

The Churches of Kemsing and Woodlands



Annual Report & Financial Statements 2020

Registered Charity 1131431

Incumbent

Rev James Oakley

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Independent Examiner

Richard Goss

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Insurers

Ecclesiastical Insurance Group PLC

Beaufort House, Brunswick Road, Gloucester GL1 1JZ

Quinquennial Inspector of Fabric

John Bailey, Thomas Ford & Partners

177 Kirkdale, Sydenham, London SE26 4QH

Solicitor

Owen Carew-Jones, Diocesan Registrar

The Old Deanery, Dean's Court, London EC4V 5AA

Church Website: www.kemsingandwoodlands.org

Facebook: www.facebook.com/kemsingChurch

Twitter: twitter.com/kemsingChurch

From the Vicar

This is that last year I'll write the foreword to this annual report, as I announced early in 2021 that I would be finishing my role as your vicar in summer 2021. I will move to be the Associate Minister at Trinity Church Scarborough, which is part of the Anglican Mission in England (AMiE).



I'd like to point us to Proverbs 3:5-6: "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."

As God's church, we are to trust that God's ways are right and best. We don't court popularity or success; instead, we seek to be faithful to God according to what he's revealed in his word, and so to hold the good news out to the world and to love and serve one another within God's family.

As we do this, numerical growth and success are not guaranteed. Both Isaiah and the Lord Jesus were faithful yet experienced much rejection in their earthly lifetimes. Yet, at the same time, God is sovereign and Jesus is alive. Our religion is not a human construction but a response to the Living God. Therefore God is able to move mountains to bless and honour his faithful people.

It is therefore with sadness that I will not be here to see the fruit of much for which we've laboured together these past 12 years. Yet I am convinced that, provided our two churches here live for the honour of the Jesus who loved himself and gave himself for us, he will honour and bless us.

I firmly believe that along that road lies continued numerical growth—both amongst young and old. Here also will be found deep spiritual growth, in maturity and in service of others. This also is the path to complete the church hall whose beginnings are so wonderful, and to outgrow it rapidly.

And now, I commit you to God and to the word of his grace, which can build you up and give you an inheritance among all those who are sanctified. It is more blessed to give than to receive.

To God be all the glory!

Churchwardens' Report

The year 2020 has been a difficult one for everyone. However, we have come through as a result of all our church family working together and following both Government and Church of England guidelines.

Sadly we have had a limited number of Services in church due to Covid-19 restrictions but have been able to maintain worship by using new technology. We look forward to worshipping together once again in our beautiful Church without Covid-19 restrictions sometime in 2021.

Ray Parton and Trevor Mallinson

Church Attendance and Statistics 2020

Electoral Roll

At 31st Dec 2020, 130 parishioners were registered on the Electoral Roll, of whom 13 were not resident in the parish.

Attendance and Services

Usual Sunday attendance:	47 adults	19 children
Usual online attendance during lockdown:		45 households
Easter attendance:	—	
Christmas attendance:	134	
Baptisms:	0	
Thanksgiving for Gift of Child	0	
Weddings:	1	
Funerals:	13 in church	(others at crematoria)

Membership of the PCC 2019/20

The PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church – pastoral, evangelistic, social and ecumenical. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting in accordance with the church representation rules, or co-opted.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

As charity trustees, the members of the PCC had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Ex-Officio Members

Incumbent	Rev. James Oakley
Churchwardens	Ray Parton, Trevor Mallinson
Diocesan Synod Reps	John Quenby, Jill Berry
Deanery Synod Reps	Jill Berry, Ruth Chatwin, Mary Quenby (<i>Reader with PTO</i>)

Elected Members

Until APCM 2021	Rebecca Larkman, Ruth Mason (<i>Lay Minister with PTO</i>), Michael Richards, Jean Walker
Until APCM 2022	Helen Davies, Chris Freeman, Deborah Goodhead, David Round
Until APCM 2023	Rosemary Banister, Peter Chadwick, Paul Mayo, Philip Walker (<i>Reader with PTO</i>)

Other Appointments

Director of Music	Gillian Broome
PCC Treasurer	Philip Walker
PCC Secretary	Rosemary Banister
Gift Aid Officer	Peter Chadwick
Electoral Roll Officer	Nina Holley (until October), then vacant
Lead Recruiter	Anita Connelly
Parish Safeguarding Officer	Rebecca Larkman
Youth Worker	Deb Goodhead
Children & Youth Co-ordinator	Ruth Mason

Welcome Team (Sidesmen)

The following were appointed at the APCM in October 2020

Rosemary Banister	Katie Barnes	Pam Burridge
Sheila Creek	Margaret Cuttill	Stephen Davies
Gitta Edenborough	Chris Freeman	Sue Gillett
Deb Goodhead	Richard Goss	Josie Holden
Ros McLarney	Robert Pierson	Ann Richards
Mike Richards	Margaret Robarts	Mary Round
Anne Shelley	Geoffrey Taunton	Jean Walker
Philip Walker	Brigit Wolfe	Tony Zerpa-Falcon

Review of the Year: Activities of the PCC and Church Family

The church year started as normal in 2020, but the Covid-19 coronavirus spread into a pandemic with sudden speed. We went from not being allowed to share the peace or a common Communion cup on 11th March to being told all church services must cease on 17th March.

Accordingly, for most of 2020, all of our activities either ceased or took place in a much reduced way. For this reason, instead of reviewing the activities of the PCC and the church family separately, these are reviewed together, under a number of headings. The whole annual report is much briefer than usual this year.

PCC and Annual Meeting

The rules that govern PCCs do not allow them to meet online. This means the last meeting of the PCC actually took place in March 2020. However the PCC continued to discuss all matters relating to the good running of our churches via a series of informal meetings on Zoom.



The rules do allow for votes and resolutions to be taken by correspondence, including by email. The PCC therefore took a number of formal decisions by email over the last 9 months of the year.

Permission was given for Annual Meetings (Election of Churchwardens and Parochial Church Meetings) to take place online, and the deadline for holding them was extended, so our Annual Meetings took place on Zoom on Thursday 15th October.

Worship

Initially, when lockdown began in March, clergy were not even allowed into church buildings for private prayer or to record or stream services. James streamed a service each week from his home. From mid-May, he was allowed to record the service in church, and we were able to resume



meeting in mid-July. We were able to seat 29 people under distancing guidelines, so a free booking system was used. Services in church continued to be streamed for those who were advised or preferred to stay at home.

From September, a small choir of six was allowed to sing. Gillian organised a rota of longstanding

choir members and others, which was much appreciated. Shortly before Christmas, restrictions tightened again, but we were still able to hold a joyful open-air carol service at Oak Hall's garden stage at which we could all sing carols. Our Christmas programme was much reduced, with two crib services and two Christmas morning Communion services.

Services at Woodlands began the year as an all-age service once a month; on the remaining weeks, members from Woodlands joined in services at Kemsing. When services were restarted in Kemsing, the decision was taken that Woodlands' building was too small to use safely.

Some of our midweek Bible study groups have continued to meet over Zoom. Daily evening prayer continues to be said at 5pm in people's homes.

Kemsing Church Hall



During the year, the outside of the building was nearly finished. A fund-raising video showing drone footage can be seen at kmwd.org/hall-video.

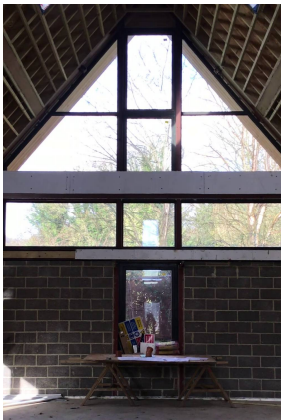
Grants, donations and monthly pledges continued to come in, as seen in our financial statements. The Diocese approved a low-interest loan facility of

£45,000 to allow us to progress a second phase of the building; repayments of principal and interest would be covered by the monthly pledges.

Financial summary of the hall construction to date:

Hall cost to 31/12/2020:	£566,728	("Tangible Fixed Assets" on the Balance Sheet, page 14)
Less: Still due to contractor:	£29,100	(Part of short-term creditor)
Less: Due on loan / retention:	£22,143	(Creditor due after one year)
Amount paid out to 31/12/2020:	<u>£515,485</u>	
Hall Fund (donations, legacies, fund raising, insurance recovered, etc.)	£515,515	(Hall Restricted Fund)
Held as cash	<u>£30</u>	

Other Building Matters



Minimal maintenance was done to Kemsing church building during the year, which remains in a very good state of repair. Routine servicing continued to be done to the heating system and fire extinguishers, and the organ was tuned. The West Door was restored, courtesy of the Friends, which proved a great help when safely resuming services required separate doors to enter and exit the building.

Woodlands building still needs the north slope of

the nave roof retiling; the cost was estimated in 2015 to be approximately £70,000 including VAT.

Woodlands church hall remains in an excellent state of repair.

After the unsuccessful planning appeal during 2019, the Diocese still needs to find a new permanent vicarage for our benefice.

Pastoral Care and Looking Out

Our pastoral team continues to support the sick, lonely and bereaved. They again organised our annual memorial service for the bereaved in early March. While unable to visit people at home ministry continued with many being telephoned each week.

Open Door, both lunch clubs and Woodland Café have had to pause their activities. Helping Hand has not been able to give people lifts to appointments.

We took part in Operation Christmas Child again, using The Bell and Dynes Road Cleaners as drop-off points, sending 128 boxes.

We continue to support Dick and Caroline Seed, resourcing theological education across Africa from their base in Cape Town, with prayer, and through church members supporting them financially. The PCC plans to give when our finances allow us to resume planned away-giving. Dick and Caroline have had to adapt their lecturer training to deliver it online.

Traidcraft continued during lockdown as people placed one-off and regular orders.



Our support of the Loaves and Foodbank has grown during the year, with many from the wider community joining us. Contributions are now left each month at a home in the community rather than at the church.

We remain a member church of, and James continues to serve on the board of directors for, SCET (Sevenoaks Churches Education Trust) – which provides the Christian *bona fides* for Trinity School.

The editorial team for The Well produced one printed edition, and then three editions that were made available online.



Children and Young People

We continue to be served well by a team of leaders and helpers who give their time sacrificially for our children and young people's programmes.

During lockdown, all face-to-face children's and youth work had to stop. Wednesday Club continued remotely using a WhatsApp group for parents; T7 continued on Zoom. Creche during Sunday services, and Mothers and Others, have not been possible since March.

From September, we were allowed to resume physical sessions with a maximum of 15 children. Sunday Special initially met under gazebos at the western end of the churchyard, before moving into the Pavilion. T7 and Wednesday Club met under canvas at Otford Manor, before moving into St Edith Hall. In November, these physical sessions had to stop once again.

Several young people were booked onto Woolhampton 2 and Sparkford 2 venture holidays; instead, the leaders produced a series of videos that our group watched on Zoom with Deb, along with supporting activities.

Organisation and Wider Links

The parish of Kemsing and Woodlands is part of Shoreham Deanery in the Diocese of Rochester.



Treasurer's Report

- As in previous years, the loss of the church hall has resulted in a financial burden with the total cost of hiring of accommodation being close to £4,000.
- The effect of the lockdowns has put a great strain on the church's finances. We had a negative budget made worse by lack of revenue caused by the pandemic. We are in need of a considerable increase in general income: the pledges for the hall are good and we can still do limited work from that restricted fund.
- However, we paid the full Parish Share.
- My thanks to Peter Chadwick for all he has done in recovering Gift Aid money from the Inland Revenue. The annual accounts testify to the large sum so obtained. Also, thanks goes to Michael Martin for preparing the accounts for the independent examiner and to Richard Goss for acting in that capacity.
- We are again grateful for the efforts of the Friends of St. Mary's in raising money for the fabric of the church.

Dr Philip Walker, honorary treasurer

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

Assets

Consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

The Church Hall is not consecrated property. No depreciation is provided

on the Hall as the currently estimated residual value is not less than its carrying value and the remaining useful life currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the Hall looks greater than its current value on this basis, an impairment review will be carried out and any resultant loss included in expenditure for the year.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments (Income shares held by the Churches Board of Finance) are valued at market value at the year end.

Funds

Unrestricted funds: These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the PCC's report.

Restricted funds: These are income funds that must be spent on restricted purposes and represent donations or grants received for a specific object or invited by the PCC for a specific object. 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. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Details of the funds held are shown in the notes to the accounts.

Endowment funds: are resources received by the PCC, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Designated funds: These are a portion of the unrestricted funds of the PCC that have been set aside for a particular purpose by the PCC.

Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All income resources are accounted for gross.

Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation to the PCC. The Diocesan combined parish share and stipend 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.

Reserve Policy

It is the policy of the PCC that sufficient reserves should be held to pay, for three months, the necessary bills to ensure the church can continue to meet its legal obligations. In principle, this will be to pay:-

The incumbent, the organist, administrator and cleaners, the utility bills and insurance on the churches and hall, the council tax on the vicarage and vicarage services, the vicar's expenses and administration and upkeep of the churchyards.

Due to the pandemic, this criterion was not met at every point in 2020 from unrestricted funds and reserves. The reserve figure for 2021 is set at £20,000.

Balance Sheet as at 31st December 2020

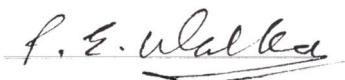
	Note	2020 £	2019 £
FIXED ASSET			
Tangible Fixed Assets	5	566,728	351,806
Investments	6	54,230	50,741
		620,958	402,547
CURRENT ASSETS			
Debtors	7	5,515	10,569
Cash at bank and in hand	8	80,207	264,675
		85,722	275,243
LESS LIABILITIES:	9	30,239	70,218
TOTAL NET ASSETS LESS CURRENT LIABILITIES		55,482	205,025
TOTAL ASSETS LESS CURRENT LIABILITIES		676,440	607,571
CREDITORS	9	22,143	—
TOTAL NET ASSETS	10	654,298	607,571
PARISH FUNDS			
Unrestricted		24,371	118,295
Designated		19,098	18,428
Restricted		561,596	424,463
Endowment		49,232	46,386
TOTAL FUNDS		654,298	607,571

Balance sheet continued overleaf...

Approved by the Parochial Church Council on
and signed on its
behalf by:

19 March 2021


Rev J Oakley


P E Walker

Rev J Oakley (Priest in Charge)

P E Walker (Honorary Treasurer)

Statement of Financial Activities for the Year Ended 31st December 2020

	Note	Unre- stricted Funds	Desig- nated Funds	Restric- ted Funds	Endow- ments	Total Funds	
						2020 (£)	2019 (£)
INCOME & ENDOWMENTS							
Voluntary income	2(a)	50,098	—	—	—	50,098	59,465
Other voluntary incom- ing resources	2(b)	4,368	—	15,600	—	19,968	105,854
Activities for generating funds	2(c)	11,710	—	80,072	—	91,782	94,561
Income from investment	2(d)	533	27	11	1,153	1,725	2,462
TOTAL INCOME		66,709	27	95,683	1,153	163,572	262,342
RESOURCES EXPENDED							
Missionary and charitable giving	3(a)	—	—	860	—	860	2,658
Activities directly related to the work of the church	3(b)	89,196	—	16,377	1,153	106,726	110,984
Fund raising costs	3(c)	—	—	12	—	12	457
Church management and administration	3(d)	12,736	—	—	—	12,736	14,710
TOTAL EXPENDITURE		101,933	—	17,250	1,153	120,335	128,808

(Statement of Financial Activities for the Year Ended 31st December 2020
continues on page 16)

Statement of Financial Activities

for the Year Ended 31st December 2020 (continued)

	Note	Unre- stricted Funds	Designated Funds	Restricted Funds	Endow- ments	Total Funds	
						2020 (£)	2019 (£)
NET INCOME (EXPENDITURE) BEFORE INVESTMENT GAINS (LOSSES)		(35,224)	27	78,434	—	43,237	133,533
Net Gains (Losses) on Investment		—	643	—	2,846	3,489	7,996
Transfer Between Funds	*	(58,700)	—	58,700	—	—	—
NET MOVEMENT IN FUNDS		(93,924)	671	137,134	2,846	46,726	141,529
Balances brought for- ward at 1st Jan 2020	11	118,295	18,428	424,463	46,386	607,571	466,043
BALANCES CARRIED FWD AT 31ST DEC 2020		24,371	19,098	561,596	49,232	654,298	607,571

* £58,700 of Unrestricted Funds have been transferred to the Hall Restricted Fund in line with expenditure on the hall in 2020.

£10,298 of Walk Restricted Funds have also been transferred to Hall Restricted Fund (see note 11).

Notes to the Financial Statements for the Year Ended 31st December 2020

2 INCOMING RESOURCES

	Unrestrict- ed Funds	Design ated Funds	Restricted Funds	Endow- ments	Total Funds	
					2020 (£)	2019 (£)
2(a) Voluntary income						
Planned giving						
Gift aid donations and other planned giving	40,578				40,578	45,593
Income tax recoverable	8,803				8803	10,246
Collections (open plate) at all services	717				717	3,626
	50,098	—	—	—	50,098	59,465
2(b) Other voluntary income						
Kemsing Old School Trust			13,250		13,250	3,000
Donations, appeals, etc.			860		860	2,658
Fund-raising	13		1,312		1,325	6,302
Legacies	100				100	
Café Trading			123		123	1,332
Miscellaneous income	4,256		54		4,310	92,562
	4,368	—	15,600	—	19,968	105,854
2(c) Activities for generating income						
Magazine "The Well"	3,588				3,588	3,375
Church Hall donations			80,072		80,072	82,310
Fees	8,122				8,122	8,876
	11,710	—	80,072	—	91,782	94,561
2(d) Income from investments						
Dividends and interest	533	27	11	1,153	1,725	2,462
TOTAL INCOME	66,709	27	95,683	1,153	163,572	262,342

Please note that the full pounds & pence amounts are not shown in these statements but are rounded to the nearest pound and some totals may appear to not exactly add-up for this reason.

3 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endow- ments	Total Funds	
				2020 (£)	2019 (£)
3(a) Missionary and charitable giving					
Home missions and other Church Societies		860		860	2,658
	—	860	—	860	2,658
3(b) Activities directly relating to the work of the church					
Ministry					
Stipend augmentation	36,000			36,000	36,000
Clergy expenses	1,013			1,013	1,534
Vicarage expenses	4,210			4,210	3,600
Other clergy costs	423			423	1,835
Parish share	13,568			13,568	14,400
Junior church	47	3,053		3,100	3,438
Church running expenses	8,491			8,491	8,860
Church maintenance	9,531	3,073		12,605	8,640
Choir and organ	410			410	728
Parish magazine	2,255			2,255	4,935
Upkeep of churchyard	1,724	54	1,153	2,931	3,933
Church hall running costs	1,796			1,796	1,598
Salaries and fees for services	9,729	10,197		19,926	21,484
	89,196	16,377	1,153	106,726	110,984
3(c) Fund-raising and activities					
Costs of events and activities					166
Café Trading		12		12	291
		12		12	457
3(d) Church management and administration					
Administration	6,196			6,196	7,914
Depreciation					
Salaries	6,540			6,540	6,796
	12,736			12,736	14,710
TOTAL RESOURCES EXPENDED	101,933	17,250	1,153	120,335	128,808

Notes to the Financial Statements

for the Year Ended 31st December 2020

4(a) STAFF COSTS

	2020	2019
Salaries and wages	16,737	17,659

During the year the PCC employed an Administrator and a Youth Worker.

In addition, fees for the services of a Director of Music, various visiting organists and two cleaners were paid for but these persons are not employees of the PCC.

4(b) PAYMENTS TO PCC MEMBERS

Other than to the Incumbent and Youth Worker, no payments or expenses were paid to any PCC member, persons closely connected to them or related parties. The Youth Worker is a member of the PCC but only gets expenses paid in the role of Youth Worker.

5 TANGIBLE FIXED ASSETS

	2020 (£)	2019 (£)
(a) Buildings		
The construction of the new hall commenced in July 2019 and by end 2020 the roof was on and the building water tight. Approximately 96% of Phase 1 is completed. To complete construction, a further £275,000 is required (see note 12). Fitting out and internal furniture and equipment will also be required..	566,728	351,806
(b) Office Equipment		
There is no net book value at 31st December 2020	—	—
	566,728	351,806

6 INVESTMENT ASSETS

The legacies received for the maintenance of certain graves in the churchyard have been invested in the Church of England Investment Fund and have been taken into the accounts at market value. The Woodlands designated "contingency fund" is similarly invested (see note 11).

7 DEBTORS

	2020 (£)	2019 (£)
Income Tax recoverable	3,641	7,335
Other debtors	1,874	3,234
	5,515	10,569

Notes to the Financial Statements for the Year Ended 31st December 2020

8 CASH AT BANK AND IN HAND

	2020 (£)	2019 (£)
Cash	—	—
Bank *	80,207	229,791
Term Deposits *	—	34,884
	<u>80,207</u>	<u>264,675</u>

* Note: £5,000 of bank and term deposits is related to Endowment Funds, £46,081 to Restricted Funds and £9,101 to Designated Funds (see note 10). A further £30,329 is due to creditors.

9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 (£)	2019 (£)
Accruals and deferred income (including amounts due to building contractor and retentions)	<u>30,239</u>	<u>70,218</u>

AMOUNTS FALLING DUE AFTER ONE YEAR

(including amounts due to building contractor for retentions and loans)

<u>22,143</u>	<u>—</u>
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10 ANALYSIS OF NET ASSETS BY FUND

	Unrestrict- ed Funds	Designat- ed Funds	Restricted Funds	Restricted Hall Fund	Endow- ments	Total Funds	
	2020	2019	2020	2019	2020	2019	2019
	£	£	£	£	£	£	£
Fixed assets				566,728		566,728	351,806
Investment		9,998			44,232	54,230	50,741
Debtors	5,515					5,515	10,569
Cash / Bank	19,995	9,101	46,081	30	5,000	80,207	264,675
Current creditor	(1,139)			(29,100)		(30,239)	(70,218)
Creditor due after 1 year				(22,143)		(22,143)	
Net assets	<u>24,371</u>	<u>19,098</u>	<u>46,081</u>	<u>515,515</u>	<u>49,232</u>	<u>654,298</u>	<u>607,571</u>

11 FUND DETAILS

The Restricted Fund is comprised of the following funds: **2020 (£) 2019 (£)**

The Frank Johnson Memorial Fund - provides for the education of the junior choir in church music.	150	150
The Kemsing Church Development Fund - provides for building projects within the church.	27,762	27,762
Kemsing Walk Fund - raises funds for various projects (transferred to hall).	–	10,298
The Holiday Club Fund - is for the Children's Summer Holiday Club.	199	199
The Friends of St Mary's Kemsing - raise funds for specific maintenance and building development within the fabric of the church.	3,345	5,106
The Kemsing Hall Rebuilding & Equipping Fund - relates to funds raised specifically towards the new hall and transfer from Kemsing Walk Fund.	515,515	366,445
Woodlands–Church and Hall Maintenance	14,292	14,170
Woodlands–Church Repair	333	333
	561,596	424,463

The Designated Fund is comprised of the following funds: **2020 (£) 2019 (£)**

Woodlands–Church Repair Fund	9,101	9,073
Woodlands–Contingency Fund	9,998	9,355
	19,098	18,428

The Endowment Fund consists of six small trusts and a deposit (£5000) established to provide an income for the maintenance of certain graves in the Kemsing graveyard.

12 CONTINGENT LIABILITY

The PCC has entered into a contract for Phase 1 of the Hall and the balance to complete this Phase is £18,105 (after payment of the creditor plus retentions of £41,243). To complete construction of the hall will cost around a further £275,000 but this commitment is subject to sufficient funds becoming available to finance the work as it proceeds. Further architect fees will amount to around £11,000.

Independent Examiner's Report to the PCC of St Mary the Virgin Kemsing

This report on the Financial Statements of the PCC for the year ended 31st December 2020 which are set out on the preceding pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s. 145 of the Charities Act 2011 ('the Act').

(continued overleaf)

Respective Responsibilities of the PCC and the Examiner

As the Members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulation and s.145 of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulation.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s. 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition. 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.

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

(a) to keep accounting records in accordance with s.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:

12 Feb 2021

R. Goss

21 The Landway, Kemsing, Sevenoaks, TN15 6TG