0.00</b>	<b>100.00</b>
4,446.00	13	<b>Church Admin. &amp; Admin.</b>	3,728.25		3,728.25
1,193.80		Parish administrator			
0.00		Printing, Stationery and Copy.	740.82		740.82
<b>5,639.80</b>	<b>Total</b>		<b>4,469.07</b>	<b>0.00</b>	<b>4,469.07</b>
60.00	14	<b>Other resources expended</b>	96.50		96.50
0.00		Bank charges			
0.00		Miscellaneous	800.00		800.00
30.00		Other Fees	26.94		26.94
<b>90.00</b>	<b>Total</b>		<b>923.44</b>	<b>0.00</b>	<b>923.44</b>
6,657.03	15	<b>Gift day allocation</b>		10,427.27	10,427.27
0.00		Special Projects			
1,250.00		Building Works		1,329.98	1,329.98
1,250.00		CMJ		1,250.00	1,250.00
1,500.00		Armonia		1,250.00	1,250.00
1,250.00		Crosslinks		1,500.00	1,500.00
1,250.00		Tearfund		1,250.00	1,250.00
1,250.00		CPAS		1,250.00	1,250.00
<b>13,157.03</b>			<b>0.00</b>	<b>18,257.25</b>	<b>18,257.25</b>
<b>115,127.17</b>	<b>Total Resources Expended</b>		<b>90,071.51</b>	<b>46,396.94</b>	<b>136,468.45</b>

## OTHER ACCOUNTS HELD BY THE PCC

YEAR 2020		YEAR 2021
£	<b>SAVINGS ACCOUNT- CHURCH #</b>	£
21,864.69	Account balance at 1st January	17,507.00
1,600.00	Receipts	2,000.00
-6,021.26	Transfer	-12,000.00
63.57	Interest	<u>26.75</u>
<b><u>17,507.00</u></b>		<b><u>7,533.75</u></b> ✓
	<b>SAVINGS ACCOUNT COTTAGE #</b>	
5,432.07	Account balance at 1st January	3,688.57
539.60	Receipts	546.46
-2300.00	Transfer	
	Payments	
16.90	Interest	<u>6.86</u>
<b><u>3,688.57</u></b>		<b><u>4,241.89</u></b> ✓
	# All these accounts are held at the Diocese	
	<b>CAF/CASH ACCOUNT DEVELOPMENT FUND</b>	
10,351.85	Account balance at 1st January	10,291.85
6,500.00	Receipts	
-60.00	Charges	-96.00
-6,500.00	Transfer	
	Interest	
<b><u>10,291.85</u></b>		<b><u>10,195.85</u></b> ✓
	<b>CAF/CASH ACCOUNT BURSARY FUND</b>	
45.20	Account balance 1st January	0.00
30	Receipts	
-40.00	Charges	
-35.20	Transfer	
<b><u>0.00</u></b>		<b><u>0.00</u></b> ✓
	<b>CAF/CASH GOLD</b>	5,175.85
5,171.70	Opening balance	0.52
4.15	Interest / Gift Day	
<b><u>5,175.85</u></b>	Closing balance	<b><u>5,176.37</u></b> ✓
4150.00		
2,430.00		
1720.00	2665      3165.44      500.44	
	2921.19      1720      1201.19	

**STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2021**

**MONETARY ASSETS**

	General Fund	Savings Account Church	Savings Account Cottage	CAFCASH Dev. Fund	CAFCASH Burserly Fund	CAFCASH Gen	CAFCASH Gold	Total 2021	2020
	£	£	£	£	£	£	£	£	£
Petty Cash								0.00	39.97
Accounts Held at Diocese		7,533.75	3,688.57					11,222.32	21,195.57
Account Held at C.A.F.	38,561.76			10,291.85	0.00		5,176.37	54,029.98	54,029.46
<b>Total</b>	<b>38,561.76</b>	<b>7,533.75</b>	<b>4,241.89</b>	<b>10,291.85</b>	<b>0.00</b>	<b>0.00</b>	<b>5,176.37</b>	<b>65,252.30</b>	<b>75,265.00</b>

**LIABILITIES**

Total

**DEBTORS**

8956.21

**CREDITORS**

1370.00

**RECEIPT IN ADVANCE**    Gift Day Reclaim

1329.98

**NON-MONETARY ASSETS**

- i Church and Grounds
- ii Church Centre - on lease
- iii Church Cottage - on lease
- iv Office Equipment including IT - £1,250
- v Projector and screen-Church- £3,200
- vi Audio Equipment                    £4,600

## **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting statements and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) on the accruals basis.

### **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the general funds which can be used for PCC ordinary purposes.

### **Incoming Resources**

Planned-giving, collections and donations are recognised when received. Tax refunds are claimed on a quarterly basis in arrears. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable.

### **Resources Expended**

Grants and donations are accounted for when paid over. The Diocesan Parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Fixed Assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Rector and Church Wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. Equipment within the Church and Church Centre have been purchased from revenue.

## **Explanation of Funds**

The PCC has a number of funds held either by the Diocese or by the Charities Aid Foundation as follows.

**(1) Savings Account – Church**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. The assets are available to the PCC to meet expenditure incurred on necessary repairs following the Quinquennial review of the Church.

**(2) Savings Account – Cottage**

This fund is fed by contributions paid by the PCC to the Diocese. Interest is added to the fund on an annual basis. These funds are available to the PCC to meet expenditure incurred on any necessary repairs arising from this review.

**(3) Development Fund – CAFCASH Account**

This fund is held with the Charities Aid Foundation and has been used in the past to finance the refurbishment of the entrance area of the Church to improve the external lighting, and the renewal of the Church heating system. The major legacy received by the church is held within the fund and has been used to finance these works. The account also holds the balance of the legacy received for use within the churchyard. It has been decided that this account should be closed in 2022 and all funds transferred to the Gold (interest bearing account).

**(4) Bursary Fund – CAFCASH Account**

In 2003 this Fund was set up by the PCC to assist young members of the Church in undertaking missionary work. The fund has been replenished, as necessary, with contributions from Gift Days. This fund was held with the Charities Aid Foundation. This account is now closed.

**(5) CAFCASH – General Fund**

This account is the main bank account for the regular finances of the Church.

**(6) CAFCASH – Gold Account**

This fund contains the initial deposit used to set up the account and will be used for any surplus funds held by the PCC in the future. In 2015 a proportion of the Gift Day monies was transferred to this fund to set up a Church Building Repair Fund. In 2022 this will become the main savings account for the church.