

## Trustees' Annual Report and Accounts 2024

### Aim and Purposes

St Paul's Church continued to be without a priest in charge throughout 2024. The Parochial Church Council has the responsibility of cooperating with the incumbent or during an interregnum, the churchwardens Mark Turner and Brian Beswick, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. Rev Anthea Mitchell (our part-time non-stipendiary assistant curate) supported the churchwardens until 29<sup>th</sup> September 2024. The PCC is also specifically responsible for the maintenance of the church and halls, which are all part of the same building at St Paul's Church Boxley Road, Maidstone.

### Objectives and Activities

The PCC seeks to serve our parish and the wider community in Maidstone and beyond in various ways. Our Vision Statement reflects this: *"Becoming Christian Community – serving the wider community."*

Through prayer and scripture, music and sacrament, activity and silence, our worship is at the heart of who we are. We are committed to enabling as many people as possible to worship at St Paul's and to become part of our church community. To this end, the PCC maintains an overview of our worship, and regularly discusses our pattern of services.

In line with the Charity Commission's guidance on public benefit, and the particular guidance on charities for the advancement of religion, we try to enable ordinary people to grow in faith and live it out as part of our church community. As well as providing opportunities for worship, we do our best to help people deepen their knowledge and understanding of the Christian faith, and their relationships with God and others.

We offer pastoral care for those living in the parish and for others who are part of our church community. We seek to reach out in various ways, and to contribute to the needs of the wider world.

One of the primary ways in which we serve the community is to make our premises available not just for worship, but for a range of activities which contribute positively to people's quality of life. With two halls and a kitchen as well as the worship space itself, we have flexible facilities which we are continually seeking to improve. We are pleased that the church complex is in use every day of the week by 26 different groups of up to 50 people.

### Safeguarding

The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 where all authorised clergy, licensed readers and lay workers, churchwardens and PCC's must have due regard to safeguarding guidance issued by the House of Bishops (this will include both policy and practical guidance).



## Achievements and Performance

### Worship and Prayer

We offer a range of services to suit people of different backgrounds, ages and temperaments. We continued to hold one service at 10:00am on Sunday mornings: Café Worship, Holy Communion and traditional Holy Communion and morning worship. We also hold some services in the Celtic tradition, which makes it possible to refer to the natural world and our impact on the world around us.

This was changed in March when the PCC agreed that the Sunday services would move to 10:30am to enable us to launch Bubble Church on the third Sunday of every the month at 9:30am. Those families that have joined us have been really engaged in this short puppet packed Jesus –centred service. We have even had a Bubble Church baptism and taken a modified service to one of the schools in the parish. Numbers have varied throughout the year but a total of 15 families have come to at least one service.

At present there are 64 parishioners on the Electoral Roll, of which 21 live within the parish. Three names were added during the year and one person moved away to be near his family.

All are welcome to attend our regular services. The average Sunday attendance at the 10:30 am service was 35 adults and 4 children, but this number increased significantly at Easter, Harvest and Christmas.

We are also here to mark the milestones of life through worship. There has been 1 Baptism, no weddings and 3 funerals during the year. Each in their different ways gives people the chance to thank God and ask for his blessing, so bringing human concerns before the divine.

Those who no longer are able to come to church are not forgotten. A dedicated pastoral team visits the housebound in their homes. We have one care home in our parish which is visited when permitted, with residents being offered services at special times. Home Communion is offered to our local housebound members.

Our non-stipendiary assistant curate Rev'd Anthea Mitchell (who is also a minister in secular employment) was very proactive in leading the worship team and implementing much of the worship. She also produced a weekly newsletter which covered a wide range of interests and concerns. Since Revd Anthea's licensing at St Andrew's Barming we have been reliant on a small team of visiting priests to preside at Holy Communion and the worship team has continued to produce a monthly newsletter.

Gwyn McPherson ALM (Worship Leader) leads the Café Worship team and some lay services, and has significant involvement with Maidstone street pastors and Maidstone homeless.

Jenny Clifton ALM (Pastoral Assistant) in addition to her pastoral ministry and assisting at Holy Communion co-led the Celtic services with Revd Anthea. She has continued to lead these services.

Our prayer life continues to thrive. We hold a monthly after service prayer-time to pray for the life of the Church and for the needs of the local community. Jenny produces a prayer diary each week which gives the congregation and those who access our web-site a focus for their daily prayer. People are encouraged to include prayers for the environment and how the current situation is impacting the world around us. These prayers can also be included in



our Sunday intercessions. We continue to encourage small church groups to pray for current issues and for anyone known to them who is in need of God's love and care.

We are very fortunate that we have been able to maintain the life of the church during the interregnum but wish we could do more. Another round of interviews took place at the end of November 2024 and at the end of this reporting period we were still waiting to be told the outcome. St Paul's and St Nicholas held joint prayers asking that after this long wait we would be welcoming a shared priest-in-charge early 2025 and our prayers have been answered.

### Ecumenical Relationships

We are open to ecumenical partnerships with non-Anglican groups and churches. Maidstone Street Pastors continues to hold their licensing service at St. Paul's.

### Deanery Synod

Two members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church. St Paul's is also represented on the Deanery Environment Group. All churches in the deanery are working towards net zero carbon and the Maidstone Mission Mosaic concept: 'together we are more than the sum of our separate parts'.

### Church Fabric

Maintenance of the buildings and equipment has continued to be our main drain on funds after the Parish share. Significant repair costs were incurred during the year for boiler repair and for attention to persistent electrical faults including power feed to the forced convection heaters, one of which needed a full motor rebuild.

Water leaks from some of the flat roofs have been patched and the external baptistery wall has been partially repaired by a builder recommended by our new inspecting architect. We hope this relationship will develop in the future so that small and large repairs as they become necessary can be addressed quickly.

St Paul's registered as an Eco Church through the charity A Roche UK, and this year gained its Bronze award. Following the Church of England's drive towards net zero by 2030 will prove to be challenging but we hope to explore steps towards reducing our carbon footprint wherever we can.

### Mission and Evangelism

Helping those in need is a demonstration of our faith. Members of St Paul's have continued to support Maidstone Homeless Care food bank through prayer and donations of food and money. We are grateful that a husband and wife from the congregation have continued to allow their house to be used as a collection point and they deliver the donations to food bank

Also the Penenden Heath Uniform Bank, organised and run by another member, continues to operate from the church hall. A wide range of uniform items suitable for the local primary and secondary schools is available at no cost.

We endeavour to keep in touch with our worshipping community, hall users and the wider community by a variety of means. A weekly update is available by e-mail, as hard copy (in church and taken to those without electronic access) and on the church website. The website is a vital means of keeping everyone up to date and of passing on notices and news of events and is expertly managed by our Parish Administrator. Importantly there is a designated email link to our Parish Safeguarding Officer.

### Social, Fundraising and Outreach Events

A number of church groups meet regularly providing full and varied programmes. Everyone is welcome and details are posted at church or on the church website.

The social committee has provided a programme of social events for church members and the local community. These have been well supported and provided much needed funds for the church.

The monthly baby and toddler group organised by three church members has become firmly established and provides a safe play space for the toddlers and fellowship for the adults who bring them.

The Craft group, Fellowship and Mothers' Union all continue to meet monthly.

A weekly Home Group provides an evening of fellowship, bible study and discussion and prayer.

### **Planned Giving**

Planned giving occurs in different ways, by standing orders, bank transfer and in envelopes. There are few envelope givers remaining. We are very grateful for all methods of supporting the church financially.

In 2024 the total for planned giving was £28,861 of which £2,515 was in envelopes. We have been able to claim gift aid on nearly all this sum. Using the Gift Aid Small Donation Scheme, we were also able to claim on anything in the open collection, including cashless giving, which is an individual gift of £30 or less. This is a very good scheme, but we encourage regular givers who are taxpayers to give using a standing order or envelopes.

We are very grateful to all who give.

### **Financial Review**

Planned giving reduced to £28,861 from £29,550 a reduction of 2.3% (2023 increase 6.6%). Collections at services increased from £2,542 to £3,447 an increase of 35.6%.

The total for giving was £32,308 compared with £32,092 in 2023; an increase of 0.7%.

Gift aid and gift aid on small donations receipts banked were £ £6,258 (2023 £8,524). £1,768 (2023 £626) was outstanding on donations received in the year.

Hall Income was £33,220 (2023 £32,912); a 9.4% increase.

We are very grateful to our social/fundraising committee whose efforts raised a net amount of £1,480 (2023 £1,421).

The most significant item of expenditure is the Parish Share, which was paid in full, at £34,859 (2023 £34,457). The cost is for ministry and central costs within Canterbury Diocese.



The payments for utilities at £9,961 include £1,424 as a deposit for electricity and gas. We have a fixed term contract for both until May next year.

The notes on page 3 show details of collections for charities, interest and dividends, being split between unrestricted, restricted and endowment funds. The fabric fund is a designated fund rather than a restricted fund.

Repairs and maintenance to the property and boiler were £3,515 compared with £18,168 in 2023 when the car park was resurfaced. We are always alive to the fact that our 1970's building requires repairs and maintenance and when this is needed the costs can be substantial. We do not have sufficient unrestricted funds to enable improvements to be made.

Excess receipts were £9,278 (2023 excess payments £3,177).

The second page of the accounts identifies the movement of funds. At 31 December 2024 there was £48,508 (2023 £39,230) in current and deposit accounts.

Fortunately the value of our investments increased to £80,475 (2023 £78,674) an increase of 2.3%.

Adding gift aid recoverable and some delayed interest from CCLA, our total assets at 31 December 2024 amounted to £131,111 (2022 £118,696).

## **Volunteers**

Members of our congregation take an active role as volunteers in many aspects of church and local community life. In particular we would like to mention our Churchwardens and the worship team who have taken on extra responsibilities during the interregnum.

## **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. The council comprises the Incumbent, the Churchwardens, Assistant Curate, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church meeting by those on the electoral roll. The PCC co-opted one member onto the PCC. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish and for all financial matters. The full PCC met seven times during the year with an average level of attendance of 71%. Given its wide responsibilities the PCC has a number of sub-committees dealing with a particular aspect of parish life. These groups met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary with particular emphasis on worship, finance, fabric (including Eco church) outreach and mission.

## **Administrative information**

St. Paul's Church is situated in Boxley Road, Maidstone. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is St Paul's Church, Boxley Road, Maidstone, ME14 2AN.

The PCC is a body corporate established by the Church of England. (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission. Registered Charity Number 1131270.

PCC members who have served at any time from 1<sup>st</sup> January 2024 until the date this report was approved are:

Ex Officio Members:

*Priest-in-charge* Rev'd Claude Gayle Chair from 24<sup>th</sup> March 2025

*Assistant Curate* Rev'd Anthea Mitchell until 29<sup>th</sup> September 2024

*Churchwardens* Mr B Beswick  
Mr M Turner Vice-Chair

*Deanery Synod* Mrs R Riepma

Elected members:

Mrs J Clifton	ALM Pastoral Assistant
Mr C Gillespie	
Mrs J Hudson	Gift Aid Secretary
Mr P Hudson	
Mrs A Lewis	Parish Safeguarding Officer
Mrs G McPherson	ALM Worship Leader
Mr A Riepma	
Mrs M Thomas	Reader Emeritus until 12 <sup>th</sup> May 2024
Mrs J Turner	PCC Secretary

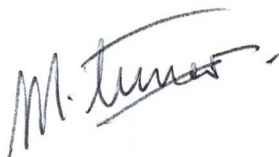
Co-opted Member:

Mrs S Willmott Treasurer

Non PCC member:

Mrs C Kirrage Parish Disclosure Officer

Approved by the PCC on 23<sup>rd</sup> April 2025 and signed on its behalf by



PCC Vice-Chair



PCC Treasurer

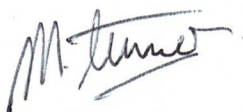
RECEIPTS AND PAYMENTS  
For the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2024	2023
<b>RECEIPTS</b>						
<b>Voluntary receipts regular giving</b>						
Planned giving		£28,861.00			£28,861.00	£29,550.00
Collections at services		£3,447.40			£3,447.40	£2,541.80
Gift Aid recovered		£5,491.84			£5,491.84	£7,932.88
Gift Aid Small Donation Scheme		£766.61			£766.61	£590.92
		<b>£38,566.85</b>			<b>£38,566.85</b>	<b>£40,615.60</b>
<b>Other voluntary receipts</b>						
Sundry donations and Legacies	3a)	£790.00			£790.00	£2,515.50
Dontions for flowers		£303.09			£303.09	£296.50
		<b>£1,093.09</b>			<b>£1,093.09</b>	<b>£2,812.00</b>
<b>Receipts from activities for generating funds</b>						
Fund raising		£1,918.80			£1,918.80	£1,551.10
Sale of Hymn Books		£2,570.00			£2,570.00	£1,681.01
Hall Income		£33,219.92			£33,219.92	£32,912.04
		<b>£37,708.72</b>			<b>£37,708.72</b>	<b>£36,144.15</b>
<b>Receipts from church activities</b>						
Parochial Fees & Charges		£448.00			£448.00	£279.00
Collection(s) for charity	3b)		£80.60		£80.60	£48.00
		<b>£448.00</b>	<b>£80.60</b>		<b>£528.60</b>	<b>£327.00</b>
<b>Income from investments</b>						
Interest	3c)	£1,375.21	£45.15	£41.39	£1,461.75	£442.68
Dividends	3d)	£123.38	£2,060.51		£2,183.89	£2,150.50
		<b>£1,498.59</b>	<b>£2,105.66</b>	<b>£41.39</b>	<b>£3,645.64</b>	<b>£2,593.18</b>
Grant	3e)					£2,100.00
<b>Total receipts</b>		<b>£79,315.25</b>	<b>£2,186.26</b>	<b>£41.39</b>	<b>£81,542.90</b>	<b>£84,591.93</b>
<b>PAYMENTS</b>						
Parish Share		£34,859.00			£34,859.00	£34,457.00
Clergy expenses						
Mission giving and charity donations	3f)	£3,130.50	£80.60		£3,211.10	£2,687.00
Administration and cleaning staff		£11,516.16			£11,516.16	£11,031.42
Organist, Choir, Organ etc.		£620.00			£620.00	£769.00
Energy Audit						414.00
Upkeep of Services		£1,296.36			£1,296.36	£557.10
Children's work	3g)	£148.99			£148.99	£1,879.28
Flowers		£56.70			£56.70	274.80
Gifts/subsidies		£101.34			£101.34	
Fund raising expenses		£438.99			£438.99	£129.77
Heating, Lighting, etc	3h)	£9,960.85			£9,960.85	£10,020.20
Insurance		£3,082.61			£3,082.61	£3,035.82
Repairs & Maintenance	3i)	£3,514.80			£3,514.80	18,168.04
Hall Expenses etc		£1,780.00			£1,780.00	£2,783.62
Fees for contactless giving and selling books		£308.63			£308.63	£238.01
Administration & sundries		£926.91			£926.91	£905.28
Parish website		£142.53			£142.53	£142.53
Independent Examiner fee		£300.00			£300.00	£276.00
<b>Total payments</b>		<b>£72,184.37</b>	<b>£80.60</b>	<b>-</b>	<b>£72,264.97</b>	<b>£87,768.87</b>
<b>Excess of Receipts over Payments</b>		<b>£7,130.88</b>	<b>£2,105.66</b>	<b>£41.39</b>	<b>£9,277.93</b>	<b>(£3,176.94)</b>



	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2024	2023
Opening balances		£29,995.53	£8,439.00	£795.06	£39,229.59	£42,406.53
Movement above		£7,130.88	£2,105.66	£41.39	£9,277.93	(£3,176.94)
Endowment fund		£41.39		(£41.39)		
Closing Balances		<b>£37,167.80</b>	<b>£10,544.66</b>	<b>£795.06</b>	<b>£48,507.52</b>	<b>£39,229.59</b>
<b>Statement of Assets and Liabilities</b>						
<b>Cash Funds</b>						
Current Account		£6,626.03			£6,626.03	£2,322.62
Less funds held on behalf of Fellowship		(£131.42)			(£131.42)	(£131.42)
Cash in Hand					-	-
Fabric Fund		£849.55			£849.55	£754.76
Contingency Reserve Fund	4	£27,871.94			£27,871.94	£26,635.66
Balston Endowment Fund	2			£795.06	£795.06	£795.06
Vicar and Church Warden's Account		£895.92			£895.92	£850.77
Lloyds deposit account		£1,055.78	£10,544.66		£11,600.44	£8,002.14
		<b>£37,167.80</b>	<b>£10,544.66</b>	<b>£795.06</b>	<b>£48,507.52</b>	<b>£39,229.59</b>
Gift Aid and GASDS recoverable		<b>£1,767.52</b>			<b>£1,767.52</b>	<b>£626.34</b>
CCLA Interest and Dividends		<b>£340.96</b>	<b>£10.64</b>	<b>£9.44</b>	<b>£361.04</b>	<b>£165.44</b>
<b>Investment Assets at market value</b>						
Assistant Clergy and Randall Mercer Funds			£75,928.24		£75,928.24	£74,229.25
Fabric Fund		£1,995.95			£1,995.95	£1,951.29
Contingency Reserve Fund		£2,550.67			£2,550.67	£2,493.59
	1	<b>£4,546.62</b>	<b>£75,928.24</b>		<b>£80,474.86</b>	<b>£78,674.13</b>
Net Assets		<b>£ 43,822.90</b>	<b>£ 86,483.54</b>	<b>£ 804.50</b>	<b>£ 131,110.94</b>	<b>£ 118,695.50</b>

Approved by the PCC on 23 April 2025 and signed on their behalf by



Mark Turner  
PCC Vice Chairman



Susan Willmott  
Treasurer



- 1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.
- 2 The Endowment fund has to be retained as a capital fund, but the income is for ordinary church purposes and is paid to the current account.
- 3 Further Analysis of Receipts and Payments

**Receipts**

- 3a) There were no legacies received in 2024 (2023 £1,000)

	Unrestricted Funds	Restricted Funds	Endowment Funds	2024	2023
3b) Collections for charities					
DEC Earthquake appeal				-	£41.00
The Children's Society				-	£7.00
	-	-	-	-	£48.00
3c) Interest					
Fabric Fund (Designated fund)	£40.63			£40.63	£22.38
Contingency Reserve Fund	£1,236.28			£1,236.28	£361.33
Balston Endowment Fund			£41.39	£41.39	£30.41
Vicar and Church Warden's Account		£45.15		£45.15	£26.42
Lloyds deposit account	£98.30			£98.30	£2.14
	£1,375.21	£45.15	£41.39	£1,461.75	£442.68
3d) Dividends					
Assistant Clergy Fund & Randall Mercer		£2,060.51		£2,060.51	£2,029.00
Fabric Fund (Designated fund)	£54.16			£54.16	£53.33
Contingency Reserve Fund	£69.22			£69.22	£68.17
	£123.38	£2,060.51	-	£2,183.89	£2,150.50

In previous years interest and dividends in the Fabric Fund have been included in Restricted Funds. However these amounts are Designated rather than Restricted and in 2024 have been shown in Unrestricted Funds

- 3e) No grants were received in 2024 (2023 a Grant of £2,100 was received from the Benefact Trust towards the cost of repairs to the car park)

**Payments**

	Unrestricted Funds	Restricted Funds	Endowment Funds	2024	2023
3f) Mission giving and charity donations					
The Childrens Society	£105.50	£80.60		£186.10	£201.00
DEC - Earthquake appeal				-	£41.00
Friends of Canterbury Cathedral	£25.00			£25.00	£25.00
Homeless Care	£1,250.00			£1,250.00	£1,000.00
Maidstone Street Pastors	£250.00			£250.00	£250.00
Church Army				-	£250.00
Princess Project	£250.00			£250.00	£250.00
Maidstone Churches Winter Shelter	£500.00			£500.00	£250.00
Family Trust (including CAST)	£500.00			£500.00	£250.00
Vinters valley Park Trust	£250.00			£250.00	£150.00
The United Society (USPG)				-	£20.00
	£3,130.50	80.60	-	£3,211.10	£2,687.00
3g) Children's work includes £137 for equipment for Bubble church (2023 includes £1,762.38) a new service which commenced on Sunday 17/03/24)					
3h) Heating and Lighting payments in clude £1,424.67 held by Octopus Energy Ltd for electricity and gas.					
3i) Repairs & Maintenance					
Car park resurfacing and marking					£16,368.64
Roof repairs and fees					£1,408.20
Electrical repairs					£391.20
Walling and building repairs	£2,068.80			£2,068.80	
Boiler repairs	£1,446.00			£1,446.00	
	£3,514.80	-	-	£3,514.80	18,168.04

- 4 Interest and dividends from the Assistant Clergy and Randall Mercer Funds, have built up in the current account and have been included in the Lloyds deposit account part of which has been allocated to restricted funds.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF  
ST. PAUL'S CHURCH, MAIDSTONE  
FOR THE YEAR ENDED 31 DECEMBER 2024**

I report on the accounts of St. Paul's Parochial Church Council (PCC) for the year ended 31 December 2024, which comprise the Receipts and Payments Account and Statement of Assets and Liabilities and related notes set out on pages 1 to 4.

*Respective responsibilities of members and examiner*

The members are responsible for the preparation of the accounts. The members consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

*Basis of independent examiner's report*

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

*Independent examiner's statement*

In connection with my examination, no material matters have come to my attention which give me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement to show a 'true and fair' view, which is not a matter considered as part of an independent examination.

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



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J A GRIGGS FCA  
LEVICKS  
Chartered Accountants and Business Advisers

25 April 2025