

St Peter's Church
Bayhall Road, Tunbridge Wells

Annual Report and Financial Statements

**THE PAROCHIAL COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST PETERS, TUNBRIDGE WELLS**
Charity Number: 1131548

For the year ended 31 December 2021

Incumbent: Mike Warren
The Vicarage, Bayhall Road, Tunbridge Wells TN2 4TP

Bank: HSBC Bank Plc
105 Mount Pleasant
Tunbridge Wells

Independent Examiner: Mrs Sheila Anstead

The Parochial Council of the Ecclesiastical Parish of St Peter's Tunbridge Wells

Working Name: **St Peter's, Tunbridge Wells**

Trustees Annual Report for 2021

Background

St Peter's aims to promote the preaching and teaching of the gospel of Jesus Christ within the parish, and beyond its boundaries through the work of a number of missionary societies. It seeks to maintain good relationships with other churches within the parish and town. It aims, as far as possible, to maintain a good community profile.

Charitable Status and Governing Document

The charity was registered with the Charities Commission on 8 September 2009 under the governing document The Parochial Church Council Powers Measure (1956) as amended and The Church Representation Rules.

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Governing document and the Church Representation Rules.

Members of the PCC are also Trustees of the Charity.

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

<i>Incumbent:</i>	<i>(Chairman)</i>	Michael Warren
<i>Assistant Minister:</i>		Philip Peddar
<i>Wardens:</i>		Cliff Nay
		Sally Poland
<i>Representatives on</i>		Michael Sumpter
<i>The Deanery Synod:</i>		
<i>Elected Members</i>		Richard Akehurst
		Tony Burgess <i>Treasurer</i>
		Michele Burgess
		Peter Fromow
		Rachel Fromow
		William Lane
		Mary Sturgeon
		Lindsey Sumpter
		Keith Waters

Senior Leadership Team (Formerly known as the Standing and Finance Committee)

The minister & churchwardens (ex-officio), plus 2 elected from the PCC. Elected members this year: William Lane and Anthony Burgess.

Aims:

- to carry out the business of the PCC between meetings
- to oversee the provision of facilities necessary for St Peter's to fulfil its mission in a welcoming and safe environment
- to look in detail at finances and budgets and make recommendations to the PCC.

Church attendance

The names of 108 Members appear on the new Church Electoral Roll of whom 61 were not resident within the parish. In person attendance of services increased over the year from low thirties to high eighties, with other households participating in services by Zoom. There continue to be 10 housebound members of the church family appreciating weekly printed orders of service and sermon notes delivered to them.

Review of the Year

Meetings

St Peter's PCC held 1 APCM and 5 meetings during 2021.

Mission

The church continues to attract new members, both believers and enquirers, particularly from those moving into the area. The PCC continued to support and pray for our mission links: Serving In Mission (SIM), People International (PI) and Crosslinks/Acorn Camps. With our mission partners in Paraguay retiring (working with CMS), the PCC adopted Release International as a new mission partner. With the increased use of technology, mission partners were able to join in services or prayer meetings from a distance, proving to be mutually encouraging for mission workers and prayer supporters alike.

Youth work

The children and youth benefit from Sunday Bible Classes; occasional games nights for SPY (11 to 14 year olds); and a study group, CY, for 14 to 18 year olds. The Ventures summer camp was held as a one-day event in St Peter's building and using nearby Dunorlan Park.

As usual, a gift of Bibles was made to all year 6 pupils at St Peter's School at the time of their transfer to secondary school.

Evangelism and Worship

The vicar Mike Warren, the assistant minister Phil Peddar and the church family work together to spread the gospel in the parish and to strengthen adult and youth teaching. Door-knocking in the parish, under the leadership of Phil Peddar, has led to new people attending services.

Community

- St Peter's School Governors: Mike Warren, Matt Aldous & Yemi Adenekan (resigned July 2021), Phil Peddar (from August 2021).
- A number of church members continued to serve the community in a quiet and godly way, at Sherborne Close, and in other local charities, ministering in sheltered housing and nursing homes.

Administration

The church was well supported by Lindsey Sumpter in administrative matters. The role included secretarial support for the Vicar, managing church hall lettings, record-keeping, purchasing supplies. The implementation of the church management system, ChurchBuilder, the previous year, is beneficial for an increasing number of administrative functions and importantly, provides security of data.

Church Fabric, Maintenance

The church buildings were kept in good order by the church wardens, Richard Akehurst, Martin Maplesden and Yemi Adenekan. Ian Cochrane continues his many years of service maintaining the grounds and garden.

Policies & Risk Management

Safeguarding Policies

The Safeguarding Policy and associated procedures continue to be reviewed and updated in accordance with guidance from Diocese. The Parish Safeguarding Officer is Michele Burgess. All adults working with children and/or adults who may be vulnerable undergo the appropriate DBS checks, carried out by Rachel Fromow.

Health & Safety

The PCC has a policy on Health & Safety which is reviewed regularly by the PCC and communicated to users of the halls and church buildings.

Reserves Policy

The PCC aim to hold three months operating expenditure in unrestricted funds.

Review of financial activities

The Church achieved a surplus of £27,590 in 2021 thanks to a final payment of £49,138 received from the estate of Betty Craddock deceased. This unrestricted legacy has now provided £82,138 over the past two years and without it 2021 would have ended with a deficit of £21,548.

The Covid-19 pandemic continued to affect the Church finances for the first half of the year, particularly in respect of limiting event income, cash collections and hall hire. On the positive however, as soon as it was possible to open the Church building, letting income picked up with the return of the Catherine Bellinger Dance School in the summer months. Despite this welcome return to normality, by the end of the year church building and hall hire was still way below pre pandemic levels.

Because of the uncertainty created by the pandemic the PCC decided to defer various planned expenditures, most notably new staging for the front of the Church and refurbishment of the foyer area. These plans will be revisited during 2022. Similarly, a decision has been deferred on how to spend £10,000 given by the Lavy family in 2021. This money remains in the GAD Lavy Fund which has been restricted to fund internal refurbishment of the Church building.

Other than the annual appeal for Mission Giving during autumn which raised £4,934 (excluding gift aid), there were no special appeals for finance and there were no large unforeseen or special items of expenditure.

Funds

As at 31 December 2021 the unrestricted General Fund stood at £103,428, up from £74,262 at the end of 2020. This figure provides well in excess of six months' cover for normal operating costs and therefore significantly above the PCC's policy of holding three months' operating expenditure in unrestricted reserves.

2022 Budget

The budget for 2022 forecasts a deficit of £12,000 and assumes no increase in general giving but a return to pre pandemic levels of letting income. Furthermore, at the time of writing there are no plans to raise additional funds through special appeal. Similarly, the budget assumes no major expenditure but allows for an uplift in costs by 10% for the sake of contingency. Gas and electricity rates were fixed for three years in 2021 and therefore provide an element of protection for the time being.

Other matters

Following the relocation of St Peter's Primary School in 2021 the PCC have been actively looking to sell the Playground area which had hitherto been leased to Kent County Council. Advice is being taken from commercial property consultants, Howes Associates of Tunbridge Wells, Buss Murton in respect of legal matters and the Diocese of Rochester. Negotiations with developers have taken place but to proceed the project is subject to planning approval by Tunbridge Wells Borough Council, which is currently outstanding.

Stewardship, London is responsible for the staff payroll; their duties also include making sure tax and pension payments are made.

Taking into account the financial position of the charity at 31 December 2021, the expected income and expenditure for 2022 and current level of unrestricted general reserves, the members of the PCC believe that it is appropriate to consider the charity a going concern from the date of the approval of the accounts.

Annual Report adopted by PCC on 28 March 2022

Signed :



Chairman: Mike Warren

Date:

28.3.22

Independent examiner's report to the PCC of St Peter's Church, Tunbridge Wells Charity number 1131548

I report to the trustees on my examination of the accounts of St Peter's Church (the Trust) for the year ended 31 December 2021 which are set out on pages 8 to 15 of the 2021 Trustee's Annual Report.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Signed:

S. Anstead

Name: Sheila Anstead
46B Culverden Down,
Tunbridge Wells,
Kent
TN4 9SG

Date: *31 March 2022*

Note 1: Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 on an accruals basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include the separately analysed funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Balance Sheet

The following assets are recognised but not necessarily valued in the Balance Sheet:

- Movable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC. Freehold assets are included at historic valuation. Land is not depreciated.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £2,000.00.
- Investments held beneficially by the PCC.

The following assets are recognised and monetary value given as part of the description in the Balance Sheet:

- Amounts owing from the Inland Revenue even if a formal claim has not been made
- Any other amounts invoiced and owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement and amount has been received at 31 December by the PCC.

Closing bank balances.

The following liabilities are recognised in the Balance Sheet:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.
- Creditors for goods or services where the supply has been received and invoiced by 31 December.

Note 2: Fixed Assets

Freehold playground-valued at 31 January 1970 at £4,000. This forms the endowment fund.

Note 3: Disclosable transactions

There were no disclosable transactions.

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Incoming resources from donors	53,657	4,834	6,360	—	64,852	73,139
Gift Aid	16,926	—	—	—	16,926	17,347
Other voluntary incoming resources	5,156	600	3,486	—	9,242	20,049
legacies	49,138	—	—	—	49,138	33,000
Income from investments	25	—	—	—	25	78
Income from charitable and ancillary trading	20,622	—	—	—	20,622	24,111
Other ordinary incoming resources	1,782	—	—	—	1,782	3,191
Total income and endowments from:	147,308	5,434	9,846	—	162,589	170,917
Expenditure on:						
Grants	2,775	5,500	—	—	8,275	8,089
Activities directly related to church work	20,810	—	—	—	20,810	21,900
Major repairs	15	—	5,985	—	6,001	25,915
Stipend and Parish Share	95,742	—	—	—	95,742	91,051
Fund-raising and publicity	421	—	—	—	421	422
Church management and administration	3,745	—	—	—	3,745	7,356
Total expenditure on:	123,512	5,500	5,985	—	134,998	154,736
Net income / (expenditure) resources before transfer	23,795	(65)	3,860	—	27,590	16,181
Transfers						
Gross transfers between funds - in	5,935	564	—	—	6,499	1,002
Gross transfers between funds - out	(564)	—	(5,935)	—	(6,499)	(1,002)
Other recognized gains / losses						
Net movement in funds	29,166	499	(2,074)	—	27,590	16,181
Total funds brought forward	74,262	5,520	15,758	4,000	99,540	83,359
Total funds carried forward	103,428	6,019	13,683	4,000	127,131	99,540
Represented by						
Unrestricted						
General fund	103,428	—	—	—	103,428	74,262
Designated						
Assistant Minister	—	0	—	—	0	0
Diocesan repair fund	—	5,174	—	—	5,174	5,174
Kitchen appeal fund	—	140	—	—	140	140
Maintenance sink fund	—	0	—	—	0	0
Missionary giving	—	—	—	—	—	0
St Peter's Discretionary Fund	—	200	—	—	200	200
Training & Development	—	4	—	—	4	4
Youth camp fund	—	500	—	—	500	—
Restricted						
Additional Agency	—	—	200	—	200	200
Agency collection	—	—	(200)	—	(200)	(200)
Assistant Minister	—	—	0	—	0	55
Bibles for St Peters School	—	—	0	—	0	0
GAD Lavy Fund	—	—	10,000	—	10,000	10,000
Church Development	—	—	0	—	0	0
Kitchen appeal fund	—	—	0	—	0	0
Missionary giving	—	—	0	—	0	0
Youth worker	—	—	1,440	—	1,440	960
Tower appeal fund	—	—	2,149	—	2,149	4,648
Youth camp fund	—	—	92	—	92	92
Endowment						
Playground	—	—	—	4,000	4,000	4,000

Balance sheet

Class	Description	This year	Last year
Fixed assets			
	Freehold Playground	4,000	4,000
	Total Fixed assets	4,000	4,000
Current assets			
	Bank current HSBC	6,892	8,827
	Bank current Vicars	—	—
	Bank deposit HSBC	95,708	66,202
	Diocesan deposit Account	1,251	1,248
	CRF Diocesan account	9,278	9,262
	Other assets	—	—
	Accounts Receivable	10,000	10,000
	Total Current assets	123,131	95,540
Liabilities			
	Agency collections	—	—
	Accounts Payable	—	—
	restricted clearing account	—	—
	Total Liabilities	—	—
	Net Asset surplus	127,131	99,540
Reserves			
	Excess to date	27,590	—
	Starting balances	95,540	95,540
	Gains/(losses) on investment assets	—	—
	Endowment Fixed Assets	4,000	4,000
	Total Reserves	127,131	99,540
	Represented by funds		
	Unrestricted	103,428	74,262
	Designated	6,019	5,520
	Restricted	13,683	15,758
	Endowment	4,000	4,000
	Total	127,131	99,540

The charity is entitled to exemption from audit for the period ended 31 December 2021

The PCC acknowledge their responsibilities for ensuring that the company keeps accounting records; and preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of each financial year and of its profit or loss for each financial year.

ON BEHALF OF THE BOARD:


Mike Warren (chair)

Date: 28.3.22

Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
St Peter's Discretionary Fund							
Designated		200	—	—	—	—	200
Sub-total		200	—	—	—	—	200
Training & Development Fund							
Designated		4	—	—	—	—	4
Sub-total		4	—	—	—	—	4
Playground							
Endowment		4,000	—	—	—	—	4,000
Sub-total		4,000	—	—	—	—	4,000
Agency Collection							
Restricted		(200)	—	—	—	—	(200)
Sub-total		(200)	—	—	—	—	(200)
Additional Agency							
Restricted		200	—	—	—	—	200
Sub-total		200	—	—	—	—	200
General fund							
Unrestricted		74,262	147,308	123,512	5,370	—	103,428
Sub-total		74,262	147,308	123,512	5,370	—	103,428
Diocesan repair fund							
Designated		5,174	—	—	—	—	5,174
Sub-total		5,174	—	—	—	—	5,174
Kitchen appeal fund							
Designated		140	—	—	—	—	140
Restricted		0	—	—	—	—	0
Sub-total		140	—	—	—	—	140
Tower appeal fund							
Restricted		4,648	930	3,429	—	—	2,149
Sub-total		4,648	930	3,429	—	—	2,149
To fund youth worker							
Restricted		960	480	—	—	—	1,440
Sub-total		960	480	—	—	—	1,440
Bibles for St Peters							
Restricted		0	—	—	—	—	0
Sub-total		0	—	—	—	—	0
Maintenance sink fun							
Designated		0	—	—	—	—	0
Sub-total		0	—	—	—	—	0
Church Development							
Designated		—	—	—	—	—	—
Restricted		0	—	—	—	—	0
Sub-total		0	—	—	—	—	0
Missionary giving							
Designated		0	4,934	5,500	564	—	—
Restricted		0	—	—	—	—	0
Sub-total		1	4,934	5,500	564	—	0
GAD Lavy Fund							
Restricted		10,000	2,556	2,556	—	—	10,000
Sub-total		10,000	2,556	2,556	—	—	10,000

Fund Movement by Type - continued

Assistant Minister

Designated	0	—	—	—	—	0
Restricted	55	5,880	—	(5,935)	—	0
Sub-total	55	5,880	—	(5,935)	—	0

Youth camp fund

Designated	—	500	—	—	—	500
Restricted	92	—	—	—	—	92
Sub-total	92	500	—	—	—	592

Grand total	99,740	162,589	134,998	—	—	127,331
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Note: 5 Analysis of income

Incoming resources from donors

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Regular giving	51,605	—	6,360	—	57,965	58,778
Envelope scheme	901	—	—	—	901	777
Church collections	1,151	—	—	—	1,151	544
Mission Collections	—	4,834	—	—	4,834	5,455
Church development appeal	—	—	—	—	—	7,585
Total	53,657	4,834	6,360	—	64,852	73,139

Incoming resources from donors - Gift Aid

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Income tax recovered	16,926	—	—	—	16,926	17,347
Total	16,926	—	—	—	16,926	17,347

Other voluntary incoming resources

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Sundry donations	4,819	600	3,486	—	8,905	18,341
Children and Youth	110	—	—	—	110	—
Mummy & Me, Daddy & Me	227	—	—	—	227	207
Grants received	—	—	—	—	—	1,500
Total	5,156	600	3,486	—	9,242	20,049

Other voluntary incoming resources - legacies

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Legacies	49,138	—	—	—	49,138	33,000
Total	49,138	—	—	—	49,138	33,000

Income from investments

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Interest received	25	—	—	—	25	78
Total	25	—	—	—	25	78

Income from charitable and ancillary trading

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Sale of books & cards	351	—	—	—	351	433
Hall Income	20,023	—	—	—	20,023	16,418
Rent (school playground)	—	—	—	—	—	7,250
Church Family events	248	—	—	—	248	10
Total	20,622	—	—	—	20,622	24,111

Other ordinary incoming resources

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Fees - weddings etc.	1,782	—	—	—	1,782	3,191
Total	1,782	—	—	—	1,782	3,191

Note: 6 Analysis of Expenditure

Grants

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Missionary societies	1,000	5,500	—	—	6,500	6,250
Charities eg Oxfam	—	—	—	—	—	939
Home mission	1,775	—	—	—	1,775	900
Total	2,775	5,500	—	—	8,275	8,089

Activities directly related to church work

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Cleaning	563	—	—	—	563	1,168
Books and licences	1,121	—	—	—	1,121	1,872
Training & Development	—	—	—	—	—	330
Outreach printing	265	—	—	—	265	825
Vicars expenses	762	—	—	—	762	863
Church Heat, light, elect	9,055	—	—	—	9,055	6,240
Routine maintenance	1,868	—	—	—	1,868	1,379
Insurances	3,728	—	—	—	3,728	3,746
Lay staff costs	2,475	—	—	—	2,475	5,036
Children and Youth	736	—	—	—	736	118
Worship	62	—	—	—	62	191
Evangelism	40	—	—	—	40	42
Mummy & Me, Daddy & Me costs	129	—	—	—	129	85
Total	20,810	—	—	—	20,810	21,900

Activities directly related to church work - Major repairs

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Major repairs	15	—	5,985	—	6,001	25,915
Total	15	—	5,985	—	6,001	25,915

Activities directly related to church work - Stipend and Parish Share

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Diocesan Board of Finance Fees	840	—	—	—	840	1,995
Vicarage costs	3,322	—	—	—	3,322	3,646
Diocesan Common Fund	50,000	—	—	—	50,000	45,000
Assistant Minister Expenses	37	—	—	—	37	30
Assistant Minister Salary	41,543	—	—	—	41,543	40,380
Total	95,742	—	—	—	95,742	91,051

Fund-raising and publicity

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Church family events	—	—	—	—	—	26
Books & Card purchases for sale	421	—	—	—	421	396
Total	421	—	—	—	421	422

Church management and administration

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
					<u>This year</u>	<u>Last year</u>
Expenses - admin	2,739	—	—	—	2,739	2,186
Stationery & post	186	—	—	—	186	720
Bank charges	—	—	—	—	—	55
Legal fees	405	—	—	—	405	4,222
Hospitality	415	—	—	—	415	172
Property Surveyor fees	—	—	—	—	—	—
Total	3,745	—	—	—	3,745	7,356

Note 7 : Staff Costs

The Vicar is an Office Holder paid by the Church Commissioners. The PCC make a payment to the Church Commissioners equivalent to the salary and pension contributions paid.

During 2021 two members of staff were employed directly by the PCC.

	2020	2021
	£	£
Wages and salaries	22,834	21,238
Total	22,834	21,238

Note 8 : Transactions with PCC members

- 1) During the financial year members of the PCC made donations to the Charity without conditions totalling £22,205.
- 2) The following members of the PCC receive remuneration from the PCC

<u>Name</u>	<u>Role for which remuneration is received</u>
-------------	--

Mr P Peddar	Assistant Minister
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The contract under which this Trustee is employed by the PCC is the same as for those other staff with similar roles. No Trustees receive remuneration for their roles as Trustees.

- 3) During the year the following members of the PCC were reimbursed expenses incurred in undertaking their roles for the Church.

	Rev M Warren	P Peddar
Travel, phone and office expenses	£762	£37