



St Peter's Church, Ditton

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st 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 23rd 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 6th

November

Shoebbox 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

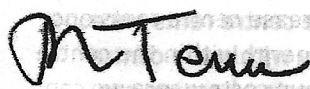
In 2003 the Finance Committee carried out a detailed risk assessment and made recommendations to the PCC. The major risks that impact upon the work of the Church were identified, assessed and minimised. This has been extended to other sub-committees of the PCC to review and report to the PCC as necessary.

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 12th May 2025



Revd Ross Terranova (PCC Chairman)

Date: 12th May 2025

St Peter's Church, Ditton

Minutes of the Annual Parochial Church Meeting and Meeting of Parishioners

Held on Sunday 12th 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 McMahon, 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

FUNDS 2023			Unrestricted funds	Restricted Funds	TOTAL 2024
£		Note	£	£	£
INCOME & ENDOWMENTS					
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
127,180.15	TOTAL INCOMING RESOURCES		109,481.13	25,877.87	135,359.00
RESOURCES EXPENDED					
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
120,181.76	TOTAL RESOURCES EXPENDED		122,625.43	29,321.28	151,946.71
6,998.39	NET INCOMING RESOURCES		-13,144.30	-3,443.41	-16,587.71
-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
22,365.88					-14,037.66

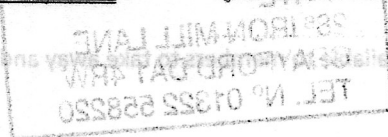
Balances B/FWD 1st Jan 2024

B **51,478.55**

51,478.55

Balances C/FWD 31st DEC 2024

A **37,440.89**



0.00 Cash in hand

0.00

* 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	£	£	£	£	£
	1	Donations & legacies				
		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
113,651.40		Total	96,957.21	24,802.42		121,759.63
	2	Activities for generating funds				
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
1,648.52		Total	873.40	869.45		1,742.85
	3	Investments				
94.46		Interest	107.81			107.81
94.46		Total	107.81	0.00		107.81
		Other trading activities				
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
11,390.00		Total	10,103.00	66.00		10,169.00
	5	Other income				
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
395.77		Total	1,439.71	140.00		1,579.71
127,180.15		TOTAL INCOMING RESOURCES	109,481.13	25,877.87		135,359.00
		RESOURCES EXPENDED				
		Cost of generating funds				
1,293.41	6	Events Event Costs		815.94		815.94
1,293.41		Total	0.00	815.94		815.94
		Grants and Charitable giving				
625.00	7	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 (Shoebox)		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
4,126.13		Total	3,260.00	4,043.94		7,303.94

FUNDS 2023			Unrestricted Funds	Restricted Funds	TOTAL 2024
5,499.97	8	Parish share / Pledge	5,775.00		5,775.00
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. honarium			0.00
0.00		Assist. Min. expenses			0.00
345.00		Visiting speakers	345.00		345.00
55,727.75	Total		58,532.91	0.00	58,532.91
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
15,069.20	Total	Structural Repairs	11,445.58	578.50	12,024.08
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
15,017.53	Total	Miscellaneous	16,720.95	2,500.00	19,220.95
75.00	12	Governance Cos Auditor Fee	75.00	0.00	75.00
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
4,974.94	Total		6,749.24	0.00	6,749.24
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			0.00
375.00	Total	Fund transfer	20,000.00	269.50	20,269.50
739.90	15	Gift day allocation	20,066.75	269.50	20,336.25
13,532.93		GD Church Maintenance		10,734.02	10,734.02
3,750.00		Unused Sum		7,129.38	7,129.38
		Gift Day Mission Partners		3,250.00	3,250.00
		Gift Day Special Projects			0.00
					0.00
					0.00
18,022.83			0.00	21,113.40	21,113.40
120,181.76	Total Resources Expended		122,625.43	29,321.28	151,946.71

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
	Transfer in	
	Payments	
398.60	Interest	554.08
<u>15,030.11</u>		<u>17,584.19</u>
	SAVINGS ACCOUNT COTTAGE #	
4797.58	Account balance at 1st January	5484.78
539.60	Receipts	539.60
	Transfer	
	Payments	-198.00
147.60	Interest	193.88
<u>5,484.78</u>		<u>6,020.26</u>

All these accounts are held at the Diocese

CAF/CASH ACCOUNT DEVELOPMENT FUND (Closed)

£	CAF/CASH GOLD	£
15229.14	Opening balance	15515.00
	Receipts	20269.50
	Charges	
	Transfer	
	Interest	574.42
285.86		
<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
Total	37,440.89	17,584.19	6,020.26	36,358.92	97,404.26	87,507.89

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 31st 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:

Date:

27/08/25

P. TITE
28^B IRON MILL LANE
CRAYFORD DA1 4RW
TEL. N^o 01322 558220

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.