# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WELLS

England & Wales · Charity number 1131775

## Details

| | |
|---|---|
| **Other names** | ST MARK'S PCC, TUNBRIDGE WELLS |
| **Status** | Registered |
| **Legal form** | Previously excepted |
| **Registered** | 2009-09-23 |
| **Register** | View on the Charity Commission register |

## Contact

| | |
|---|---|
| **Address** | The Church Office<br>St Marks Road<br>Tunbridge Wells<br>Tunbridge Wells<br>Kent<br>TN2 5LU |
| **Phone** | 01892 526069 |
| **Email** | office@stmarkschurch.org.uk |
| **Website** | www.stmarkschurch.org.uk |

## Activities

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

**Activities:** Regular public worship open to all. Pastoral work, visiting the sick and bereaved. Promotion of Christianity and the mission of the Church through sermons, courses and small groups, taking of Christian assemblies in schools, and provision of events for children and young people, activities for senior citizens, parent and toddler group. Supporting other charities in the UK and overseas.

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## Classification

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

## Geography

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

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-12-31 | £175,560 | £151,120 | - | - |
| 2024-12-31 | £159,535 | £161,145 | - | - |
| 2023-12-31 | £167,199 | £162,056 | - | - |
| 2022-12-31 | £143,241 | £130,122 | - | - |
| 2021-12-31 | £121,426 | £165,322 | - | - |
| 2020-12-31 | £112,483 | £102,942 | - | - |

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## Trustees

| Name | Role | Appointed |
|---|---|---|
| **Rev Claire Louise Allwood** | Chair | 2019-09-08 |
| Anna-Maria Taylor | | 2023-10-19 |
| Carol Nicholson | | 2025-05-12 |
| Catherine Rosemary Clayton | | 2020-10-20 |
| David Alexander Robertson | | 2023-05-21 |
| Deborah Marsden | | 2019-04-28 |
| Edward Peltor | | 2023-05-21 |
| Julia Jamie Hutchinson | | 2022-05-15 |
| Katie Victoria Trowsdale Mrs | | 2024-05-19 |
| Rosina Elizabeth Violet May Robinson Mrs | | 2024-05-19 |

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

St Mark's Church
Broadwater Down, Tunbridge Wells



# Annual Report and Financial Statements of the Parochial Church Council for the year ending 31 December 2025

**ST MARK'S CHURCH, TUNBRIDGE WELLS**
**CHARITY INFORMATION**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**Members of the Parochial Church Council**

| | | |
|---|---|---|
| The Rev'd Claire Allwood | Vicar and Chair of PCC | |
| Louise Garner | Churchwarden & Deputy Chair of PCC to 11 May 2025 | |
| Julia Hutchinson | Churchwarden (& Deputy Chair of PCC from 11 May 2025) | |
| Anna-Maria Taylor | PCC Secretary | |
| Catherine R Clayton | Deputy Warden | |
| David Robertson | (Deputy Warden from 27 February 2025) | |
| Debbie Marsden | Parish Safeguarding Officer and Deanery Synod | |
| Keith Root | PCC Treasurer | To 11 May 2025 |
| Carol Nicholson | PCC Treasurer | From 11 May 2025 |
| Elaine Cole | | To 30 October 2025 |
| Ed Peltor | | |
| Rosina Robinson | (Deanery Synod from 11 May 2025) | |
| Katie Trowsdale | | |

**Charity Commission Number:** 1131775

**Principal Address** The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Parish Safeguarding Officer** Debbie Marsden
**Safeguarding Lead Recruiter** Nicky Fisken

**Independent Examiner** Alan Lockie BSc. FIA

**Bankers** Barclays Bank
Calverley Road Branch
Tunbridge Wells

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# ST MARK'S CHURCH, TUNBRIDGE WELLS

# ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

# FOR THE YEAR ENDED 31 DECEMBER 2025

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and Performance

2025 was a year of consolidation in many ways. Monthly evenings of silent prayer were introduced from February and whilst attendance is small, these opportunities for quiet reflection in church are much valued. A Lent course on hope encouraged listening to diverse voices of all-ages from around the world. Seeking to listen, adapt and broaden participation in all our activities has been a theme this year. This has included building our volunteer base. We were delighted to support Amanda Willmont as she was ordained deacon in the summer, whilst sad to bid her farewell as she had to move on to her curacy church, St Luke's. Similarly, this year saw some significant changes as both our Churchwarden Louise Garner and our long-standing Treasurer, Keith Root, stepped back from these roles. This was an opportunity to recognise and give thanks for their tremendous service to the church and community. It was also a joy to welcome others, as Carol Nicholson, took up the role of Treasurer and a new Warden Team was created, as David Robertson joined Catherine Clayton as Deputy Wardens.

As PCC reflected together on welcome, the value of teamwork and our desire to offer everyone in our growing community of all ages, the opportunity to build deeper relationships, to use and develop their skills, gifts and individual vocations, a new all-age Stewards Team emerged. This has involved change and some challenge as we adjust to an online rota and recruit sufficient volunteers. However, it has also been met with enthusiasm and delight.

A very popular shared Curry Night (popular with young people as well as adults) in the spring encouraged experimentation with a wider variety of events. With deep thanks to St Mark's Social Committee for the many social gatherings they have hosted over the years, a new Events Team was formed (with some of the same members but inviting new members also). The Team organised some familiar events (shared lunches and quiz night) and initiated some new activities; a Christmas wreathmaking evening and a Christmas bazaar, led by Sunday Club (St Mark's group for children of primary-school age).

Both Sunday Club and Fire Circle (St Mark's monthly youth group) continue to flourish, as does the relationship with St Mark's school. Over the year, Claire has been a regular presence at school, taking and evaluating collective worship, reflecting with various classes on the school story (the feeding of the five thousand) and other stories of faith, leading craft activities at the PTA fairs and serving with St Mark's other Foundation governors (Elaine Cole and Hester Gudmunsen) on the school Board. Four school services also took place in church over the year. Claire was invited by the Diocese to join a national leadership development programme aimed at incumbents of mid-sized churches with a flourishing children, youth and family ministry in the autumn. As part of this, the 'Growing Together' group started meeting at church in October. This is an all-age group, looking at the mission of the church and how we might engage further with others, particularly children and families. We look forward to hearing more from them next year.

St Mark's has been glad to partner with Lumos Live, who have hired the church building for four concerts this year. We are seeking to increase usage of our buildings for the community and are increasingly mindful of environmental impacts. This year we were awarded an Eco Audit of our buildings and have subsequently switched to green electricity and to greener gas tariffs.

Attendance at worship services remained positive over the year, with numbers at Christmas in excess of previous years; around 300 attending both the popular Carols by Candlelight service, led again by a scratch community Choir and the Christmas Eve Christingle service. A new "Baby Carols" service for babies, toddlers and their carers was trialled this year and very well-received.

Social action and pastoral care remains at the heart of our mission; particularly seen in the work of the weekly Community Larder (run in partnership with King Charles the Martyr Church), of St Mark's monthly bereavement support group (which has steadily grown over the year) and of the pastoral visiting team. Sadly, there were a number of bereavements within the congregation in December. The year ended however with a wedding on New Year's Eve.

## Community Larder

The Community Larder continues to provide essential food and hygiene supplies to local households weekly. Throughout 2025 visitor numbers remained relatively static at around 25 families per week. Whilst Fareshare provide food to the Larder at reduced cost, costs have still increased. Tesco donate groceries on their "best before" date and Gails Bakery donate products at closing time weekly, which are all much appreciated. In addition to this, we purchase bread, fruit, vegetables and meat from supermarkets. This year donations from the Hygiene Bank have been sparse due to the Bank's issues with storage and supply of donations, but we hope this is changing as we move into 2026. We are thankful to have received donations from the WI, St Mark's school and St Mark's parishioners, which along with the incredible volunteer support, have enabled this important work to continue.

## Baptisms, Weddings and Funerals and the Electoral Roll

There was a lower number of Baptisms this year (five in total) and only one Confirmation (following high numbers in 2024). There was a rise in weddings (six in 2025). Four funerals took place in church and four at the crematorium.
Four children were admitted to Holy Communion in 2025.
At the time of the APCM on 11 May 2025 there were 104 people on the revised Electoral Roll, of whom 40 were not resident in the Parish.

## The PCC

Over the past year, the PCC met 9 times including the Vision Day in September. Our APCM was held on 11th May 2025 in the main body of the church after the 10am service and we offered grateful thanks to Louise as she completed her three years as Churchwarden and to our very experienced and long-serving Treasurer Keith who retired at this time. He continued to work alongside our new treasurer, thus ensuring a smooth handover. We are very pleased to welcome Carol to the PCC as our new treasurer, bringing her knowledge and fresh approach to lead us into the future. A few months later Elaine was also thanked for her service as she left her position on PCC. The electoral roll was completely revised and we are very grateful to Jean Root, electoral officer, for her care and diligence in working on this essential, time-consuming project.

The PCC continued to closely monitor the financial situation throughout the year. With this in mind and to maintain the strength of our charitable giving, a series of one-off fundraising events were undertaken throughout the year. Notably the breakfast to highlight Christian Aid in May, (the week raised £1,250, including gift aid), the toy service at the beginning of Advent produced a generous pile of toys for

the Mayor's Toy Appeal, and a new venture, the Christmas coffee morning and bazaar covered the cost of oranges for the Christingle service. Lumos Live used the Church as a concert venue providing a welcome income stream, in addition to a valued community event and we continue to consider opportunities to increase use of our buildings.

Debbie, Parish safeguarding officer, continued to keep us up to date on changes in safeguarding policy and best practice and safeguarding/safer recruitment is a standing item on all PCC meeting agendas. PCC adopted the House of Bishops' 'Promoting a Safer Church' policy in June and reviewed the Safeguarding Action Plan in October. St Mark's joined the Safeguarding Hub this year, which we anticipate will increase efficiency in several areas of safeguarding, in particular safer recruitment.

In September, the PCC Vision Day undertook a reassessment of church from the perspective of a first-time visitor, helping to identify areas for improvement in terms of layout, signage and overall welcome. Changes implemented so far include the new stewards' team with volunteers of all ages. The busy autumn continued with the popular pet service held outside in the church garden and the Inclusive Church service, both welcome reminders of our commitment to welcoming everyone. Generosity week combined with Harvest Festival included the highlighting of opportunities for giving and volunteering, and led to a small increase in the number of planned givers.

Christmas services were well-attended with Christingle again, our most popular service of the year. The generous giving at our Christmas services raised very nearly £2,000, including gift aid – an increase from last year of around 25%, our chosen charities Amos Trust, the Children's Society and Community Larder all benefitting. The purchase of a second contactless giving device and publicising of QR codes appeared to assist with this.

## Financial Oversight and Public Benefit

As above, the PCC continued to monitor the financial situation throughout the year and in planning its activities, it has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

After 2024's extensive electrical work (changing to LED lighting in the church building) and roof renovation and redecoration of 2 Tudor Court, this year's fabric

work has been more minor, ongoing maintenance work such as;

- Repairing a fence between the church and a neighbour and cutting back bushes to prevent any damage
- Maintenance of hall external window frames and doors
- Twice yearly church and garden cleaning and maintenance days

Looking ahead, mindful of both the age of our church boiler and its carbon impact, we are investigating alternative renewable heating sources for the church. We continue to work hard at ensuring our buildings are all well-maintained, safe and accessible for all.

## Volunteers

The PCC sincerely thanks all the volunteers who have helped take forward church activities, including; sidespeople and stewards, the music group, Bible readers and intercessors, the youth and children's teams, sacristan team, the finance team, the flower guild, gardeners, the pastoral visiting team, the bereavement support team, the social committee and events team, the volunteers from both St Mark's and King Charles the Martyr who support the joint Community Larder and our many other volunteers who perform countless vital and much-appreciated tasks and support in myriad ways.

## Developing St Mark's Vision and Mission

As we enter a new year, we look forward to finding new opportunities to explore and share faith with others. A course exploring the sacred stories and sacraments of the Christian Faith is planned to take place in Lent with a view to offering baptisms at Easter (as well as at other times throughout the year). The Events Team have scheduled a film evening for Racial Justice month in February; in which the film "After the Flood; the Church, slavery and reconciliation" will be shown, followed by discussion. As we listen to new voices, we hope to be changed and together to reflect better the God in whose image we are made and whom we follow.

As more musicians have joined the church this year and offered their musical gifts, there are plans to put together scratch choirs of all-ages at Candlemas and at Easter. We hope these will offer creative spaces to build community and compassionate connection; as we hope all our activities will continue to do. In like manner, we plan to continue on our net zero carbon journey, progressing towards renewable heating in our church building, adopting an environmental policy and seeking to become an Eco church in 2026.

## Financial Review

The only significant increase to expenditure in 2025 related to various works that needed to be completed at 11 Ramslye Road after the previous tenant left and before and in the early stages of the new tenancy.

The PCC received some generous one-off restricted donations towards ministry costs. In addition, two Sundays around Harvest were used to draw the congregation's attention to the planned giving scheme and the effect of inflation on this income. The outcome resulted in new standing orders and increases to existing gifts as well as some generous one-off donations. Nevertheless, the General Fund at the end of the year showed a deficit of about £5,500, which we have covered by our General Fund reserves.

Unfortunately, at the end of 2025 and the beginning of 2026 some of our older generous monthly donors died which means that our monthly planned giving income has reduced, but this is being monitored as the year progresses.

The PCC is also looking at reducing some of our expenditure as a number of contracts have come up for renewal at the end of 2025 and the start of 2026 so we are trying to cut costs where we can.

The Joint Community Larder with King Charles the Martyr received seven monthly standing orders, amounting to just under £4,500 in the year. It also received grants from the Borough Council and from Churches for Tunbridge Wells totalling £983. Further financial details are given in Notes 4 and 7 to the Financial Statements.

## Pension Liabilities

The PCC has a fully funded pension scheme for its part-time Parish Administrator through NEST.

## Reserves Policy

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £40,000 in its General Fund. Unfortunately, at the end of 2025 the general fund cash reserves were slightly lower than £40,000 but the PCC are aware of this and will be correcting the situation as soon as is practical in 2026.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese. These funds are kept in separate Diocesan deposit accounts. It has also set up some designated funds as provision for future significant costs such as the replacement of the church heating system.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, such as the Restricted Ministry Fund, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks. The churchwardens and PCC team leaders are responsible for preparing or reviewing existing risk assessments for services and activities.

**Vulnerable Persons** - The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' -which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training for each role.

The post of Parish Safeguarding Officer is held by Debbie Marsden who is the link between the PCC and the Diocese regarding safeguarding matters. Debbie supports the PCC to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for coordinating the Disclosure and Barring (DBS) process.

**Finance -** as indicated above, with the current level of planned giving, the General Fund budget for 2026 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation’s attention during the year.

The PCC will continue to monitor the future requirements for upkeeping the major components of the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church

Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Incumbent and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the PCC

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

## Statement of Financial Responsibilities of the Members of the PCC

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1. Select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC on 23rd April 2026 and signed on its behalf by:

The Rev'd Claire Allwood
Chair of the PCC and Vicar

**INDEPENDENT EXAMINER'S REPORT**

**TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF**

**ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)**

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2025 on pages 12 to 26 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 14 to 17.

**Responsibilities and basis of report**

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity 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 that 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.

Alan Lockie BSc. FIA
21 Byng Road, Tunbridge Wells, Kent TN4 8EG
Date 24th April 2026

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

| | Note | Unrestricted Funds: General Fund | Unrestricted Funds: Designated Fund | Unrestricted Funds: Total | Restricted Funds | Endowment Funds | Total Funds 2025 | Total Funds 2024 |
|---|---|---|---|---|---|---|---|---|
| | | £ | £ | £ | £ | £ | £ | £ |
| **INCOME AND ENDOWMENTS** | 2 | | | | | | | |
| Donations and legacies | | 71,667 | | 71,667 | 23,861 | | 95,528 | 84,270 |
| Charitable activities | | 3,233 | | 3,233 | 3,803 | | 7,036 | 5,645 |
| Income from lettings | | 38,034 | | 38,034 | | 26,312 | 64,346 | 55,791 |
| Bank interest | | 1,969 | 1,534 | 3,503 | 2,515 | 1,649 | 7,667 | 8,582 |
| Other Income | | | 0 | 0 | | | 0 | 100 |
| Grants | 4 | | | | 983 | | 983 | 5,147 |
| **Total Income and endowments** | | 114,903 | 1,534 | 116,437 | 31,162 | 27,961 | 175,560 | 159,535 |
| **EXPENDITURE** | 3 | | | | | | | |
| Charitable activities | | 114,146 | | 114,146 | 16,991 | 19,983 | 151,120 | 161,036 |
| Governance costs | | | | | | | | 108 |
| **Total Expenditure** | | 114,146 | 0 | 114,146 | 16,991 | 19,983 | 151,120 | 161,144 |
| **Net income/(expenditure)** | | 757 | 1,534 | 2,291 | 14,171 | 7,978 | 24,440 | (1,609) |
| **Gross transfers between funds in** | 5 | | 6,190 | 6,190 | | | 6,190 | 0 |
| **Gross transfers between funds out** | 5 | (6,190) | | (6,190) | | | (6,190) | 0 |
| **Pension Creditor written back** | 16 | | 9,341 | 9,341 | | | 9,341 | |
| **Net transfers between funds** | | (6,190) | 15,531 | 9,341 | 0 | 0 | 9,341 | 0 |
| **Net movement in funds** | | (5,433) | 17,065 | 11,632 | 14,171 | 7,978 | 33,781 | (1,609) |
| **Reconciliation of funds** | 18 | | | | | | | |
| Funds brought forward | | 45,878 | 108,650 | 154,528 | 77,509 | 290,700 | 522,737 | 524,346 |
| **Funds carried forward** | | 40,445 | 125,715 | 166,160 | 91,680 | 298,678 | 556,518 | 522,737 |

The notes on pages 14 to 26 form part of these accounts

**ST MARK'S CHURCH, TUNBRIDGE WELLS**
**BALANCE SHEET**
**AS AT 31 DECEMBER 2025**

| | Note | Unrestricted Funds: General Fund | Unrestricted Funds: Designated Fund | Total | Restricted Funds | Endowment Funds | Total Funds 2025 | Total Funds 2024 |
|---|---|---|---|---|---|---|---|---|
| | | £ | £ | £ | £ | £ | £ | £ |
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11 | | 40,000 | 40,000 | | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 14,517 | | 14,517 | 5,784 | 1,520 | 21,821 | 15,955 |
| Deposit Accounts | 14,15 | 41,710 | 58,565 | 100,275 | 87,859 | 44,078 | 232,212 | 218,084 |
| Cash at bank and in hand | 14,15 | (9,463) | 27,150 | 17,687 | 20 | 26,496 | 44,203 | 35,266 |
| **Current Assets** | | 46,764 | 85,715 | 132,479 | 93,663 | 72,094 | 298,236 | 269,305 |
| **CURRENT LIABILITIES** | | | | | | | | |
| Creditors | 13 | (6,319) | 0 | (6,319) | (1,983) | (2,590) | (10,892) | (15,742) |
| **Net current assets** | | 40,445 | 85,715 | 126,160 | 91,680 | 69,504 | 287,344 | 253,563 |
| **Total assets less current liabilities** | | 40,445 | 125,715 | 166,160 | 91,680 | 298,678 | 556,518 | 522,737 |
| **TOTAL NET ASSETS** | | 40,445 | 125,715 | 166,160 | 91,680 | 298,678 | 556,518 | 522,737 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General Funds | | 40,445 | | | | | | 45,878 |
| Designated Funds | | | 125,715 | | | | | 108,650 |
| Total Unrestricted Funds | | | | 166,160 | | | | 154,528 |
| Restricted Funds | | | | | 91,680 | | | 77,509 |
| Endowment Funds | | | | | | 298,678 | | 290,700 |
| **TOTAL FUNDS** | | | | | | | 556,518 | 522,737 |

The notes on pages 14 to 26 form part of these accounts

The financial statements were approved by the PCC on 23rd April 2026 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC and Vicar

Carol Nicholson
PCC Treasurer

# ST MARK'S TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2025

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.
The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 105).
These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.
The principles adopted in the preparation of the financial statements are set out below.

**a. Going Concern**

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern. It has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

**b. Income**

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a

future period.

i. Recoverable Gift Aid including Gift Aid Small Donations Scheme (GASDS) - This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
ii. Legacies - Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

**Income from charitable activities** represents income from parochial fees receivable by the PCC and the payments made by users of the Community Larder.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.
Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.
The cost of raising funds is not significant and has not been separately disclosed.

**d. Fund accounting**

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.
**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes**.**
**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects**.**
**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in notes 17 and 18.

**e. Tangible Fixed assets**

**Consecrated and benefice property**

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £19,250,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have a residual value, based on their current value, which is above their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are significantly in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £4,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight-line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

**f. Short term deposits accounts**

These are cash held on deposit with the bank or the Diocese.

**g. Financial instruments**

The PCC's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive).

**h. Pension scheme arrangements**

The PCC has a National Employment Savings Trust (NEST) pension scheme for its part-time member of staff.

**i. Exemption from preparing a cashflow statement**

There are no non-cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from work identified in the 2022 Quinquennial Report, which the PCC expect to be largely borne by designated and restricted funds.

**ST MARK'S CHURCH, TUNBRIDGE WELLS**
**NOTES TO THE ACCOUNTS**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**Note 2 Incoming Resources**

| | | 2025 | | | | | | 2024 |
|---|---|---|---|---|---|---|---|---|
| | Notes | GF | Designated | Total UR | Restricted | Endowment | Total | Total |
| **Planned Giving** | | £ | £ | £ | £ | £ | £ | £ |
| Gift Aid donations | | 39,998 | | 39,998 | 6,155 | | 46,153 | 39,981 |
| Tax recoverable | | 10,624 | | 10,624 | | | 10,624 | 10,055 |
| CAF PG | | 1,525 | | 1,525 | 50 | | 1,575 | 1,500 |
| Other PG | | 11,401 | | 11,401 | | | 11,401 | 12,006 |
| **Subtotal Planned Giving** | | 63,548 | 0 | 63,548 | 6,205 | 0 | 69,753 | 63,542 |
| **Other Voluntary Giving** | | | | | | | | |
| Collections | | 1,014 | | 1,014 | 2,018 | | 3,032 | 2,750 |
| Cashless | | 2,494 | | 2,494 | 252 | | 2,746 | 2,638 |
| Gift Aided Donations | | 2,500 | | 2,500 | 10,000 | | 12,500 | 10,541 |
| Other tax recoverable | | 980 | | 980 | 4,408 | | 5,388 | 4,129 |
| Other donations | | 1,131 | | 1,131 | 978 | | 2,109 | 670 |
| **Subtotal Other** | | 8,119 | 0 | 8,119 | 17,656 | 0 | 25,775 | 20,728 |
| **Subtotal Voluntary Giving** | | 71,667 | 0 | 71,667 | 23,861 | 0 | 95,528 | 84,270 |
| **Income from charitable activities** | | | | | | | | |
| Fees PCC | | 3,233 | | 3,233 | | | 3,233 | 1,655 |
| Voluntary larder receipts | 7 | | | | 3,803 | | 3,803 | 3,698 |
| Other receipts | | | | | | | 0 | 292 |
| **Subtotal** | | 3,233 | 0 | 3,233 | 3,803 | 0 | 7,036 | 5,645 |
| **Lettings of houses and Hall hirings** | | | | | | | | |
| Broadwater Hall | | 4,670 | | 4,670 | | | 4,670 | 3,750 |
| Birling Road Hall | 8 | | | | | 26,312 | 26,312 | 25,744 |
| 2 Tudor Court | | 17,123 | | 17,123 | | | 17,123 | 12,586 |
| 11 Ramslye Road | | 16,241 | | 16,241 | | | 16,241 | 13,711 |
| **Subtotal** | | 38,034 | 0 | 38,034 | 0 | 26,312 | 64,346 | 55,791 |
| Interest | | 1,969 | 1,534 | 3,503 | 2,515 | 1,649 | 7,667 | 8,582 |
| Other Income | | | | 0 | | | 0 | 100 |
| Grants | | | | | 983 | | 983 | 5,147 |
| **Total Income** | | 114,903 | 1,534 | 116,437 | 31,162 | 27,961 | 175,560 | 159,535 |

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## NOTES TO THE ACCOUNTS
## FOR THE YEAR ENDED 31 DECEMBER 2025

**Note 3 Resources Expended**

| | | 2025 | | | | | | 2024 |
|---|---|---|---|---|---|---|---|---|
| | Notes | GF £ | Designated £ | Total Unrestricted £ | Restricted £ | Endowment £ | Total £ | Total £ |
| **Away Giving** | | | | | | | | |
| Overseas | 6 | 2,000 | | 2,000 | 1,265 | | 3,265 | 4,018 |
| Home | 6 | | | 0 | 1,983 | | 1,983 | 1,325 |
| St Mark's School | 6 | | | 0 | 381 | | 381 | 263 |
| Community Larder | 7 | | | 0 | 12,610 | | 12,610 | 15,295 |
| **Total Away Giving** | | 2,000 | 0 | 2,000 | 16,239 | 0 | 18,239 | 20,901 |
| **Ministry and Mission** | | | | | | | | |
| Parish Offer | | 42,848 | | 42,848 | | | 42,848 | 42,848 |
| Incumbent Expenses and Vicarage | | 4,982 | | 4,982 | | | 4,982 | 5,376 |
| Children's Work | | | | 0 | 165 | | 165 | 291 |
| Training | | | | 0 | | | 0 | 527 |
| Local Mission and Outreach | | | | 0 | | | 0 | 1,345 |
| **Total Ministry** | | 47,830 | 0 | 47,830 | 165 | 0 | 47,995 | 50,387 |
| **Church running expenditure** | | | | | | | | |
| Upkeep of services | | 2,266 | | 2,266 | 381 | | 2,647 | 1,349 |
| Music, organ & copyright | | 740 | | 740 | | | 740 | 895 |
| Insurance | | 6,328 | | 6,328 | | | 6,328 | 6,133 |
| Utilities | | 10,719 | | 10,719 | | | 10,719 | 12,181 |
| Cleaning | | 5,495 | | 5,495 | | | 5,495 | 5,072 |
| Regular Maintenance | | 4,949 | | 4,949 | 200 | | 5,149 | 2,999 |
| Major repairs & redecoration | | | | 0 | | | 0 | 6,181 |
| Garden | | 555 | | 555 | | | 555 | 140 |
| Management and Admin: | | | | | | | | |
| Staff | 9 | 13,942 | | 13,942 | | | 13,942 | 13,205 |
| Photocopier | | 1,092 | | 1,092 | | | 1,092 | 2,690 |
| Bank charges | | 159 | | 159 | | | 159 | 241 |
| Accounting Software | | 75 | | 75 | | | 75 | 150 |
| Other costs | | 1,787 | | 1,787 | 6 | | 1,793 | 2,458 |
| Miscellaneous | | 163 | | 163 | | | 163 | 1,601 |
| **Total Church running expenditure** | | 48,270 | 0 | 48,270 | 587 | 0 | 48,857 | 55,295 |
| **Halls and Property** | | | | | | | | |
| Broadwater Hall | | 1,326 | | 1,326 | | | 1,326 | 1,739 |
| Birling Road Hall | 8 | | | 0 | | 19,983 | 19,983 | 13,979 |
| 2 Tudor Court | | 3,472 | | 3,472 | | | 3,472 | 14,545 |
| 11 Ramslye Road | | 11,248 | | 11,248 | | | 11,248 | 4,190 |
| **Total Halls and Property** | | 16,046 | 0 | 16,046 | 0 | 19,983 | 36,029 | 34,453 |
| **Total Church Activity** | | 114,146 | 0 | 114,146 | 16,991 | 19,983 | 151,120 | 161,036 |
| PCC Expenses | | | | 0 | | | 0 | 108 |
| **Total Expenditure** | | 114,146 | 0 | 114,146 | 16,991 | 19,983 | 151,120 | 161,144 |

**ST MARK'S CHURCH, TUNBRIDGE WELLS**
**NOTES TO THE ACCOUNTS**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

| **Note 4 Grants Received** | | **2025** | **2024** |
|---|---|---|---|
| **FABRIC** | | | |
| **General Fabric** | | **£** | **£** |
| LPWS grant for VAT on church electrical work | General Fund | | 383 |
| LPWS grant for VAT on church lighting | Designated | | 1,030 |
| **COMMUNITY LARDER** | | | |
| i TW Borough Council Grant for Community Larder | | 833 | 3,334 |
| ii Churches for Tunbridge Wells | | 150 | 400 |
| **TOTAL GRANTS** | | 983 | 5,147 |

**Note 5 Details of Fund Transfers from General Fund to Designated Funds**

| **Provisions for:** | **General Fund** | **Designated** |
|---|---|---|
| | **£** | **£** |
| Major Church Repairs | (5,000) | 5,000 |
| 11 RR Major Repairs | (670) | 670 |
| 2TC Major Repairs | (520) | 520 |
| **Total transfers in** | | 6,190 |
| **Total transfers out** | (6,190) | |

| **Note 6 Grants Payable** | **2025** | **2024** |
|---|---|---|
| **In 2025 the PCC made the following payments over £200:** | **£** | **£** |
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission Partners | 2,000 | 2,000 |
| **From Collections at services (Restricted)** | | |
| Christian Aid | 1,265 | 702 |
| St Marks School Yr 6 leaver bibles | 381 | 263 |
| Diocesan Companion Dioceses Fund (Licencing service) | | 781 |
| Christmas Charities: | | |
| Children's Society | 816 | 790 |
| Domestic Abuse Volunteer Support Services | | 535 |
| Amos Trust | 584 | 535 |
| Community Larder | 583 | |
| **Total payments** | 5,629 | 5,606 |

**Note 7 Community Larder run jointly with King Charles the Martyr PCC**

In August 2020 the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts and included in these Financial Statements.

| | 2025 | 2024 | | 2025 | 2024 |
|---|---|---|---|---|---|
| **Income** | **£** | **£** | **Expenditure** | **£** | **£** |
| Donations SO | 4,470 | 4,295 | Training | | 24 |
| General Donations | 276 | 940 | Food Supplies | 12,610 | 15,271 |
| Gift Aid and GASDS | 1,186 | 1,246 | | | |
| Customer payments | 3,803 | 3,698 | | | |
| Interest | 182 | 236 | | | |
| Grants (note 4) | 983 | 3,734 | | | |
| **Total Income** | 10,900 | 14,149 | **Total Expenditure** | 12,610 | 15,295 |
| **Surplus/(Deficit)** | (1,711) | (1,146) | | | |
| **Brought Forward** | 5,973 | 7,119 | | | |
| **Carried Forward** | 4,263 | 5,973 | | | |

**Note 8 Birling Road Hall Account**

| | 2025 | 2024 | | 2025 | 2024 |
|---|---|---|---|---|---|
| **Income** | **£** | **£** | **Expenditure** | **£** | **£** |
| Regular Hire | 24,400 | 24,564 | Gas and Electric | 9,068 | 5,670 |
| Ad hoc Hire | 1,912 | 1,180 | Water | 514 | 4,172 |
| Interest | 1,649 | 1,797 | Waste Disposal | 2,949 | 2,797 |
| | | | Insurance | 607 | 767 |
| | | | Cleaning | 221 | |
| | | | Fabric & Maintenance | 4,766 | 572 |
| | | | Admin & Legal Fees | 1,858 | 1,100 |
| **Total Income** | 27,961 | 27,541 | **Total Expenditure** | 19,983 | 15,078 |
| **Surplus/(Deficit)** | 7,978 | 12,463 | | | |
| **Brought Forward** | 161,526 | 149,063 | | | |
| **Carried Forward** | 169,504 | 161,526 | | | |

**Note 9 Employers and Staff Costs**

| | 2025 | 2024 |
|---|---|---|
| | **£** | **£** |
| Gross Salaries | 13,537 | 12,819 |
| Employer Pension contribution | 405 | 386 |
| **Total** | 13,942 | 13,205 |

No staff received salaries at a rate of more than £60,000 per annum

**Note 10 Key Management and Financial Transactions with Members of the PCC and related parties**

No payments have been made to members of the PCC other than the refund of expenditure on purchases made on behalf of the PCC and expenses to the Vicar for items unrelated to being chair of the PCC

**Note 11 Tangible fixed assets for use by the PCC**

| | Freehold Land and Buildings **2025** **£** |
|---|---|
| Book value as at 1 January 2025 | 269,174 |
| Additions | |
| Disposals | |
| Depreciation | |
| Book value as at 31 December 2025 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994

(b) The houses at 2 Tudor Court and 11 Ramslye Road which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £90,000.
The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000

**Note 12 Debtors falling due within one year**

| | **2025** | | | | | **2024** |
|---|---|---|---|---|---|---|
| | **GF** | **Designated** | **Restricted** | **Endowment** | **Total** | **Total** |
| | **£** | **£** | **£** | **£** | **£** | **£** |
| Tax recoverable inc GASDS | 11,442 | | 4,408 | | 15,850 | 14,368 |
| Prepayments | 2,157 | | | 301 | 2,458 | |
| Other debtors | 918 | | 1,376 | 1,219 | 3,513 | 1,587 |
| **Total Debtors** | 14,517 | 0 | 5,784 | 1,520 | 21,821 | 15,955 |

**ST MARK'S CHURCH, TUNBRIDGE WELLS**
**NOTES TO THE ACCOUNTS**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**Note 13 Creditors: Liabilities falling due within one year**

| | 2025 | | | | | 2024 |
|---|---|---|---|---|---|---|
| | GF | Designated | Restricted | Endowment | Total | Total |
| | £ | £ | £ | £ | £ | £ |
| Accruals | 3,084 | | | | 3,084 | 3,913 |
| Other creditors | 3,235 | | 1,983 | 2,590 | 7,808 | 9,969 |
| Grant obligations | | | | | 0 | 1,860 |
| **Total Debtors** | 6,319 | 0 | 1,983 | 2,590 | 10,892 | 15,742 |

**Note 14 Bank and Deposit Accounts**

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit account with the Diocese.
The three Repair Funds are held in deposit accounts with the Diocese.
All other funds are held in current and deposit accounts a Barclays Bank, a deposit account with the Diocese and in the Church Office and Community Larder Petty Cash.
Kings Estate Agents manage the properties on behalf of the PCC and hold a float balance of £335 for each of 2 Tudor Court and 11 Ramslye Road.

**Note 15 Notice Deposits, Cash at Bank and in Hand**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Notice deposits (with a term of one month or less) | 232,212 | 218,084 |
| Cash at bank with immediate access | 44,146 | 35,212 |
| Petty cash (PCC and Larder) | 57 | 54 |
| | 276,415 | 253,350 |

**Note 16 Pension Contributions**

The PCC has established an account with the National Employment Savings Trust (NEST) and pays an employer contribution to NEST each month for its part time employee.

For a number of years a pension contribution to an ex-employee has been carried forward as a creditor in the accounts but the PCC have now made the decision to move this to a designated ministry fund.
The amount is £9,341 which has been written back to the designated ministry account.

## Note 17 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds:

**Designated Funds:**

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Designated Repair Funds – held with the Diocese** for the church and the two houses, which received a total transfer of £6,190 in 2025 from the General Fund, the rates recommended by the Diocese.

**Three Designated funds** for the repair of the church, the internal refurbishment of the church and Broadwater Hall.

**The Heating Design Fund** - provision to fund the design of a new heating system.

**The Ministry Fund** – the pension from the ex-employee which will be used to aid future stipend payments or for people training to go into the ministry.

**The Restricted Funds comprise:**

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds.

**Heating Fund**, established by a donation towards the replacement of the current heating system.

**Flowers,** which was a specific donation to be used for flowers within the church building.

**The Organ Fund**, which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund**, established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends or off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

**The Utility Fund** was established to hold donations to aid with the major increase in electricity and gas prices.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year. Legacy funds of £4,501 are included within this fund and these will be spent during 2026.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund.** This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's unrestricted designated funds. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be permanent endowments: the funds contributed by individuals are regarded as an expendable endowment.

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## NOTES TO THE ACCOUNTS
## FOR THE YEAR ENDED 31 DECEMBER 2025

**Note 18 Fund Movement Summary**

| | Brought forward | Incoming | Outgoing | Pension Creditor | Transfer | Carried forward |
|---|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ | £ |
| **General Fund** | 45,878 | 114,903 | (114,146) | | (6,190) | 40,445 |
| **Designated Funds** | | | | | | |
| Accommodation Fund PCC | 40,000 | | | | | 40,000 |
| Church Repair Fund - Diocese | 44,934 | 1,366 | | | 5,000 | 51,300 |
| 2 Tudor Court - Diocese | 2,628 | 83 | | | 520 | 3,231 |
| 11 Ramslye Road – Diocese | 2,609 | 85 | | | 670 | 3,364 |
| Church Repair Fund | 3,092 | | | | | 3,092 |
| Broadwater Hall Refurb | 1,948 | | | | | 1,948 |
| Church Internal Refurb | 7,967 | | | | | 7,967 |
| Heating Design Fund | 5,472 | | | | | 5,472 |
| Ministry Fund | | | | 9,341 | | 9,341 |
| **Total Designated** | 108,650 | 1,534 | 0 | 9,341 | 6,190 | 125,715 |
| **Total Unrestricted** | 154,528 | 116,437 | (114,146) | 9,341 | 0 | 166,160 |
| **Restricted** | | | | | | |
| Children and Families Fund | 771 | 26 | (365) | | | 432 |
| Community Larder | 5,973 | 10,900 | (12,610) | | | 4,263 |
| Flowers Restricted | | 642 | (381) | | | 261 |
| Heating Fund | 4,783 | 163 | | | | 4,946 |
| Ministry Fund | 8,633 | 12,794 | | | | 21,427 |
| Organ Fund | 29,279 | 995 | | | | 30,274 |
| Parish Weekend Fund | 1,747 | | | | | 1,747 |
| Pastoral Fund | 1,174 | | | | | 1,174 |
| Refurbishment Fund | 14,995 | 1,785 | | | | 16,780 |
| Utility Fund | 4,088 | 139 | | | | 4,227 |
| Miscellaneous Restricted | 6,066 | 3,718 | (3,635) | | | 6,149 |
| **Total Restricted** | 77,509 | 31,162 | (16,991) | 0 | 0 | 91,680 |
| **Endowment Funds** | | | | | | |
| Accommodation Fund | 129,174 | | | | | 129,174 |
| Birling Road Hall Fund | 161,526 | 27,961 | (19,983) | | | 169,504 |
| **Total Endowment** | 290,700 | 27,961 | (19,983) | 0 | 0 | 298,678 |
| **Total Funds** | 522,737 | 175,560 | (151,120) | 9,341 | 0 | 556,518 |

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

| | Unrestricted Funds | | | | | |
|---|---|---|---|---|---|---|
| | General Fund | Designated Fund | Total | Restricted Funds | Endowment Funds | Total Funds 2024 |
| | £ | £ | £ | £ | £ | £ |
| **INCOME AND ENDOWMENTS** | | | | | | |
| Donations and legacies | 61,044 | | 61,044 | 23,226 | | 84,270 |
| Charitable activities | 1,655 | | 1,655 | 3,990 | | 5,645 |
| Income from lettings | 30,047 | | 30,047 | | 25,744 | 55,791 |
| Bank interest | 1,798 | 2,340 | 4,138 | 2,647 | 1,797 | 8,582 |
| Other Income | 100 | | 100 | | | 100 |
| Grants | 383 | 1,030 | 1,413 | 3,734 | | 5,147 |
| **Total Income and endowments** | 95,027 | 3,370 | 98,397 | 33,597 | 27,541 | 159,535 |
| **EXPENDITURE** | | | | | | |
| Charitable activities | 98,676 | 21,606 | 120,282 | 25,677 | 15,079 | 161,038 |
| Governance costs | 108 | | 108 | | | 108 |
| **Total Expenditure** | 98,784 | 21,606 | 120,390 | 25,677 | 15,079 | 161,146 |
| **Net income/(expenditure)** | (3,757) | (18,236) | (21,993) | 7,920 | 12,462 | (1,611) |
| **Gross transfers between funds in** | | 6,190 | 6,190 | | | 6,190 |
| **Gross transfers between funds out** | (6,190) | | (6,190) | | | (6,190) |
| **Net transfers between funds** | (6,190) | 6,190 | 0 | 0 | 0 | 0 |
| **Net movement in funds** | (9,947) | (12,046) | (21,993) | 7,920 | 12,462 | (1,611) |
| **Reconciliation of funds** | | | | | | |
| Funds brought forward | 55,825 | 120,696 | 176,521 | 69,589 | 278,238 | 524,348 |
| **Funds carried forward** | 45,878 | 108,650 | 154,528 | 77,509 | 290,700 | 522,737 |

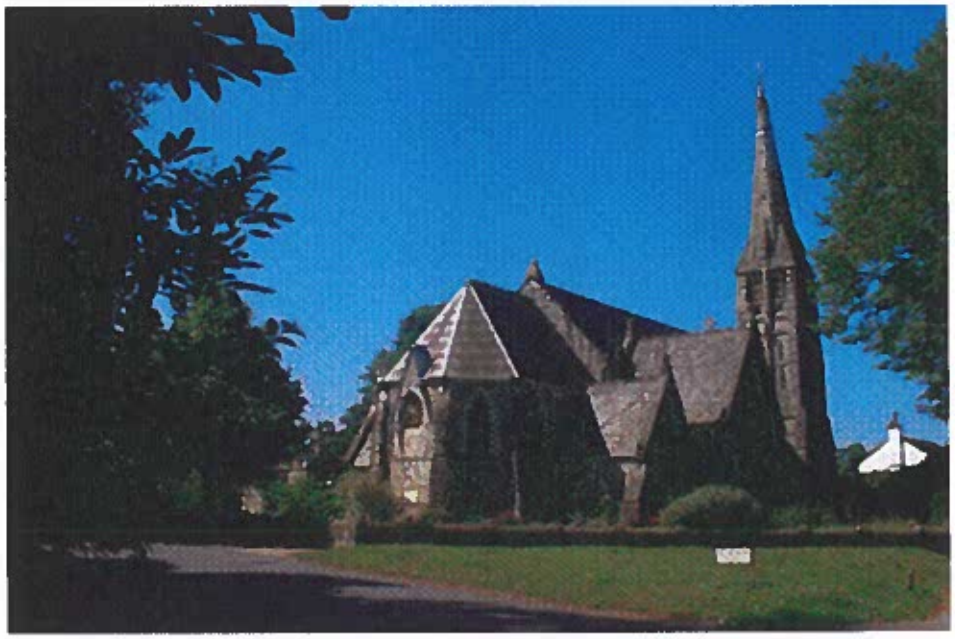
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

# ST MARK'S CHURCH

## BROADWATER DOWN, TUNBRIDGE WELLS



**Annual Report**

**and**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ending 31 December 2024**

# ST MARK'S CHURCH, TUNBRIDGE WELLS

## CHARITY INFORMATION

## FOR THE YEAR ENDED 31 DECEMBER 2024

**Members of the Parochial Church Council**

| | | |
|---|---|---|
| Rev'd Claire Allwood | Vicar and Chair of PCC | |
| Louise Garner | Churchwarden & Deputy Chair of PCC | |
| Julia Hutchinson - | Churchwarden<br>PCC Secretary | To 30 Sept 22024 |
| Catherine R Clayton | Deputy Warden | |
| Michael Allinson | | To 19 May 2024 |
| Elaine Cole | | |
| Anthony Richard Edwards | | To 19 May 2024 |
| Debbie Marsden | Safeguarding Officer and Deanery Synod | |
| Ed Peltor | | |
| David Robertson | | |
| Rosina Robinson | | From 19 May 2024 |
| Keith Root | PCC Treasurer | |
| Anna-Maria Taylor | PCC Secretary | From 1 October 2024 |
| Katie Trowsdale | | From 19 May 2024 |
| Lucy Workman | Deanery Synod | To 24 October 2024 |

**Charity Commission Number:** 1131775

**Principal Address** The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Safeguarding Officer** Debbie Marsden
**Safeguarding Recruiter** Nicky Fisken

**Independent Examiner** Carol Nicholson FCCA

**Bankers** Barclays Bank
Calverley Road Branch
Tunbridge Wells

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| Independent Examiner's Report | 8 |
| Statement of Financial Activities | 9 |
| Balance Sheet | 10 |
| Notes to the Accounts | 11-23 |

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
# FOR THE YEAR ENDED 31 DECEMBER 2024

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and performance

2024 was a year of great celebration at St Mark's, as the living was unsuspended and a new vicar (part-stipend) licensed at the beginning of May. This was in response to tremendous growth (more than doubling) in both electoral roll numbers and regular Sunday attendance since Easter 2019. It was celebrated with many friends from around Tunbridge Wells, including representatives of the Borough Council and local schools, in a service with the Bishop of Rochester and followed by a wonderful tea!

Another significant development this year was St Mark's joining the Inclusive Church Network in the spring. This followed a PCC consultation with the congregations in January, which was overwhelmingly in favour of joining the Network and building more upon an existing culture of inclusion here.

Attendance at Easter services was higher than in previous years, particularly amongst families with children, reflecting an increasingly strong relationship with local schools, particularly St Mark's. Over the year it was also a joy to see greater numbers of family members attending St Mark's school services in the church.

Both Sunday Club (our fortnightly groups for primary school-age children) and Fire Circle (our monthly youth group) thrived over the year with enthusiastic regular attendance and a steady stream of children joining. A Fire Circle pilgrimage for families to Canterbury in the summer drew a small number but was much enjoyed.

In May St Mark's hosted a Deanery Confirmation Service welcoming candidates and their supporters from four churches. Over the year it was a delight to celebrate a total of twenty baptisms (five of which were of adults), six confirmations (two of which were of adults) and four admissions of children to Holy Communion.

A PCC Away Day at All Saints' Tudeley was much valued in the Autumn. Reviewing progress against our mission and thinking ahead highlighted the ongoing challenge and opportunity of both recruiting volunteers and raising sufficient funds to sustain and hopefully increase our activities into the future. At Harvest, a planned giving campaign raised awareness of church costs and needs and resulted in a helpful increase in the number of regular givers, but still left the church facing a deficit this year.

Work to meet community need in the area of food poverty, loss and isolation continued through our weekly Community Larder (a partnership project with King Charles the Martyr church) and through our monthly Bereavement Support Group. A variety of social events took place throughout the year to support relationship-building, including a new monthly gathering at the parish pub, The Bull, and over the summer, a fortnightly gardening club.

Long-awaited work to fix and upgrade the electrics and lighting in the church building was completed towards the end of the year and brought significant improvements as well as increased energy efficiency.

Safeguarding has remained a very high priority and Safeguarding Sunday was held in November. We reflected in our services on the places, people and things which help us feel safe, how we can make things safer and people we can talk to if we don't feel safe.

Weekly evenings of silent and contemplative prayer were held through Advent before a full programme of Christmas services. Both the Carols by Candlelight service, led once more by a scratch Community Choir of all ages and the Christmas Eve Christingle service were hugely popular, with almost three hundred attending both. The very active involvement of children and young people, as readers, singers, sidespeople and on sound was much appreciated. All donations at our Christmas services were shared between The Children's Society, DAAVS (West Kent Domestic Violence Service) and The Amos Trust.

**Community Larder**

The Joint Community Larder continues to provide essential food and hygiene supplies to local families. We support 25-30 visitors weekly, with capacity to increase to 60 as needed. Our supplies come from Fareshare, Tesco, Lidl, and generous donations from the community, though rising costs have impacted finances. Despite a slight drop in user contributions from this time last year, we maintain healthy reserves and have received grants of £3,333 from the Borough Council and £400 from Churches for Tunbridge Wells. Volunteer support remains strong, with new recruits easing pressure, and we now welcome young volunteers with enhanced DBS-checked supervision and other safegarding measures in place. With stable operations and room to grow, we remain committed to supporting our community in this way.

**Baptisms, Weddings and Funerals, and the Electoral Roll**

In 2024 we were delighted to celebrate twenty baptisms, six confirmations and three weddings. Two funerals took place in the church and three at the crematorium.

At the time of the APCM on 19 May 2024 there were 131 people on the Electoral Roll, of whom 51 were not resident in the Parish.

## The PCC

Over the past year, the PCC met 9 times in the Broadwater Hall. Our APCM was held on May 19th 2024 in the main body of the church after the 10am service.

In April, following a consultation with the congregation, the PCC formally approved the application to join the Inclusive Church Network.

At its first meeting after the APCM, the PCC appointed Louise Garner as Lay Vice Chair and, for one more year, Keith Root as Treasurer. Debbie Marsden agreed to stay on as our Parish Safeguarding Officer, such an important role in the light of continuing reports of historical abuse.

The two main events at St Mark's attended by the Bishop - the Licensing/Collating/ Institution and Installation of Claire as Vicar on Saturday, 4th May, and on Sunday 12th May the Confirmation and Baptism Service with candidates from four other neighbouring churches, are described elsewhere in this report.

The PCC adopted the House of Bishops 'Promoting a Safer Church Policy Statement' and then reviewed the Safeguarding Dashboard in September, which took account of the new national safeguarding standards. Claire and the PCC continually emphasised the importance of doing all we can to ensure that St Mark's is a safe environment and to promote that message to deter any who would pose a risk to the vulnerable.

In September the PCC Away Day was held at All Saints Church, Tudeley to review progress against our mission and the need to secure further volunteers and raise sufficient funds to sustain our future work. This was taken forward at the services during Harvest focusing on the generous giving both financially and of time and talent resources.

In October Anna-Maria Taylor took on the role of PCC Secretary.

In November, after much delay, the electrical repairs and improvements to the churchlighting were completed. The PCC also carefully considered our Parish Offer for 2025 and decided that in view of the significant deficit on our General Fund in 2024 (even after use of much of our past provision to help with the increased costs of Ministry), it could only maintain its 2023 level of Parish Offer in cash terms.

## Financial Oversight and Public Benefit

The PCC continued to monitor the financial situation throughout the year, and in planning its activities, it has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

This year has seen remedial work across all our church buildings as we commit to maintaining and improving our church spaces. Key highlights include:

- Completion of the remedial electrical work in the Church building, in line with EICR recommendations to ensure our compliance and safety.

- A significant investment in the replacement of outdated and inefficient lighting in our main church building, upgrading fittings to LED units where possible and ensuring that lighting is available and working in all areas of the church.
- A long-planned renovation of the roof at 2 Tudor Court, which will provide long-term protection and durability.
- Extensive redecoration at 2 Tudor Court, enhancing the appearance and usability of the accommodation.

Looking ahead to the year to come, we have plans to continue improving our facilities to ensure our buildings remain safe, well maintained and welcoming for all.

## Volunteers

The PCC would like to thank all the volunteers who have helped take forward church activities, including; sidespeople, the music group, readers and intercessors, the youth and children's teams, sacristan team, the finance team, the flower guild, gardeners, the pastoral visiting team, the pastoral bereavement team, the social committee, and the volunteers from both St Mark's and King Charles the Martyr who support the joint Community Larder.

## Developing St Mark's Vision and Mission

At this time of global uncertainty and following positive feedback regarding the Advent evenings, it seems important to continue to offer a regular space for silent and contemplative prayer. This is planned in the form of monthly "Silence and Space" evenings from February. A Lent course on the subject of hope is scheduled and will offer opportunities to explore aspects of faith and spirituality in community.

Expanding the range of our social events; experimenting with new ideas and broadening our volunteer base are aims for the coming year, as we seek to offer everyone in our growing community of all ages, the opportunity to build deeper relationships, to use and develop their skills, gifts and individual vocations and to contribute to and shape St Mark's mission as we listen together to the call of God.

We look forward to supporting Amanda Willmont as she is ordained Deacon at Rochester Cathedral in June, before moving on to her curacy church.

Using all our resources as well as we can for community benefit, remains a focus as we look forward. It is also essential that we continue to focus on increasing church funds and regular giving to sustain our work. We continue to seek opportunities to improve wellbeing in the wider community and to consider and improve our environmental impact. St Mark's particular focus on building a supportive community for children, young people and families and working in partnership with our local schools will guide us. All of which fits well with the wider Diocesan vision to change, serve and grow with compassion, courage and creativity as we seek first the Kingdom of God.

## Financial Review

There were significant increases to expenditure in 2024, the main one being the move to a 50% stipendiary basis for the Vicar, but also higher than expected costs associated with the maintenance of the two PCC houses, including the re-roofing of 2 Tudor Court. There was also the completion of the refurbishment of the lights in the Church, for which we received a grant of £1,030 from the Listed Places of Worship Scheme to cover the cost of the VAT.

The PCC received some generous one-off restricted donations towards the cost of the Vicar's stipend to add to the £8,000 set aside in 2023 for this purpose. In addition, two Sundays around Harvest were used to draw the congregation's attention to the planned giving scheme and the effect of inflation on this income. The outcome resulted in new standing orders and increases to existing gifts. Nevertheless, the General Fund at the end of the year showed a deficit of about £10,000, which we have covered by our General Fund reserves. The full year value of these new and increased donations will have greater impact in 2025 and our total outgoings on repairs should be lower, but neverless the 2025 General Fund budget is expected to be in deficit.

The PCC is addressing this, and looking at possible further ways of reducing its expenditure, and also exploring areas where it can secure additional income, for example from the further use of the Broadwater Hall.

The Joint Community Larder with King Charles the Martyr has continued to run with a team of volunteers from both churches, It received seven monthly standing orders, amounting to just under £4,300 in the year. It also received grants from the Borough Council and from Churches in Tunbridge Wells. Further financial details are given in Notes 4 and 7 to the Financial Statements.

## Pension Liabilities

The PCC has a fully funded pension scheme for its part-time Parish Administrator through NEST.

## Reserves Policy

The long term financial implications of the major changes during 2019 and the impact of the Covid-19 pandemic, illustrate the importance of maintaining adequate reserves within the General Fund.

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £40,000 in its General Fund.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese. These funds are kept in separate Diocesan deposit accounts. It has also set up some designated funds as provision for future significant costs such as the replacement of the church heating system.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, such as the newly established Restricted Ministry Fund, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks. The churchwardens and PCC team leaders are responsible for preparing or reviewing existing risk assessments for services and activities.

**Vulnerable Persons** - The care and protection of children, young persons and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' - which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training.

The post of Parish Safeguarding Officer is held by Debbie Marsden who is the link between the PCC and the Diocese regarding safeguarding matters. Debbie supports the PCC to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for coordinating the Disclosure and Barring (DBS) process.

**Finance** - as indicated above, with the current level of planned giving, the General Fund budget for 2025 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention during the year.

The PCC will continue to monitor the future requirements for upkeeping the major components of the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Incumbent and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the PCC

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

## Statement of Financial Responsibilities of the Members of the PCC

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1 select suitable accounting policies and apply them consistently;
2 observe the methods and principles in the Charities SORP;
3 make judgements and estimates that are reasonable and prudent;
4 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5 prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC at its meeting on 3 April 2025 and signed on its behalf by:

C F

The Rev'd Claire Allwood
Chair of the PCC and Vicar

Date 18 April 2025

## INDEPENDENT EXAMINER'S REPORT
## TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
## ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2024 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 11 to 14.

**Responsibilities and basis of report**

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity 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 that 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.

Carol Nicholson FCCA

Date 21.04.2025

# ST MARK'S CHURCH, TUNBRIDGE WELLS
## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2024

| | Note | Unrestricted Funds: General Fund | Unrestricted Funds: Designated Funds | Unrestricted Funds: Total | Restricted Funds | Endowment Funds | Total Funds 2024 | Total Funds 2023 |
|---|---|---|---|---|---|---|---|---|
| | | £ | £ | £ | £ | £ | £ | £ |
| **INCOME AND ENDOWMENTS:** | 2 | | | | | | | |
| Donations and legacies | | 61,044 | | 61,044 | 23,226 | - | 84,270 | 90,713 |
| Charitable activities | | 1,655 | - | 1,655 | 3,990 | - | 5,645 | 6,383 |
| Income from lettings | | 30,047 | - | 30,047 | - | 25,744 | 55,791 | 58,875 |
| Bank interest | | 1,797 | 2,340 | 4,138 | 2,647 | 1,797 | 8,582 | 6,735 |
| Other income | | 100 | - | 100 | | - | 100 | 266 |
| Grants | | 383 | 1,030 | 1,414 | 3,733 | - | 5,147 | 4,228 |
| **Total income and endowments** | | 95,027 | 3,370 | 98,397 | 33,597 | 27,541 | 159,535 | 167,200 |
| **EXPENDITURE:** | 3 | | | | | | | |
| Charitable activities | | 98,676 | 21,606 | 120,282 | 25,677 | 15,079 | 161,037 | 161,981 |
| Governance Costs | | 108 | - | 108 | - | - | 108 | 75 |
| **Total expenditure** | | 98,784 | 21,606 | 120,390 | 25,677 | 15,079 | 161,145 | 162,056 |
| **Net income/(expenditure)** | | (3,757) | (18,236) | (21,993) | 7,920 | 12,462 | (1,609) | 5,144 |
| **Gross transfers between funds in** | | - | 6,190 | 6,190 | - | - | 6,190 | 14,190 |
| **Gross transfers between funds out** | | (6,190) | - | (6,190) | - | - | (6,190) | (14,190) |
| **Net transfers between funds** | 5 | (6,190) | 6,190 | - | - | - | - | - |
| **Net movement in funds** | | (9,947) | (12,046) | (21,993) | 7,920 | 12,462 | (1,610) | 5,144 |
| **Reconciliation of funds:** | 18 | | | | | | | |
| Total funds brought forward | | 55,825 | 120,695 | 176,520 | 69,589 | 278,237 | 524,346 | 519,204 |
| **Total funds carried forward** | | 45,878 | 108,650 | 154,528 | 77,509 | 290,700 | 522,737 | 524,348 |

In the SOFA and the Balance Sheet, and in the tables in the Notes, the component figures may not sum to the totals because of roundings to the nearest £.

The Notes on pages 11 to 23 form part of these accounts.

# ST MARK'S CHURCH, TUNBRIDGE WELLS

## BALANCE SHEET

## AS AT 31 DECEMBER 2024

| £ | Note | Unrestricted Funds | | | Restricted Funds | Endowment Funds | Total Funds | Total Funds |
|---|---|---|---|---|---|---|---|---|
| | | General | Designated | Total Unrestricted 2024 | | | 2024 | 2023 |
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11,18 | - | 40,000 | 40,000 | - | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 10,447 | 1,030 | 11,477 | 4,478 | - | 15,955 | 17,868 |
| Deposit Accounts | | 57,008 | 83,947 | 140,954 | 34,505 | 42,625 | 218,084 | 211,679 |
| Cash at bank and in hand | | (19,622) | (6,983) | (26,606) | 41,013 | 20,859 | 35,266 | 43,800 |
| Current Assets | 14,15 | 47,833 | 77,991 | 125,826 | 79,997 | 63,484 | 269,304 | 273,348 |
| **CREDITORS: Amounts falling due within one year** | 13 | (1,955) | (9,341) | (11,296) | (2,487) | (1,958) | (15,741) | (18,175) |
| **Net current assets / (liabilities)** | | 45,878 | 68,650 | 114,529 | 77,509 | 61,526 | 253,563 | 255,173 |
| **Total assets less current liabilities** | | 45,878 | 108,650 | 154,529 | 77,509 | 290,699 | 522,738 | 524,347 |
| **TOTAL NET ASSETS** | | 45,878 | 108,650 | 154,528 | 77,509 | 290,699 | 522,738 | 524,347 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General funds | | 45,878 | - | - | - | - | - | 55,825 |
| Designated funds | | - | 108,650 | - | - | - | - | 120,696 |
| Total Unrestricted Funds | | - | - | 154,528 | - | - | - | 176,521 |
| Restricted Funds | | - | - | - | 77,509 | - | - | 69,589 |
| Endowment Funds | | - | - | - | - | 290,699 | - | 278,238 |
| Total Funds | | - | - | - | - | - | 522,738 | 524,348 |

The Financial statements were approved by the PCC on xx April 2024 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC and Vicar

Keith Root
PCC Treasurer

Charity number: 1131775

The Notes on page 11 to 23 form part of these accounts.

# NOTES TO THE ACCOUNTS 2024

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 105).

These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

**a. Going Concern**

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern. It has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

**b. Income**

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

i. Recoverable Gift Aid including Gift Aid Small Donations Scheme (GASDS) - This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii. Legacies - Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

**Income from charitable activities** represents income from parochial fees receivable by the PCC and the payments made by users of the Community Larder.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

## d. Fund accounting

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes.

**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in notes 16 and 17.

## e. Tangible Fixed assets

### Consecrated and benefice property

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £19,250,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have a residual value, based on their current value, which is above their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are significantly in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £4,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

**f. Short term deposits accounts**

These are cash held on deposit with the bank or the Diocese.

**g. Financial instruments**

The PCC's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive.

**h. Pension scheme arrangements**

The PCC has a National Employment Savings Trust ( NEST) pension scheme for its part-time member of staff.

**i. Exemption from preparing a cashflow statement**

There are no non cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from work identified in the 2022 Quinquennial Report, which the PCC expect to be largely borne by designated and restricted funds.

## Note 2 Incoming Resources

| £ | 2024 | | | | | 2024 | 2023 |
|---|---|---|---|---|---|---|---|
| | GF | Designated | Total UR | Restricted | Endowment | Total | Total |
| **Planned Giving** | | | | | | | |
| Gift aided donations | 34,245 | - | 34,245 | 5,736 | - | 39,981 | 47,615 |
| Tax recoverable | 8,861 | - | 8,861 | 1,194 | - | 10,055 | 11,648 |
| CAF PG | 1,500 | - | 1,500 | - | - | 1,500 | 1,400 |
| Other PG | 12,006 | - | 12,006 | - | - | 12,006 | 8,892 |
| **Subtotal Planned Giving** | **56,612** | - | **56,612** | **6,930** | - | **63,542** | **69,555** |
| **Other Voluntary Giving** | | | | | | | |
| Collections | 981 | - | 981 | 1,769 | - | 2,750 | 3,205 |
| Cashless | 2,011 | - | 2,011 | 627 | - | 2,638 | 2,491 |
| Gift Aided Donations | 80 | - | 80 | 10,461 | - | 10,541 | 10,983 |
| Other tax recoverable | 895 | - | 895 | 3,233 | - | 4,129 | 3,878 |
| Other donations | 465 | - | 465 | 205 | - | 670 | 600 |
| Legacies | - | - | - | - | - | - | - |
| **Subtotal Other** | 4,432 | - | 4,432 | 16,296 | - | 20,728 | 21,158 |
| **Subtotal Voluntary Giving** | **61,044** | - | **61,044** | **23,226** | - | **84,270** | **90,714** |
| **Income from charitable activities** | | | | | | | |
| Fees PCC | 1,655 | - | 1,655 | - | - | 1,655 | 1,931 |
| Voluntary larder receipts (Note 7) | - | - | - | 3,698 | - | 3,698 | 4,452 |
| Other receipts | | | | 292 | | 292 | |
| **Subtotal** | **1,655** | - | **1,655** | **3,990** | - | **5,645** | **6,383** |
| **Lettings of houses and Hall hirings** | | | | | | | |
| Broadwater hall | 3,750 | - | 3,750 | - | - | 3,750 | 3,353 |
| Birling Road Hall letting (note 8) | - | - | - | - | 25,744 | 25,744 | 25,476 |
| 2 Tudor Court | 12,586 | - | 12,586 | - | - | 12,586 | 14,973 |
| 11 Ramslye Road | 13,711 | - | 13,711 | - | - | 13,711 | 15,073 |
| **Subtotal** | **30,047** | - | **30,047** | - | **25,744** | **55,791** | **58,875** |
| Interest | 1,797 | 2,340 | 4,138 | 2,647 | 1,797 | 8,582 | 6,735 |
| Other Income | 100 | - | 100 | - | - | 100 | 266 |
| Grants | 383 | 1,030 | 1,414 | 3,733 | - | 5,147 | 4,228 |
| **Total Income** | **95,027** | **3,370** | **98,397** | **33,597** | **27,541** | **159,535** | **167,201** |

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2024

## Note 3 RESOURCES EXPENDED

| £ | 2024 Unrestricted GF | Unrestricted Designated | Total UR | Restricted | Endowment | 2024 Total | 2023 Total |
|---|---|---|---|---|---|---|---|
| **Away Giving** | | | | | | | |
| Overseas | 2,000 | - | 2,000 | 2,018 | - | 4,018 | 3,553 |
| Home | - | - | - | 1,325 | - | 1,325 | 2,018 |
| St Mark's School | - | - | - | 263 | - | 263 | 868 |
| Community Larder (note 7) | - | - | - | 15,295 | - | 15,295 | 14,427 |
| **Total Away Giving** | **2,000** | **-** | **2,000** | **18,901** | **-** | **20,901** | **20,866** |
| **Ministry and Mission** | | | | | | | |
| Parish Offer | 31,848 | 8,000 | 39,848 | 3,000 | - | 42,848 | 29,382 |
| Incumbent Expenses and Vicarage | 5,376 | - | 5,376 | - | - | 5,376 | 4,551 |
| Children Worker Pension | - | - | - | - | - | - | 324 |
| Children's Work | 291 | - | 291 | - | - | 291 | 497 |
| Training | 526 | - | 526 | - | - | 526 | 960 |
| Local Mission and outreach | 1,345 | - | 1,345 | - | - | 1,345 | 1,248 |
| **Total Ministry** | **39,387** | **8,000** | **47,387** | **3,000** | **-** | **50,387** | **36,963** |
| **Church running expenditure** | | | | | | | |
| Upkeep of services | 1,349 | - | 1,349 | - | - | 1,349 | 2,088 |
| Music, organ & copyright | 895 | | 895 | - | - | 895 | 1,183 |
| Insurance | 6,133 | | 6,133 | - | - | 6,133 | 5,893 |
| Utilities | 9,181 | | 9,181 | 3,000 | - | 12,181 | 14,440 |
| Cleaning | 5,072 | | 5,072 | - | - | 5,072 | 4,640 |
| Regular maintenance | 2,999 | | 2,999 | - | - | 2,999 | 492 |
| Major repairs & redecoration | - | 5,606 | 5,606 | 575 | - | 6,181 | 6,021 |
| Garden | 120 | | 120 | 20 | - | 140 | 210 |
| Management and Admin: | | | | | | | |
| Staff (note 9) | 12,105 | | 12,105 | - | 1,100 | 13,205 | 12,114 |
| Photocopier | 2,690 | | 2,690 | - | - | 2,690 | 2,194 |
| Bank Charges | 241 | | 241 | - | - | 241 | 274 |
| Accounting Software | 150 | - | 150 | - | - | 150 | 150 |
| Other costs | 2,458 | - | 2,458 | - | - | 2,458 | 1,666 |
| Miscellaneous | 1,601 | - | 1,601 | - | - | 1,601 | 1,146 |
| **Total Church Running Expenses** | **44,995** | **5,606** | **50,600** | **3,594** | **1,100** | **55,295** | **52,511** |
| Halls and Property | | | | | | | |
| Broadwater hall | 1,559 | - | 1,559 | 181 | - | 1,739 | 1,472 |
| Birling Road hall (Note 8) | - | - | - | - | 13,979 | 13,979 | 45,906 |
| 2 Tudor Court | 6,545 | 8,000 | 14,545 | - | - | 14,545 | 1,733 |
| 11 Ramslye Road | 4,190 | - | 4,190 | - | - | 4,190 | 2,531 |
| **Total Halls and Property** | **12,294** | **8,000** | **20,294** | **181** | **13,979** | **34,453** | **51,641** |
| **Total Church Activity** | **98,676** | **21,606** | **120,281** | **25,677** | **15,079** | **161,037** | **161,981** |
| PCC Expenses | 108 | - | 108 | - | - | 108 | 75 |
| **Total expenditure** | **98,784** | **21,606** | **120,390** | **25,677** | **15,079** | **161,145** | **162,056** |

## Note 4 Grants Received

| £ | | 2024 | 2023 |
|---|---|---|---|
| **FABRIC** | | | |
| **General Fabric** | | | |
| LPWS grant for VAT on spire | (General Fund) | | 428 |
| LPWS grant for VAT on church electrical work | (General Fund) | 383 | |
| LPWS grant for VAT on Church lighting | (Designated) | 1,030 | |
| **COMMUNITY LARDER** | | | |
| i TW Borough Council grant for Community Larder | | 3333 | 2,500 |
| ii Tunbridge Wells Masons | | | 500 |
| iii Churches for Tunbridge Wells | | 400 | 800 |
| **TOTAL GRANTS** | | **5,147** | **4,228** |

## Note 5 Details of Fund Transfers from General Fund to Designated Funds

| **Provision for :** | **GF** | **Desig'ed** | | | | **2024** | **2023** |
|---|---|---|---|---|---|---|---|
| Major church repairs | (5,000) | 5,000 | - | - | - | - | - |
| 11 RR Major repairs | (670) | 670 | - | - | - | - | - |
| 2TC Major repairs | (520) | 520 | - | - | - | - | - |
| | | | | - | - | - | - |
| **Total transfers in** | - | **6,190** | - | - | - | **6,190** | **14,156** |
| **Total transfers out** | **(6,190)** | - | - | - | - | **(6,190)** | **14,156** |

## Note 6 Grants Payable

| **In 2024 the PCC made the following payments over £200:** | **2024** | **2023** |
|---|---|---|
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission Partners | **2,000** | **2,000** |
| **From Collections at Services (Restricted)** | | |
| Christian Aid plus Cheques CAF vouchers worth £324 sent direct, making a total of £1,026. | 702 | 1,045 |
| St Mark's School Yr 6 leaver bibles | 263 | 868 |
| Hospice in the Weald | - | 722 |
| Diocesan Companion Dioceses Fund (Licencing service) | 781 | - |
| Christmas Charities: | - | - |
| Children's Society | 790 | 630 |
| Médecins Sans Frontières UK | | 510 |
| Tunbridge Wells Counselling Centre | | 510 |
| Domestic Abuse Volunteer Support Services | 535 | |
| Amos Trust | 535 | |
| Other grants and payments | | 183 |
| **Total payments** | **5,606** | **6,438** |

## Note 7 Community Larder run jointly with King Charles the Martyr PCC

In August 2020, the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts and included in these Financial Statements.

| £ Income | 2024 | 2023 |
|---|---|---|
| Donations SO | 4,295 | 3,825 |
| General Donations | 940 | 3,624 |
| Gift aid and GASDS | 1,246 | 1,342 |
| Customer payments | 3,698 | 4,452 |
| Interest | 236 | 187 |
| Grants (note 4) | 3,733 | 3,800 |
| **Total Income** | **14,149** | **17,230** |
| **Surplus/(Deficit)** | **(1,146)** | **2,598** |
| **Brought Forward** | 7,119 | 4,314 |
| **Carried Forward** | **5,973** | **7,119** |

| Expenditure | 2024 | 2023 |
|---|---|---|
| Equipment | | 75 |
| Training | 24 | - |
| Food Supplies | 15,271 | 14,352 |
| **Total Expenditure** | **15,295** | **14,427** |

## Note 8 Birling Road Hall Account

| £ Income | 2024 | 2023 |
|---|---|---|
| Regular Hire | 24,564 | 23,400 |
| Adhoc Hire | 1,180 | 2,076 |
| Interest | 1,797 | 1,436 |
| **Total Income** | **27,541** | **26,912** |
| **Surplus/(deficit)** | **12,463** | **(19,994)** |
| **Brought Forward** | **149,064** | **169,058** |
| **Carried Forward** | **161,527** | **149,064** |

| Expenditure | 2024 | 2023 |
|---|---|---|
| Gas and Electricity | 5,671 | 10,818 |
| Water | 4,172 | 1,084 |
| Waste Disposal | 2,797 | 2,428 |
| Insurance | 767 | 938 |
| Cleaning | 0 | 420 |
| Grounds | 0 | 4,202 |
| Fabric & Maintenance | 572 | 21,799 |
| Admin and Legal fees | 1,100 | 5,217 |
| **Total Expenditure** | **15,079** | **46,906** |

## Note 9 Employees and Staff Cost

The number of full time equivalent employees during the year was 0.485. Most of the PCC's activities are carried out by volunteers.

**Salaries and Staff Costs**

| £ | 2024 | 2023 |
|---|---|---|
| Gross salaries | 12,819 | 11,736 |
| Employer pension contribution | 386 | 378 |
| **Total** | **13,205** | **12,114** |

No staff received salaries at a rate of more than £60,000 per annum.

## Note 10 Key Management and Financial Transactions with Members of the PCC and related parties

No payments have been made to members of the PCC other than the refund of expenditure on purchases made on behalf of the PCC, and expensesto the Vicar for items unrelated to being chair of the PCC.

## Note 11 Tangible fixed assets for use by the PCC

| £ | Freehold Land and Buildings |
|---|---|
| | 2024 |
| | £ |
| Book value at 1 January 2023 | 269,174 |
| Disposals | - |
| Additions | - |
| Depreciations | - |
| Book value at 31 December 2024 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994;

(b) The houses at 2 Tudor Court and 11 Ramslye Road, which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £ 90,000. The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000.

## Note 12 Debtors falling due within one year

| | | | 2024 | | 2024 | 2023 |
|---|---|---|---|---|---|---|
| £ | GF | Desig'd | Restricted | Endowment | Total | |
| Tax recoverable inc GASDS | 9,941 | | 4,427 | - | 14,368 | 15,864 |
| Other Debtors | 507 | 1,030 | 50 | - | 1,587 | 2,004 |
| **Total Debtors** | **10,448** | **1,030** | **4,477** | - | **15,957** | **17,869** |

## Note 13 Creditors: liabilities falling due within one year

| £ | 2024 | | | | 2024 | 2023 |
|---|---|---|---|---|---|---|
| | GF | Design'd | Restricted | Endowment | Total | |
| Accruals | (1,955) | - | - | (1,958) | (3,913) | (7,093) |
| Other creditors | - | (9,341) | (628) | - | (9,969) | (9,031) |
| Grant obligations | - | - | (1,860) | - | (1,860) | (2,050) |
| **Total Liabilities** | **(1,955)** | **(9,341)** | **(2,488)** | **(1,958)** | **(15,742)** | **(18,174)** |

## Note 14 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit with the Diocese.

The three Repair Funds are held in deposit accounts with the Diocese.

All other funds are held in current and deposit accounts at Barclays Bank, a deposit account with the Diocese, and in the Church Office and Community Larder Petty Cash. These are treated as a combined set of banking accounts within the Finance Coordinator accounting system, and any accrued interest is allocated pro rata to funds with an average balance over the year of £2,000.

## Note 15 Notice Deposits, Cash at Bank and in Hand

| £ | 2024 | 2023 |
|---|---|---|
| | £ | £ |
| Notice deposits (with a term of one month or less) | 218,083 | 211,680 |
| Cash at bank with immediate access | 35,211 | 43,765 |
| Petty cash (PCC and Larder) | 54 | 34 |
| | 253,348 | 255,480 |

## Note 16 Pension Commitments

The PCC has established an account with the National Employment Savings Trust (NEST), and pays an employer contribution to NEST each month for its part time employee.

## Note 17 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds:

**Designated Funds**

**Designated Repair Funds** for the church and the two houses, which received a total transfer of £6,190 in 2024 from the General Fund, the rates recommended by the Diocese.

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Three Designated funds** for the refurbishment of the church roof, the internal refurbishment of the church and Broadwater Hall.

**The Heating Design Fund** - provision to fund the design of a new heating system.

**The Ministry Fund** - established in 2023 to aid the transition to a 50% Stipend for the Incumbent in 2024 and has all been used this year.

**The Pension Liability Fund** - a fund set up to handle the potential liability to pay into a pension fund for a past employee, treated as a potential liability within one year.

On 31 December 2024 there was a total of £108,650 allocated to designated funds. The remaining unrestricted funds, held in the General Fund, amount to £45,878

**The Restricted Funds comprise:**

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds.

**Heating Fund,** established by a donation towards the replacement of the current heating system.

**The Organ Fund,** which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund,** established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends or off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

**The Utility Fund** was established to hold donations to aid with the major increase in electricity and gas prices. In 2022 the donations were held in the Miscellaneous Restricted Fund, but then transferred to this Fund in January 2023.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund**. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's *unrestricted designated funds*. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be *permanent endowments*: the funds contributed by individuals are regarded as an *expendable endowment*.

## Note 18 Fund Movement Summary

| £ Fund | Brought Forward | Incoming | Outgoing | Transfer | Carried Forward |
|---|---|---|---|---|---|
| **General Fund** | **55,825** | **95,027** | **(98,784)** | **(6,190)** | **45,878** |
| **Designated Funds** | | | | | |
| Accommodation Fund PCC | 40,000 | - | - | - | 40,000 |
| Church Repair Fund | 41,608 | 1,418 | - | 5,000 | 48,026 |
| 2 Tudor Court | 9,857 | 251 | (8,000) | 520 | 2,628 |
| 11 Ramslye Road | 1,863 | 76 | - | 670 | 2,609 |
| Broadwater Hall Refurb | 1,948 | - | - | - | 1,948 |
| Church internal Refurb | 12,162 | 1,411 | (5,606) | - | 7,967 |
| Heating design fund | 5,257 | 214 | - | - | 5,471 |
| Ministry Fund | 8,000 | - | (8,000) | | - |
| **Total Designated** | **120,697** | **3,370** | **(21,606)** | **6,190** | **108,650** |
| **Total Unrestricted** | **176,522** | **98,397** | **(120,390)** | **-** | **154,529** |
| **Restricted** | | | | | |
| Children and Families Fund | 723 | 47 | - | - | 770 |
| Community Larder | 7,119 | 14,149 | (15,295) | - | 5,973 |
| Heating Fund | 4,599 | 184 | - | - | 4,783 |
| Ministry Fund | 0 | 11,633 | (3,000) | - | 8,633 |
| Organ Fund | 28,135 | 1,145 | - | - | 29,279 |
| Parish Weekend Fund | 1,747 | - | - | - | 1,747 |
| Pastoral Fund | 1,173 | - | - | - | 1,173 |
| Refurbishment Fund | 13,164 | 1,831 | - | - | 14,995 |
| Utility Fund | 6,869 | 218 | (3,000) | - | 4,087 |
| Miscellaneous Restricted | 6,058 | 4,389 | (4,382) | - | 6,066 |
| **Total Restricted** | **69,589** | **33,596** | **(25,673)** | **-** | **77,508** |
| **Endowment Funds** | | | | | |
| Accommodation Fund | 129,174 | - | - | - | 129,174 |
| Birling Road Hall Fund | 149,064 | 27,541 | (15,079) | - | 161,526 |
| **Total Endowment** | **278,238** | **27,541** | **(15,079)** | **-** | **290,700** |
| **Total Funds** | **524,348** | **159,535** | **(161,145)** | **-** | **522,738** |

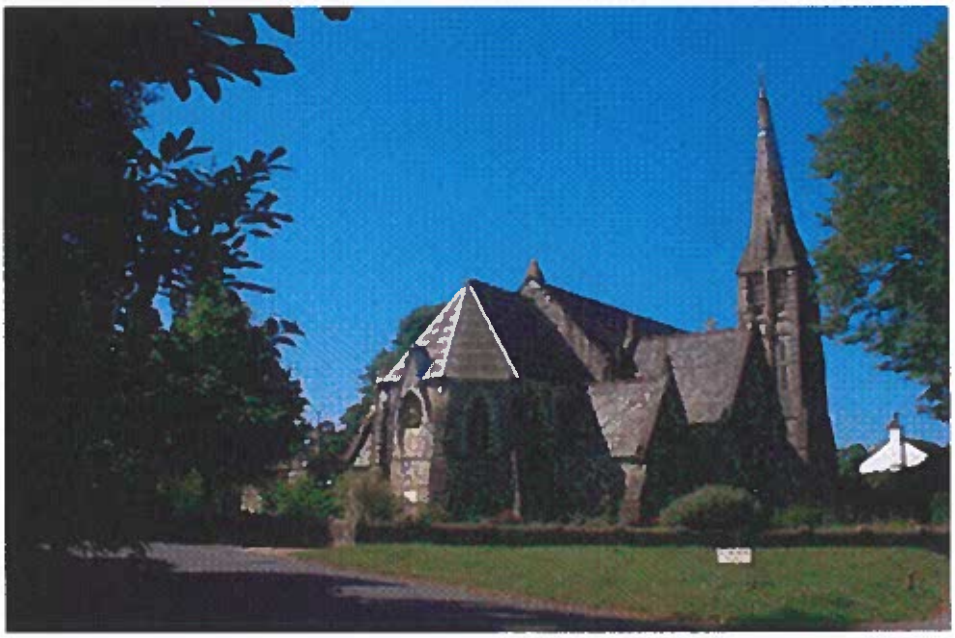
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

# ST MARK'S CHURCH

## BROADWATER DOWN, TUNBRIDGE WELLS



**Annual Report**

**and**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ending 31 December 2023**

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**CHARITY INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Members of the Parochial Church Council**

| | | |
|---|---|---|
| Rev'd Claire Allwood | Chair of PCC, and Priest-in-charge | |
| Louise Garner | Churchwarden & Deputy Chair of PCC | |
| Julia Hutchinson - | Churchwarden & PCC Secretary | Churchwarden from 21 May 2023 |
| Catherine R Clayton | Deputy Warden | From 21 May 2023 |
| Michael Allinson | | |
| Elaine Cole | | |
| Francesca Donald | | To 21 May 2023 |
| Anthony Richard Edwards | | |
| Debbie Marsden | Safeguarding Officer and Deanery Synod | |
| Ed Peltor | | From 21 May 2023 |
| David Robertson | | From 21st May 2023 |
| Keith Root | PCC Treasurer | Churchwarden to 21 May 2023 |
| Anna-Maria Taylor | | From 19th October 2023 |
| Lucy Workman | Deanery Synod | |

**Charity Commission Number:** 1131775

**Principal Address** The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Safeguarding Officer** Debbie Marsden
**Safeguarding Recruiter** Nicky Fisken

**Independent Examiner** Christopher Weller FCA
9 Calverley Park,
Tunbridge Wells
TN1 2SH

**Bankers** Barclays Bank
Calverley Road Branch
Tunbridge Wells

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# ST MARK'S CHURCH, TUNBRIDGE WELLS
# ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
# FOR THE YEAR ENDED 31 DECEMBER 2023

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Priest-in-charge in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and performance

### The development of St Mark's in 2023

Growth and encouragement characterised many areas of church life through 2023. In the spring we ran two courses focusing on faith development and spirituality; an introduction to the essentials of Christianity, the "Being With" course (developed by St Martin in the Fields, Trafalgar Square) and a Lent course on engaging with Scripture, based on Miranda Threlfall-Holmes' book, "How to Eat Bread". These provided opportunities for those exploring faith for the first time and for those of many years' of faith to explore and gain fresh perspectives. Throughout the year we saw many come to faith as 19 people (16 children and 3 adults) were baptized and 1 child admitted to Holy Communion.

A Generous Giving campaign in May (with two services focused on gratitude and generosity) offered church members an opportunity to review both their planned financial giving and commitments of time and energy in general and with regard to St Mark's. The subsequent financial increase, both in the number of regular planned givers to the church and in the amounts given, has been encouraging and clearly helps sustain the delivery of the church's mission.

Fire Circle, St Mark's monthly youth group, enthusiastically re-started in January. In June, the young people, their families and Fire Circle leaders all went on pilgrimage, walking seven miles from Icklesham to Rye; visiting three churches, enjoying good food and nourishing conversation along the way. Fire Circle significantly expanded in the Autumn as our numbers doubled, with young people moving up to secondary school. Sunday Club, St Mark's fortnightly group for children of primary school age also saw many new members join this year, sustaining a register of around thirty children. We continued our close relationship with St Mark's primary school; Claire regularly taking collective worship in school, four school services taking place in church over the year and three foundation governors actively involved in school leadership.

St Mark's PCC were delighted and thankful to note in May that (reviewing the last four years) both our electoral roll and regular Sunday attendance have doubled in number since Easter 2019. The PCC met for a vision day in September and reflected upon St Mark's mission. Significant themes which emerged were a strong desire to be inclusive, welcoming and working with families in particular, using our buildings and other resources to continue to address community need and build

During the autumn, it was a joy to support the development of vocations as St Mark's hosted and Claire co-led (with Revd Judi Hamill, Vicar of St James, Tunbridge Wells) the Caring Concerns pastoral care course for the deanery. This training supported the re-establishment of a pastoral visiting team for St Mark's and the development of friendships with fellow local Christians. It has been a delight also for St Mark's to support Amanda Willmont, church member, who began her ordination training at St Augustine's College in September. Claire completed a three-day core training in Godly play; a way of using Christian language and storytelling to support children's spiritual formation and life-long learning.

With the aim of making the church garden an engaging environment for the community, scarecrows again appeared from Harvest to Halloween. Ribbons for remembrance were tied to the acers in November. Church services at both Easter and Christmas were well-attended, with record numbers at the Carol Service (over 200), led again by a scratch community choir and at the Christingle (249 attenders) on Christmas Eve. A church craft table at St Mark's school Christmas Fair was also well-appreciated.

We continued to partner with others to address community need through the weekly Larder and monthly Bereavement Support group. Our Anna Chaplain responded (with another Anna Chaplain) to a request for them to offer monthly devotions in Tunbridge Wells Care Centre towards the end of the year.

A full programme of social events ran throughout the year; aiding us to welcome newcomers, to deepen relationships and to meet needs for connection and community. Teams of volunteers were central to all of the church's activities; one example being a very well-attended Autumn cleaning and maintenance day for our Church building and Broadwater Hall.

**Community Larder**

This continues to run weekly, in partnership with King Charles the Martyr, managed by a joint committee with a growing team of volunteers meeting continued need. Whilst figures attending throughout the year have fluctuated, in the latter part of the year, there has been an average of forty households attending each week. Tthe Larder has had to supplement the highly discounted supplies from Fareshare, and this has been possible because of the generous donations from members of both churches. In addition, a grant of £2,500 was received from the Borough Council.

**The Electoral Roll, and Baptisms, Weddings, and Funerals**

The number of members on the Electoral Roll at the time of the APCM on 21st May 2023 was 120 of which 42% were not resident in the parish, compared to the 2022 figures of 108, of which 34% resided outside the parish.

## The PCC

The PCC met nine times in the Broadwater Hall and church office during 2023. The APCM was held on May 21st in the main body of the church after the 10am service.

In February Francesca Donald stood down from the PCC and Keith Root, our Treasurer, stepped back in May from his much appreciated role as Churchwarden, to be replaced by Julia Hutchinson who continued on a temporary basis as PCC secretary for the rest of the year. Catherine Clayton stayed on in her role of Deputy Churchwarden. The PCC welcomed new members this year including Ed Peltor, who also heads up the Buildings Committee, David Robertson and Anna-Maria Taylor.

Mask wearing remained optional, based on personal preference, and the PCC agreed to continue intinction of wafers, which most members of the congregation supported. The church continued its Tuesday Church Watch openings for private prayer and visitors. We were blessed that Claire could take a record number of baptisms. The PCC were very thankful to the Social Committee who organized enjoyable events during the year such as shared lunches, afternoon teas, a quiz night and a wonderful shared lunch after the Coronation service.

In June, the PCC adopted the House of Bishops' Safeguarding Policy. Our September meeting focused on updating the Safeguarding Action Plan. That month, we also held a much overdue PCC Away Day to review our mission, strategize, and build relationships.

The PCC continued to monitor the financial situation throughout the year. We approved urgent repairs to the Birling Road Hall soffits and gutters, as well as hedge trimming. Hall hire charges were reviewed and it was agreed that we would put our prices up in line with other rents around the town, taking into account the increased costs of heating and lighting. Problems with the main church lights led us to approve new replacement LED based fixtures for most of the church, along with porch and side lights, and we hope that this work will be completed by mid 2024.

In December, the PCC looked at a possible, realistic Parish Offer, taking into consideration our plan to pay for a 50% stipend, and agreed an Offer of £42,848, which took account of the increased cost of a 50% stipend for the incumbent, while maintaining our contribution to the Wider Diocesan Mission component.

The PCC agreed a revised salary for the Office Administrator's from 1 January 2024.

**Financial Oversight and Public Benefit**

The PCC continued to monitor the financial situation throughout the year, and also considered the significant financial implications of its aim of moving to a 50% stipendiary incumbent post in 2024. In planning its activities, the PCC has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

The last year has seen the embedding of the Hall Hire and Buildings Committee teams, both of whom have overseen a number of projects to maintain our church buildings.
The following works have been completed:

- **Birling Road Hall** - a substantial amount of work took place in 2023 to repair/replace rotten soffits, replace guttering and downpipes and repaint the exterior affected by the work. This was completed on time and to budget.

- **RAAC** - the issue of 2023 for many public buildings was RAAC (reinforced autoclaved aerated concrete planks). A review by our buildings team lead has led us to conclude that Broadwater Hall was not affected, Birling Hall was built before its invention and the 2 houses are also not of this construction.
- **Church Electrics** – we have initiated some initial diagnostic work to understand the issue with church lighting.
- **Lightening Protection System (LPS)** – Our LPS was surveyed to ensure it is fit for purpose. Some remedial work was undertaken and it is now in full working order.

Looking ahead to the coming year, our main focus will be the continuation of the electrical work within the church itself to replace a significant portion of the high level lighting.

## Volunteers

The PCC would like to thank all the volunteers who have helped take forward church activities, including; sidespeople, the music group, readers and intercessors, the youth and children's team, sacristan team, the finance team, the flower guild, gardeners, the pastoral team and the volunteers from both St Mark's and King Charles the Martyr who support the joint Community Larder.

## Developing St Mark's Vision and Mission

Following on from our PCC Vision Day this year, a consultation with the congregation is planned around inclusion and the possibility of St Mark's joining The Inclusive Church Network early in 2024. As St Mark's living will have been suspended for five years at Easter and since the church has experienced significant growth, it is anticipated that this suspension will be reviewed, with a view to lifting it and recruiting to a part-time incumbent post. This would mark a new phase in the life of St Mark's and is eagerly anticipated by the PCC.

A Lent course encouraging meditative engagement with the Easter story is planned, with a full programme of Holy Week worship services for all ages. Alongside our continued support for and work with St Mark's school, we hope to engage with and support Broadwater Down school, with a visit to the Early years class scheduled early in 2024.

We hope to continue to participate actively in the Deanery, hosting a deanery Confirmation Service in the spring and running the Caring Concerns pastoral care course again in the autumn. Work to fix and upgrade the electrics in the church building is planned for early 2024. Continuing to review the use of all our buildings to maximise their community potential remains a priority. We will continue to offer volunteering opportunities as we seek to welcome, include and provide opportunities for all ages to explore faith, develop their spirituality and grow in their awareness of the love of God.

## Financial Review

This year, increases in our planed giving to the General Fund and one-off donations towards the major increases in the cost of gas and electricity have enabled us to make transitional provision for a move of the incumbent post from a house for duty to a 50% stipend in 2024. This provision and spreading the use of our restricted Utility Fund over the years 2023 to 2025 has been achieved within a roughly balanced General Fund outturn in 2023.

Over the year, we had six new planned givers to the General Fund, and some existing members increased their monthly donations, resulting in a net increase in planned giving, including gift aid tax refunds of some £11,434 over 2022. The PCC is grateful to the planned givers and other donors. While this continued growth has covered the initial cost of the move to a 50 % sipendiary post for the Vicar, the transitional fund designated provision will soon be exhausted and we need further growth into the future. The PCC will be taking steps to encourage further planned giving in 2024, both to secure the on-going financing of the vicar's post, and to cover the rise in costs generally.

In 2023, the PCC was able fully to cover the Benefice Costs to the Diocese in its Parish Offer and its indicative share of the Wider Diocesan Mission, and at its November 2023 meeting the PCC agreed a Parish Offer that met the major increase in the Diocese's Indicative Offer component associated with a 50% stipendiary incumbent.

The joint Community Larder with King Charles the Martyr has continued to be run by volunteers from both churches, and with financial donations, including 8 monthly donations amounting in total to £300 per month at the end of the year together with some significant one-off donations. The larder also received a grant of £2,500 from Tunbridge Wells Borough Council, and from Churches for Tunbridge Wells and the Tunbridge Wells Masons. Further information is shown in Notes 4 and 7 to the Financial Statements.

## Pension Liabilities

The PCC has a fully funded pension scheme for its part-time Parish Administrator through NEST. The PCC also retains provision for a pension liability for a previous full-time employee, who left well before the present pension legislation. Further details are given in Note 16 of the Financial Statement.

## Reserves Policy

The long term financial implications of the major changes during 2019 and the impact of the Covid-19 pandemic, illustrate the importance of maintaining adequate reserves within the General Fund.

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £50,000 in its General Fund, especially as there is a move to a 50% stipend for the incumbent.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese, and which are kept in separate Diocesan deposit accounts It has also set up some designated funds associated with various aspects of the fabric.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, such as the newly established Ministry Fund, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks. The churchwardens and PCC team leaders are responsible for preparing or reviewing existing risk assessments for services and activities.

**Vulnerable Persons** - The care and protection of children, young persons and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' -which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training.

The post of Parish Safeguarding Officer is held by Debbie Marsden who is the link between the PCC and the Diocese regarding safeguarding matters. Debbie supports the PCC to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for coordinating the Disclosure and Barring (DBS) process.

**Finance** - as indicated above, with the current level of planned giving, the General Fund budget for 2024 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention during the first half of 2024.

The PCC is continuing to monitor the future requirements for upkeeping the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Priest-in-charge and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the Parochial Church Council

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

## Statement of Financial Responsibilities of the Members of the PCC

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1 select suitable accounting policies and apply them consistently;
2 observe the methods and principles in the Charities SORP;
3 make judgements and estimates that are reasonable and prudent;
4 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5 prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC at its meeting on 18 April 2024 and signed on its behalf by:



The Rev'd Claire Allwood
Chair of the PCC and Priest-in-charge
Date 18 April 2024

## INDEPENDENT EXAMINER'S REPORT
## TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
## ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2023 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 11 to 14.

**Responsibilities and basis of report**

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity 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 that 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.



Christopher Weller FCA

Date 27/4/24

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2023

| | Note | Unrestricted Funds: General Fund £ | Unrestricted Funds: Designated Funds £ | Unrestricted Funds: Total £ | Restricted Funds £ | Endowment Funds £ | Total Funds 2023 £ | Total Funds 2022 £ |
|---|---|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS:** | 2 | | | | | | | |
| Donations and legacies | | 69,105 | 10 | 69,115 | 21,597 | - | 90,713 | 77,462 |
| Charitable activities | | 1,931 | - | 1,931 | 4,452 | - | 6,383 | 6,206 |
| Income from lettings | | 33,399 | - | 33,399 | - | 25,476 | 58,875 | 49,049 |
| Bank interest | | 1,045 | 2,286 | 3,331 | 1,969 | 1,436 | 6,735 | 1,107 |
| Other income | | 1 | - | 1 | 265 | - | 266 | 70 |
| Grants | | 428 | - | 428 | 3,800 | - | 4,228 | 9,346 |
| **Total income and endowments** | | 105,910 | 2,296 | 108,206 | 32,080 | 26,912 | 167,199 | 143,241 |
| **EXPENDITURE:** | 3 | | | | | | | |
| Charitable activities | | 91,785 | 581 | 92,366 | 22,784 | 46,906 | 162,056 | 130,122 |
| **Total expenditure** | | 91,784 | 581 | 92,366 | 22,784 | 46,906 | 162,056 | 130,122 |
| **Net income/(expenditure)** | | 14,126 | 1,715 | 15,840 | 9,295 | (19,994) | 5,144 | 13,119 |
| **Gross transfers between funds in** | | - | 14,190 | 14,190 | - | - | 14,190 | 6,190 |
| **Gross transfers between funds out** | | (14,190) | - | (14,190) | - | - | (14,190) | (6,190) |
| **Net transfers between funds** | 5 | (14,190) | 14,190 | - | - | - | - | - |
| **Net movement in funds** | | (64) | 15,905 | 15,840 | 9,295 | (19,994) | 5,144 | 13,119 |
| **Reconciliation of funds:** | 18 | | | | | | | |
| Total funds brought forward | | 55,889 | 104,791 | 160,679 | 60,292 | 298,232 | 519,203 | 506,085 |
| **Total funds carried forward** | | 55,825 | 120,696 | 176,522 | 69,589 | 278,238 | 524,347 | 519,204 |

In the SOFA and the Balance Sheet, and in the tables in the Notes, the component figures may not sum to the totals because of roundings to the nearest £.

The Notes on pages 11 to 23 form part of these accounts.

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**BALANCE SHEET**

**AS AT 31 DECEMBER 2023**

| £ | Note | Unrestricted Funds | | | Restricted Funds | Endowment Funds | Total Funds | Total Funds |
|---|---|---|---|---|---|---|---|---|
| | | General | Designated | Total Unrestricte 2023 | | | 2023 | 2022 |
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11,18 | - | 40,000 | 40,000 | - | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 12,356 | - | 12,356 | 4,012 | 1,500 | 17,868 | 19,266 |
| Deposit Accounts | | 55,784 | 83,055 | 138,839 | 31,858 | 40,983 | 211,680 | 199,128 |
| Cash at bank and in hand | | (9,733) | 6,620 | (3,113) | 35,589 | 11,324 | 43,800 | 49,595 |
| Current Assets | 14,15 | 58,407 | 89,675 | 148,082 | 71,459 | 53,807 | 273,349 | 267,990 |
| **CREDITORS: Amounts falling due within one year** | 13 | (2,582) | (8,980) | (11,562) | (1,869) | (4,744) | (18,175) | (17,960) |
| **Net current assets / (liabilities)** | | 55,825 | 80,696 | 136,519 | 69,590 | 49,064 | 255,174 | 250,030 |
| **Total assets less current liabilities** | | 55,825 | 120,696 | 176,519 | 69,590 | 278,238 | 524,347 | 519,204 |
| **TOTAL NET ASSETS** | | 55,825 | 120,696 | 176,521 | 69,589 | 278,238 | 524,347 | 519,204 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General funds | | 55,825 | - | - | - | - | - | 55,889 |
| Designated funds | | - | 120,696 | - | - | - | - | 101,926 |
| Total Unrestricted Funds | | - | - | 176,521 | - | - | - | 160,681 |
| Restricted Funds | | - | - | - | 69,589 | - | - | 60,292 |
| Endowment Funds | | - | - | - | - | 278,238 | - | 298,232 |
| Total Funds | | - | - | - | - | - | 524,347 | 519,205 |

The Financial statements were approved by the PCC on 18 April 2024 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC and Priest in Charge

Keith Root
PCC Treasurer

Charity number: 1131775

The Notes on page 11 to 23 form part of these accounts.

# NOTES TO THE ACCOUNTS 2023

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 195).

These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

**a. Going Concern**

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern. It has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

**b. Income**

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**Income from donations and legacies includes:**

i. Recoverable Gift Aid including Gift Aid Small Donations Scheme (GASDS). This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii. Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

**Income from charitable activities** represents income from parochial fees receivable by the PCC and the payments made by users of the Community Larder.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

**d. Fund accounting**

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes.

**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects).

**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in notes 16 and 17.

**e. Tangible Fixed assets**

**Consecrated and benefice property**

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £17,950,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have a residual value, based on their current value, which is above their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are significantly in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

**f. Short term deposits**

These are cash held on deposit with the bank or the Diocese.

**g. Financial instruments**

The PCC's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive.

**h. Pension scheme arrangements**

The PCC has a NEST pension scheme for its part-time member of staff. It also retains a liability to maintain a private pension fund arranged for a previous Children and Family Worker (See note 16.)

**i. Exemption from preparing a cashflow statement**

There are no non cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from work identified in the 2022 Quinquennial Report, which the PCC expect to be largely borne by designated and restricted funds.

## Note 2 Incoming Resources

| £ | 2023 | | | | | 2023 | 2022 |
|---|---|---|---|---|---|---|---|
| | GF | Designated | Total UR | Restricted | Endowment | Total | Total |
| **Planned Giving** | | | | | | | |
| Gift aided donations | 42,350 | - | 42,350 | 5,265 | - | 47,615 | 40,554 |
| Tax recoverable | 10,332 | - | 10,332 | 1,316 | - | 11,648 | 9,166 |
| CAF PG | 1,400 | - | 1,400 | - | - | 1,400 | 1,200 |
| Other PG | 8,892 | - | 8,892 | - | - | 8,892 | 4,510 |
| **Subtotal Planned Giving** | 62,974 | - | 62,974 | 6,581 | - | 69,555 | 55,430 |
| **Other Voluntary Giving** | | | | | | | |
| Collections | 1,555 | 10 | 1,565 | 1,640 | - | 3,205 | 1,735 |
| Cashless | 1,553 | - | 1,553 | 938 | - | 2,491 | 1,571 |
| Gift Aided donation | 1,307 | - | 1,307 | 9,676 | - | 10,983 | 6,436 |
| Other tax recoverable | 1,357 | - | 1,357 | 2,521 | - | 3,878 | 4,022 |
| Other donations | 359 | | 359 | 241 | - | 600 | 3,340 |
| Legacies | - | - | - | - | - | - | 5,000 |
| **Subtotal Other** | 6,131 | 10 | 6,141 | 15,016 | - | 21,158 | 22,103 |
| **Subtotal Voluntary Giving** | **69,105** | **10** | **69,115** | **21,598** | **-** | **90,713** | **77,534** |
| **Income from charitable activities** | | | | | | | |
| Fees PCC | 1,931 | - | 1,931 | - | - | 1,931 | 1,629 |
| Voluntary larder receipts (Note 7) | - | - | - | 4,452 | - | 4,452 | 4,577 |
| **Subtotal** | **1,931** | **-** | **1,931** | **4,452** | **-** | **6,383** | **6,206** |
| **Lettings of houses and Hall hirings** | | | | | | | |
| Broadwater hall | 3,353 | - | 3,353 | - | - | 3,353 | 795 |
| Birling Road Hall letting (note 8) | - | - | - | - | 25,476 | 25,476 | 19,694 |
| 2 Tudor Court | 14,973 | - | 14,973 | - | - | 14,973 | 14,470 |
| 11 Ramslye Road | 15,073 | - | 15,073 | - | - | 15,073 | 14,090 |
| **Subtotal** | **33,399** | **-** | **33,399** | **-** | **25,476** | **58,875** | **49,049** |
| Interest | 1,045 | 2,286 | 3,331 | 1,969 | 1,436 | 6,735 | 1,107 |
| Other Income | 1 | - | 1 | 265 | - | 266 | 68 |
| Grants | 428 | - | 428 | 3,800 | - | 4,228 | 9,278 |
| **Total Income** | **105,910** | **2,296** | **108,206** | **32,080** | **26,912** | **167,199** | **143,241** |

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2023

## Note 3 RESOURCES EXPENDED

| £ | 2023 Unrestricted GF | Designated | Total UR | Restricted | Endowment | 2023 Total | 2022 Total |
|---|---|---|---|---|---|---|---|
| **Away Giving** | | | | | | | |
| Overseas | 2,000 | - | 2,000 | 1,553 | - | 3,553 | 2,598 |
| Home | - | - | - | 2,018 | - | 2,018 | 1,098 |
| St Mark's School | 30 | - | 30 | 838 | - | 868 | 791 |
| Community Larder (note 7) | - | - | - | 14,427 | - | 14,427 | 14,344 |
| **Total Away Giving** | **2,030** | **-** | **2,030** | **18,835** | **-** | **20,865** | **18,832** |
| **Ministry and Mission** | | | | | | | |
| Parish Offer | 29,382 | - | 29,382 | - | - | 29,382 | 28,272 |
| Incumbent Expenses and Vicarage | 4,551 | - | 4,551 | - | - | 4,551 | 5,164 |
| Children Worker Pension | - | 324 | 324 | - | - | 324 | 49 |
| Children's Work | 497 | - | 497 | - | - | 497 | 378 |
| Training | 960 | - | 960 | - | - | 960 | 184 |
| Local Mission and outreach | 1,248 | - | 1,248 | - | - | 1,248 | 1,210 |
| **Total Ministry** | **36,639** | **324** | **36,963** | **-** | **-** | **36,963** | **35,257** |
| **Church running expenditure** | | | | | | | |
| Upkeep of services | 882 | 501 | 1,383 | 705 | - | 2,088 | 723 |
| Music, organ & copyright | 1,183 | | 1,183 | - | - | 1,183 | 1,400 |
| Insurance | 5,893 | | 5,893 | - | - | 5,893 | 5,357 |
| Utilities | 11,538 | | 11,538 | 2,903 | - | 14,440 | 8,980 |
| Cleaning | 4,640 | | 4,640 | - | - | 4,640 | 4,241 |
| Regular maintenance | 492 | | 492 | - | - | 492 | 432 |
| Major repairs & redecoration | 6,265 | (244) | 6,021 | - | - | 6,021 | 12,825 |
| Garden | 110 | | 110 | 100 | - | 210 | 1,319 |
| Management and Admin: | | | | | | | |
| Staff (note 9) | 11,114 | | 11,114 | - | 1,000 | 12,114 | 10,920 |
| Photocopier | 2,194 | | 2,194 | - | - | 2,194 | 1,943 |
| Bank Charges | 274 | | 274 | - | - | 274 | 253 |
| Accounting Software | 150 | - | 150 | - | - | 150 | 150 |
| Other costs | 1,666 | - | 1,666 | - | - | 1,666 | 1,732 |
| Miscellaneous | 1,146 | - | 1,146 | - | - | 1,146 | 1,003 |
| **Total Church Running Expenses** | **47,546** | **257** | **47,803** | **3,708** | **1,000** | **52,511** | **51,278** |
| Halls and Property | | | | | | | |
| Broadwater hall | 1,232 | - | 1,232 | 240 | - | 1,472 | 1,797 |
| Birling Road hall (Note 8) | - | - | - | - | 45,906 | 45,906 | 15,994 |
| 2Tudor Court | 1,733 | - | 1,733 | - | - | 1,733 | 1,017 |
| 11 Ramslye Road | 2,531 | - | 2,531 | - | - | 2,531 | 5,949 |
| **Total Halls and Property** | **5,496** | **-** | **5,496** | **240** | **45,906** | **51,641** | **24,756** |
| **Total Church Activity** | **91,710** | **581** | **92,291** | **22,784** | **46,906** | **161,980** | **130,123** |
| PCC Expenses | 75 | - | 75 | - | - | 75 | - |
| **Total expenditure** | **91,784** | **581** | **92,365** | **22,784** | **46,906** | **162,056** | **130,123** |

## Note 4 Grants Received

| £ | 2023 | 2022 |
|---|---|---|
| **FABRIC** | | |
| **Glass Door** | | |
| i Listed Places of Worship Scheme VAT grant (LPWS) | - | 2,105 |
| ii Diocesan Missional Property Fund | - | 3,500 |
| Total | - | **5,605** |
| **General Fabric** | | |
| LPWS grant for VAT on repair to spire (General Fund) | 428 | - |
| **COMMUNITY LARDER** | | |
| i TW Borough Council grant for Community Larder | 2500 | 750 |
| ii Tunbridge Wells Masons | 500 | - |
| iii Churches for Tunbridge Wells | 800 | - |
| **Total** | **3,800** | **750** |
| **Other Grants** | | |
| i Diocesan grant towards energy costs | | 1,957 |
| ii Listed Places of Worship VAT grant (other) | | 966 |
| **TOTAL GRANTS** | **4,228** | **9,278** |

## Note 5 Details of Fund Transfers from General Fund to Designated Funds

| **Provision for :** | **GF** | **Desig'ed** | | | | **2023** | **2022** |
|---|---|---|---|---|---|---|---|
| Major church repairs | (5,000) | 5,000 | - | - | - | - | - |
| 11 RR Major repairs | (670) | 670 | - | - | - | - | - |
| 2TC Major repairs | (520) | 520 | - | - | - | - | - |
| Ministry Fund | (8,000) | 8,000 | - | - | - | - | - |
| **Total transfers in** | - | **14,190** | **-** | **-** | **-** | **14,190** | **6,190** |
| **Total transfers out** | **(14,190)** | - | - | - | - | **(14,190)** | **(6,190)** |

## Note 6 Grants Payable

| **In 2023 the PCC made the following payments over £200:** | **2023** | **2022** |
|---|---|---|
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission Partners | **2,000** | **1,600** |
| **From Collections at Services (Restricted)** | | |
| Christian Aid plus Cheques CAF vouchers worth £481 sent direct, making a total of £1,526. (£297 direct in 2022 making a total £1,026) | 1,045 | 729 |
| St Mark's School Yr 6 leaver bibles (inc £207 from General Funds in 2022) | 838 | 690 |
| Hospice in the Weald | 722 | |
| Diocesan Companion Dioceses Fund (Licencing service) | - | 269 |
| Christmas Charities: | - | - |
| Children's Society | 630 | 450 |
| Hospice in the Weald | - | 200 |
| Operation Noah | - | 200 |
| Médecins Sans Frontières UK | 510 | - |
| Tunbridge Wells Counselling Centre | 510 | - |
| Other grants and payments | 183 | 340 |
| **Total payments** | **6,438** | **4,478** |

## Note 7 Community Larder run jointly with King Charles the Martyr PCC

In August 2020, the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts and included in these Financial Statements.

| £ Income | 2023 | 2022 | Expenditure | 2023 | 2022 |
|---|---|---|---|---|---|
| Donations SO | 3,825 | 2,185 | Equipment | 75 | - |
| General Donations | 3,624 | 7,515 | | | |
| Gift aid and GASDS | 1,342 | 1,902 | Training | - | - |
| Customer payments | 4,452 | 4,577 | | | |
| Interest | 187 | 13 | Food Supplies | 14,352 | 14,344 |
| Grants (note 4) | 3,800 | 750 | | | |
| **Total Income** | **17,231** | **16,942** | **Total Expenditure** | **14,427** | **14,344** |
| **Surplus/(Deficit)** | **2,805** | **2,598** | | | |
| **Brought Forward** | 4,314 | 1,716 | | | |
| **Carried Forward** | **7,119** | **4,314** | | | |

## Note 8 Birling Road Hall Account

| £ Income | 2023 | 2022 | Expenditure | 2023 | 2022 |
|---|---|---|---|---|---|
| Regular Hire | 23400 | 18,000 | Gas and Electricity | 10,818 | 6,122 |
| Adhoc Hire | 2076 | 1,694 | Water | 1,084 | 2,739 |
| Interest | 1,436 | 204 | Waste Disposal | 2,428 | 2,071 |
| | | | Insurance | 938 | 871 |
| | | | Cleaning | 420 | 830 |
| | | | Grounds | 4,202 | 2,592 |
| | | | Fabric & Maintenance | 21,799 | 769 |
| | | | Admin and Legal fees | 5,217 | 600 |
| **Total Income** | **26,912** | **19,898** | **Total Expenditure** | **46,906** | **16,594** |
| **Surplus/(deficit)** | **(19,994)** | **3,304** | | | |
| **Brought Forward** | **169,058** | **165,754** | | | |
| **Carried Forward** | **149,064** | **169,058** | | | |

## Note 9 Employees and Staff Cost

The number of full time equivalent employees during the year was 0.485. Most of the PCC's activities are carried out by volunteers.

**Salaries and Staff Costs**

| £ | 2023 | 2022 |
|---|---|---|
| Gross salaries | 11,736 | 10,652 |
| Employer pension contribution | 378 | 268 |
| **Total** | **12,114** | **10,920** |

No staff received salaries at a rate of more than £60,000 per annum.

## Note 10 Key Management and Financial Transactions with Members of the PCC and related parties

No payments have been made to members of the PCC, apart from the refund of expenditure on purchases made on behalf of the PCC, and £106 to the Rev'd Claire Allwood for travel costs to a meeting in Oxford, not connected with the direct work of the PCC.

## Note 11 Tangible fixed assets for use by the PCC

| £ | Freehold Land and Buildings 2023 |
|---|---|
| | £ |
| Book value at 1 January 2022 | 269,174 |
| Disposals | - |
| Additions | - |
| Depreciations | - |
| Book value at 31 December 2023 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994;

(b) The houses at 2 Tudor Court and 11 Ramslye Road, which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £ 90,000. The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000.

## Note 12 Debtors falling due within one year

| | | | 2023 | | 2023 | 2022 |
|---|---|---|---|---|---|---|
| £ | GF | Desig'd | Restricted | Endowment | Total | |
| Tax recoverable inc GASDS | 11,952 | - | 3,912 | - | 15,864 | 13,912 |
| Other Debtors | 404 | - | 100 | 1,500 | 2,004 | 5,354 |
| **Total Debtors** | **12,356** | **-** | **4,012** | 1,500 | **17,869** | **19,267** |

## Note 13 Creditors: liabilities falling due within one year

| £ | 2023 | | | | 2023 | 2022 |
|---|---|---|---|---|---|---|
| | GF | Design'd | Restricted | Endowment | Total | |
| Accruals | (2,041) | (8,980) | (219) | (4,744) | (15,983) | (15,274) |
| Other creditors | (141) | - | - | - | (141) | (2,045) |
| Grant obligations | (400) | - | (1,650) | - | (2,050) | (641) |
| **Total Liabilities** | **(2,582)** | **(8,980)** | **(1,869)** | **(4,744)** | **(18,175)** | **(17,960)** |

## Note 14 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit with the Diocese.

The three Repair Funds are held in deposit accounts with the Diocese.

All other funds are held in current and deposit accounts at Barclays Bank, a deposit account with the Diocese, and in the Church Office and Community Larder Petty Cash. These are treated as a combined set of banking accounts within the Finance Coordinator accounting system, and any accrued interest is allocated pro rata to funds with an average balance over the year of £2,000.

## Note 15 Notice Deposits, Cash at Bank and in Hand

| £ | 2023 | 2022 |
|---|---|---|
| | £ | £ |
| Notice deposits (with a term of one month or less) | 211,680 | 199,128 |
| Cash at bank with immediate access | 43,765 | 49,543 |
| Petty cash | 34 | 53 |
| | 255,480 | 248,723 |

## Note 16 Pension Commitments

Before the recent relevant pension legislation, a previous children and family worker was offered a 10% of salary contribution to a personal privately organised pension scheme. She left before she had set up such an arrangement, and the PCC maintains provision in a designated fund for making a payment into such a pension, currently standing at £8,890 (previous year £8,606). This is treated as a liability potentially falling due within one year.

The PCC has established an account with the National Employment Savings Trust (NEST), and pays an employer contribution to NEST each month.

## Note 17 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds:

### Designated Funds

**Designated Repair Funds** for the church and the two houses, which received a total transfer of £6,190 in 2023 from the General Fund, the rates recommended by the Diocese.

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Three Designated funds** for the refurbishment of the church roof, the internal refurbishment of the church and Broadwater Hall.

**The Heating Design Fund** - provision to fund the design of a new heating system.

**The Ministry Fund** - established this year to aid the transition to a 50% Stipend for the Incumbent in 2024 and 2025.

**The Pension Liability Fund** - a fund set up to handle the potential liability to pay into a pension fund for a past employee, treated as a potential liability within one year.

**The Designated Miscellaneous Fund** to contain small amounts of money set aside by the PCC for short periods.

On 31 December 2023 there was a total of £120,692 allocated to designated funds. The remaining unrestricted funds, held in the General Fund, amount to £56,225.

### The Restricted Funds comprise:

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds.

**Heating Fund,** established by a donation towards the replacement of the current heating system.

**The Organ Fund,** which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund,** established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends and off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

**The Utility Fund** was established to hold donations to aid with the major increase in electricity and gas prices. In 2022 the donations were held in the Miscellaneous Restricted Fund, but then transferred to this Fund in January 2023.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund**. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's *unrestricted designated funds*. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be *permanent endowments*: the funds contributed by individuals are regarded as an *expendable endowment*.

## Note 18 Fund Movement Summary

| £ Fund | Brought Forward | Incoming | Outgoing | Transfer | Carried Forward |
|---|---|---|---|---|---|
| **General Fund** | **55,889** | **105,910** | **(91,784)** | **(14,190)** | **55,825** |
| **Designated Funds** | | | | | |
| Accommodation Fund PCC | **40,000** | - | - | - | **40,000** |
| Church Repair Fund | 35,585 | 1,023 | | 5,000 | **41,608** |
| 2 Tudor Court | 9,066 | 270 | - | 520 | **9,857** |
| 11 Ramslye Road | 1,148 | 44 | - | 670 | **1,863** |
| Broadwater Hall Refurb | 1,948 | - | - | - | **1,948** |
| Church internal Refurb | 11,473 | 444 | 244 | - | **12,162** |
| Heating design fund | 5,067 | 189 | - | - | **5,257** |
| Ministry Fund | - | | | 8,000 | **8,000** |
| Pension LW Fund | - | 324 | (324) | - | - |
| Miscellaneous Fund | 501 | - | (501) | - | - |
| **Total Designated** | **104,790** | **2,296** | **(581)** | **14,190** | **120,696** |
| **Total Unrestricted** | **160,679** | **108,206** | **(92,365)** | **-** | **176,522** |
| **Restricted** | | | | | |
| Children and Families Fund | 683 | 40 | - | - | 723 |
| Community Larder | 4,315 | 17,230 | (14,426) | - | 7,119 |
| Heating Fund | 4,433 | 166 | - | - | 4,599 |
| Pastoral Fund | 1,173 | - | - | - | 1,173 |
| Organ Fund | 27,119 | 1,015 | - | - | 28,135 |
| Parish Weekend Fund | 1,747 | - | - | - | 1,747 |
| Refurbishment Fund | 11,294 | 1,870 | - | | 13,164 |
| Utility Fund | - | 7,070 | (3,143) | 2,942 | 6,869 |
| Miscellaneous Restricted | 9,526 | 4,690 | (5,216) | (2,942) | 6,058 |
| **Total Restricted** | **60,292** | **32,081** | **(22,780)** | **-** | **69,590** |
| **Endowment Funds** | | | | | |
| Accommodation Fund | 129,174 | - | - | - | 129,174 |
| Birling Road Hall Fund | 169,058 | 26,912 | (46,906) | - | 149,064 |
| **Total Endowment** | **298,232** | **26,912** | **(46,906)** | **-** | **278,238** |
| **Total Funds** | **519,204** | **167,199** | **(162,052)** | **-** | **524,347** |

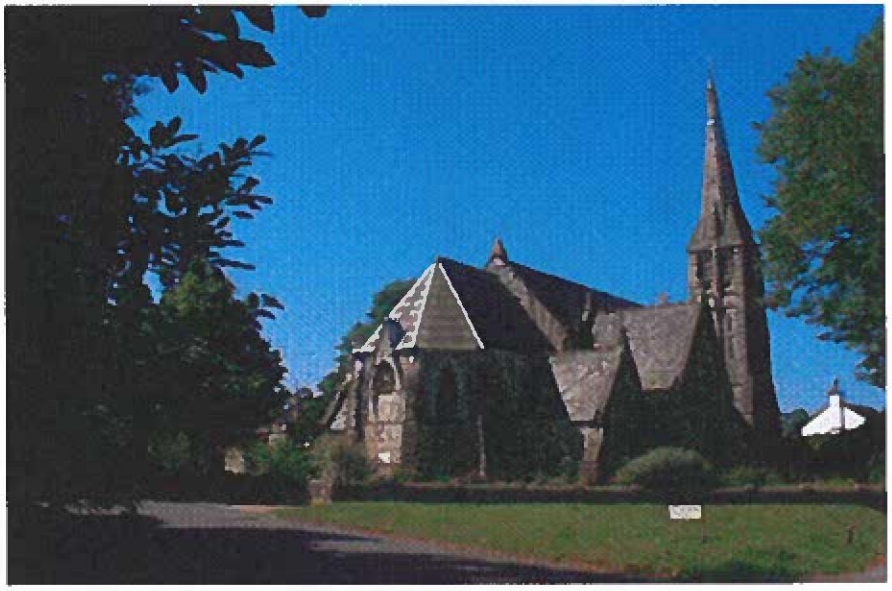
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

# ST MARK'S CHURCH

## BROADWATER DOWN, TUNBRIDGE WELLS



**Annual Report**

**and**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ended 31 December 2022**

# ST MARK'S CHURCH, TUNBRIDGE WELLS

## CHARITY INFORMATION

## FOR THE YEAR ENDED 31 DECEMBER 2022

**Members of the Parochial Church Council**

| | | |
|---|---|---|
| Rev'd Claire Allwood | Chair of PCC, and Priest-in-charge from 12 June 2022 | |
| Rev'd Laurence Powell | Priest-in-Charge until 11 June 22 | |
| Louise Garner | Churchwarden & Deputy Chair of PCC | |
| Brian Lester | Churchwarden & Deputy Chair of PCC | until 15 May 2022 |
| Keith D J Root | Churchwarden and Treasurer | |
| Pat Collins | PCC Secretary | until 15 May 2022 |
| Julia Hutchinson | PCC Secretary | from 15 May 2022 |
| Paul J Avis | Deanery Synod | until 24 November 2022 |
| Michael Allinson | | from 15 May 2022 |
| Nicola Brookes | | from 15 May 2022 |
| Julie Brown | | until 10 February 2022 |
| Catherine R Clayton | Deputy Warden | |
| Elaine Cole | | from 15 May 2022 |
| Francesca Donald | | from 15 May 2022 |
| Anthony Richard Edwards | | |
| Debbie Marsden | Safeguarding Officer and Deanery Synod | |
| Rosina E V M Robinson | Deanery Synod | Until 24 November 2022 |

**Charity Commission Number:** 1131775

**Principal Address** The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Safeguarding Officer** Debbie Marsden
**Safeguarding Recruiter** Nicky Fisken

**Independent Examiner** Christopher Weller FCA
9 Calverley Park,
Tunbridge Wells
TN1 2SH

**Bankers** Barclays Bank
Calverley Road Branch
Tunbridge Wells

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# ST MARK'S CHURCH, TUNBRIDGE WELLS

# ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

# FOR THE YEAR ENDED 31 DECEMBER 2022

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Priest-in-charge in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and performance

### The development of St Mark's in 2022

2022 was a year of change and recovery post-Covid; of gathering together and of team work, at times in the face of challenge, not least as we sought to respond to the impact of wider societal events, including the war in Ukraine and cost of living crisis. Throughout this year, however, many reasons were found to rejoice and give thanks.

Early in the year a team of volunteers were able to begin opening the church building mid-week for private prayer and reflection. This has continued throughout the year and whilst the number of people who visit is small; the space and time is clearly experienced as very valuable by those who come.

The Church of England course "Living in Love and Faith" exploring identity and relationships, was the subject of a very popular Lent course. Feedback from this reinforced our mission to offer inclusive welcome to all. A full programme of Easter services followed (for the first time in three years due to the pandemic) with special thanks to Revd Jane Edwards for covering Claire's absence due to Covid (which thus still made its presence known).

In recognition of St Mark's growth as a community, Claire was licensed as Priest-in-charge on Trinity Sunday, 12th June. We were delighted to welcome the new Archdeacon of Tonbridge, Sharon Copestake, who also blessed our glass door. It was a wonderful opportunity to gather together in celebration! Gathering together socially again was also appreciated with coffee and cake in the vicarage garden in July.

We were very thankful for the support of clergy and lay ministers, both from our ministry team and the wider deanery, for their generous cover of services as Claire was unwell in the late summer to Autumn. We are also very thankful for the work of our Churchwardens, Keith and Louise and all of the team here, who took on extra work in Claire's absence.

Four weddings were celebrated at St Mark's this year, some of which had been postponed several times previously due to Covid. Eight baptisms took place over the year and eight children were admitted to Holy Communion (following a course of preparation) at the Feast of Christ the King in October. It has been a joy to welcome many new members of our community and to prepare four adult church members for their confirmation at a shared service held at St Mary's Speldhurst in December.

Sunday Club (our group for children of primary school age) continues to flourish, for which significant thanks are due to our dedicated volunteer team. St Mark's youth group, Fire Circle, is a small but very enthusiastic and committed group, which unfortunately had to have an unplanned break in the second half of the year due to Claire's ill-health but plans to re-start in January 23.

There was delight that services for the whole school community of St Mark's could be held in church once more at Easter, followed by a Leavers' Service in July and a Harvest service. Sadly, the school Christmas service had to be cancelled due to snow (and a day of home school). Three new Foundation governors took up their roles this year, including Claire, who has been able to take collective worship in school several times over the year. It was lovely to have the uniformed organisations also join us in worship on Mothering Sunday and for the Toy Service in December.

Planning and recruitment for a new hall hire management committee and a new buildings team took place towards the end of the year. This allows the community to be enriched by the gifts of a broader group and to share loads previously carried by a small number of faithful volunteers.

Thankfully, again due to fantastic teams of committed volunteers, both the weekly Community Larder and monthly bereavement support group were able to run throughout the year; meeting significant need in the local community, including that of many Ukrainian refugees. In the case of the Larder (a joint project with King Charles the Martyr Church) this was also thanks to significant financial contributions from a wide range of community partners. Collections at Christmas enabled us to continue supporting local, national and international charities (The Children's Society, Hospice in the Weald and Operation Noah). Generous financial gifts enabled us to keep the church buildings heated through the winter.

In November Claire was invited to bless a new memorial to the Victorian poor in Tunbridge Wells Cemetery. Whilst the weather was inclement (a torrential downpour of rain!) the small group gathered felt this was a special occasion in which we could honour the memory of those previously overlooked.

A wonderful and well-attended Carol Service led by a Scratch Community Choir ended the year; special thanks for which go to our Reader and organist Paul Clark. The weather again made itself felt with severe snow preventing some attending, whilst offering a magical welcome in the church garden to the significant number who nonetheless managed to make it through! A first "dress-up Sunday" and the annual Christingle service were popular occasions, alongside our regular Midnight Mass and Christmas Day services.

### Community Larder

This continues to run weekly, in partnership with King Charles the Martyr, managed by a joint committee with a growing team of volunteers meeting continued need. Whilst figures attending throughout the year have fluctuated, in the latter part of the year, there has been an average of forty households attending each week. As reported last year the Larder has had to supplement the highly discounted supplies from Fareshare, and this has been possible because of the generous donations from members of both churches. In addition, a grant of £750 was received from the Borough Council.

### The Electoral Roll, and Baptisms, Weddings, and Funerals

The number of members on the Electoral Roll at the time of the APCM on 15th May 2022 was 108, of which 34% were not resident in the parish, compared to the 2021 figures of 97, of which 30% resided outside the parish.

In 2022 we were delighted to celebrate eight baptisms, four confirmations and four weddings. Two funerals took place in the church and six at the crematorium.

## The PCC

The PCC met 8 times during 2022, one via zoom and the rest in-person from March in the Broadwater Hall. The APCM was held on May 15th in the church after the 10am service.

Claire and Laurence met with Archdeacon Sharon in February. Laurence stepped down as Priest-in-charge and Claire was licensed as new Priest-in-charge at St Marks in June. This also coincided with the Archdeacon blessing the new inner glass door for the north porch.

Claire became unwell in June so the PCC agreed a rota of ministers who would be able to cover her services. Louise Garner chaired all PCC meetings in her absence. Claire returned to the helm in October.

During the year the following were agreed:

- Mask wearing was relaxed and left to personal preference, although masks and sanitiser were still available. It was agreed that singing without masks could commence but we would not share the Chalice and would use the intinction of wafers instead.
- The Queen's Platinum Jubilee celebrations, with a Jubilee tea and ceremonial planting of a rose bush. Later on in the year, on the death of Queen Elizabeth II, a two week time of mourning marked by by opening the church to the public.
- A designated area for interment of cremated remains, with the proposed rules for this area.
- At the November meeting, a 2023 Parish Offer of £29,383, which again fully met clergy costs, church support and our indicative share of the Wider Diocesan Mission.

A new Hall Hire Agreement was finally completed in December for the Birling Rd Hall with Rainbow Nursery.

### Financial Oversight and Public Benefit

The PCC continued to monitor the financial situation throughout the year, and also considered the financial implications of its aim of moving to a 50% stipendiary incumbent post in 2024.

In planning its activities, the PCC has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

With the completion of the church roof refurbishments in 2021, the remaining planned large project, the long awaited inside glass door was completed in February, making this main door to the church much more welcoming. The PCC is very grateful for a grant towards the cost of this door from the Diocesan Missional Property Fund.

The following more minor works have been completed:

1 Minor roof repairs to the South nave roof, which had not been included in the 2021 project.

2 The recovering of the flat roof of the side room of 11 Ramslye Road.

The 2022 Quinquennial Inspection forms the basis of our plans for the on-going maintenance of the church buildings.

Late in 2022, the PCC formed Fabric and Hall Hire Committees, bringing together teams of volunteers to look after these two important areas, and to report regularly to the Council.

## Volunteers

The PCC would like to thank all the volunteers who have helped take forward church activities, including; sidespeople, the music group, readers and intersessors, the youth and children's team, sacristan team, the flower guild, gardeners, the pastoral team and the volunteers from both St Mark's and King Charles the Martyr who support the joint Community Larder.

## Developing St Mark's Vision and Mission

In 2023 a full programme of social events is planned to enable us to welcome newcomers and one another, to deepen our relationships and to meet needs for connection and community. Inviting and enabling church members to participate fully in church activities, using and developing their gifts remains an ongoing priority. This includes recruiting and inducting new members to the Church Warden team, supporting the new hall hire management and buildings teams and gathering a new pastoral visiting team; all to build our capacity to fulfil our mission of sharing God's grace.

We plan to re-start our monthly youth group and to encourage the involvement of children and young people in various aspects of our church worship and mission; valuing and developing their gifts.

Training for discipleship, in terms of exploring, discovering and playing with faith and spirituality, is planned through a Lent course, focused on engaging with Scripture and a Christian Essentials course, "Being With", developed by St Martin in the Fields, Trafalgar Square. Other training in faith and vocational opportunities will be offered throughout the year.

Pastoral Care and together addressing community needs, through the Larder and Bereavement Support Group remain high priorities for St Mark's.

A short series of services in May/June on Generous Giving will provide an opportunity to review our individual planned giving and time commitments to St Mark's to build sustainability. We will also review our mission plan "Called to Grow" in the autumn and hope, God willing, throughout the coming year, to sustain and build upon St Mark's vision of welcoming difference and sharing God's grace.

## Financial Review

After taking into account provision for future major repairs to the church and the two PCC houses, the General Fund, which is used to finance the day-to-day operation of the PCC, shows a small shortfall of £1,963 over the year. However, this apparently satisfactory position is only because of significant reductions in expenditure since 2019, not least resulting from the self-supporting house-for-duty basis of our Priest-in-charge. The PCC would like to put on record its appreciation of the Rev'd Claire Allwood's leadership, and for finding time for the many calls on her attention. It hopes to be in a position to finance the move to a 50% stipendiary post in 2024. In this it has been encouraged by the increase in planned giving over 2022, and further increases in early 2023.

Over the year, we had six new planned givers to the General Fund, and some existing members increased their monthly donations, resulting in a net increase in planned giving, including gift aid tax refunds of some £6,100 over 2021. We will be taking steps to encourage further planned giving in 2023, in order to finance the move to a 50% stipendiary post in 2024.

In 2022, the PCC was able fully to cover the Benefice Costs to the Diocese in its Parish Offer and to fund 100% of its indicative share of the Wider Diocesan Mission. At its November 2022 meeting the PCC agreed again to fully meet these items in its Parish Offer for 2023, and to meet any shortfall from its reserves.

There was a major increase in energy costs through the Parish Buying Energy Basket at the end of our fixed price contract in September, but the energy grant distributed by the Diocese and some subsequent generous gift-aided donations towards meeting these increased costs will reduce the impact in 2023.

The cost of the new inside north porch glass door have been met entirely from Designated and Restricted Funds set aside in the past, some restricted donations and a grant from the Diocesan Missional Property Fund. Further details are set out in Note 10 of the financial statements.

The joint Community Larder with King Charles the Martyr has continued to be supported by members of both churches, including 9 monthly donations amounting in total to £265 per month at

## Pension Liabilities

The PCC agreed to introduce a pension scheme for its part-time Parish Administrator from 1 February. This is a fully funded scheme managed by NEST. The PCC also retains provision for a pension liability for a previous full-time employee, who left well before the present pension legislation. Further details are given in Note 16 of the Financial Statement.

## Reserves Policy

The long term financial implications of the major changes during 2019, and the impact of the Covid-19 pandemic, illustrate the importance of maintaining adequate reserves within the General Fund.

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £50,000 in its General Fund, which it is currently doing.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese, and which are kept in separate Diocesan deposit accounts It has also set up some designated funds associated with various aspects of the fabric. Without these funds the work on the roof could not have been afforded.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks. The churchwardens and PCC team leaders are responsible for preparing or reviewing existing risk assessments for services and activities.

**Vulnerable Persons** - The care and protection of children, young persons and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' -which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training.

The post of Parish Safeguarding Officer is held by Debbie Marsden. Debbie supports the PCC to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for coordinating the Disclosure and Baring (DBS) process.

**Finance** - as indicated above, with the current level of planned giving, the General Fund budget for 2023 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention during the first half of 2023.

The PCC is continuing to monitor the future requirements for upkeeping the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Priest-in-charge and the churchwardens.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Priest-in-charge and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the Parochial Church Council

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

## Statement of Financial Responsibilities of the Members of the PCC

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1 select suitable accounting policies and apply them consistently;
2 observe the methods and principles in the Charities SORP;
3 make judgements and estimates that are reasonable and prudent;
4 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5 prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC at its meeting on 20 April 2023 and signed on its behalf by:

The Rev'd Claire Allwood
Chair of the PCC and Priest-in-charge
Date 27 April 2023

## INDEPENDENT EXAMINER'S REPORT
## TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
## ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2022 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 11 to 14.

**Responsibilities and basis of report**

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity 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 that 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.

Christopher Weller FCA

Date 28 April 2023

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2022

| | Note | Unrestricted Funds: General Fund £ | Unrestricted Funds: Designated Funds £ | Unrestricted Funds: Total £ | Restricted Funds £ | Endowment Funds £ | Total Funds 2022 £ | Total Funds 2021 £ |
|---|---|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS:** | 2 | | | | | | | |
| Donations and legacies | | 55,423 | 10 | 55,433 | 22,029 | - | 77,462 | 58,703 |
| Charitable activities | | 1,626 | - | 1,626 | 4,580 | - | 6,206 | 3,177 |
| Income from lettings | | 29,355 | - | 29,355 | - | 19,694 | 49,049 | 44,920 |
| Bank interest | | 303 | 348 | 651 | 252 | 204 | 1,107 | 436 |
| Other income | | - | - | - | 70 | - | 70 | - |
| Grants | | 702 | 264 | 966 | 8,380 | - | 9,346 | 14,191 |
| **Total income and endowments** | | 87,408 | 622 | 88,030 | 35,313 | 19,898 | 143,241 | 121,427 |
| **EXPENDITURE:** | 3 | | | | | | | |
| Charitable activities | | 83,183 | 3,948 | 87,131 | 26,398 | 16,594 | 130,122 | 165,322 |
| **Total expenditure** | | 83,183 | 3,948 | 87,131 | 26,398 | 16,594 | 130,122 | 165,322 |
| **Net income/(expenditure)** | | 4,225 | (3,326) | 899 | 8,915 | 3,304 | 13,119 | (43,896) |
| **Gross transfers between funds in** | | - | 6,190 | 6,190 | - | - | 6,190 | 6,190 |
| **Gross transfers between funds out** | | (6,190) | - | (6,190) | - | - | (6,190) | (6,190) |
| **Net transfers between funds** | 5 | (6,190) | 6,190 | - | - | - | - | - |
| **Net movement in funds** | | (1,965) | 2,864 | 899 | 8,915 | 3,304 | 13,119 | (43,896) |
| **Reconciliation of funds:** | 18 | | | | | | | |
| Total funds brought forward | | 57,853 | 101,927 | 159,780 | 51,378 | 294,928 | 506,085 | 549,981 |
| **Total funds carried forward** | | 55,889 | 104,791 | 160,680 | 60,292 | 298,232 | 519,204 | 506,085 |

In the SOFA and the Balance Sheet, and in the tables in the Notes, the component figures may not sum to the totals because of roundings to the nearest £.

The Notes on pages 11 to 23 form part of these accounts.

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**BALANCE SHEET**

**AS AT 31 DECEMBER 2022**

| £ | Note | Unrestricted Funds | | | Restricted Funds | Endowment Funds | Total Funds | Total Funds |
|---|---|---|---|---|---|---|---|---|
| | | General | Designated | Total Unrestricte | | | 2022 | 2021 |
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11,18 | - | 40,000 | 40,000 | - | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 10,974 | 264 | 11,238 | 8,029 | - | 19,266 | 5,428 |
| Deposit Accounts | | 62,952 | 74,579 | 137,531 | 21,889 | 39,708 | 199,128 | 176,913 |
| Cash at bank and in hand | | (12,961) | (1,153) | (14,114) | 32,059 | 31,650 | 49,595 | 69,239 |
| Current Assets | 14,15 | 60,965 | 73,690 | 134,655 | 61,978 | 71,358 | 267,990 | 251,581 |
| **CREDITORS: Amounts falling due within one year** | 13 | (5,075) | (8,899) | (13,974) | (1,686) | (2,300) | (17,960) | (14,670) |
| **Net current assets / (liabilities)** | | 55,889 | 64,791 | 120,680 | 60,292 | 69,058 | 250,030 | 236,911 |
| **Total assets less current liabilities** | | 55,889 | 104,791 | 160,680 | 60,292 | 298,232 | 519,204 | 506,085 |
| **TOTAL NET ASSETS** | | 55,889 | 104,791 | 160,681 | 60,292 | 298,232 | 519,204 | 506,085 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General funds | | 55,889 | - | - | - | - | - | 57,835 |
| Designated funds | | - | 101,926 | - | - | - | - | 101,926 |
| Total Unrestricted Funds | | - | - | 160,681 | - | - | - | 159,780 |
| Restricted Funds | | - | - | - | 60,292 | - | - | 51,377 |
| Endowment Funds | | - | - | - | - | 298,232 | - | 294,928 |
| Total Funds | | - | - | - | - | - | 519,204 | 506,085 |

The Financial statements were approved by the PCC on 27 April 2023 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC and Priest in Charge

Keith Root
Churchwarden and Treasurer

Charity number: 1131775

The Notes on page 11 to 23 form part of these accounts.

# NOTES TO THE ACCOUNTS 2022

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 195).

These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

### a. Going Concern

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern. It has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

### b. Income

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**Income from donations and legacies includes:**

i. Recoverable gift aid including Gift Aid Small Donations Scheme (GASDS). This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii. Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

**Income from charitable activities** represents income from parochial fees receivable by the PCC, and the payments made by users of the Community Larder.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured,

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

**d. Fund accounting**

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes

**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects

**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in notes 17 and 18.

**e. Tangible Fixed assets**

**Consecrated and benefice property**

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £17,950,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have a residual value, based on their current value, which is above their their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are significantly in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

**f. Short term deposits**

These are cash held on deposit with the bank or the Diocese. The £32 residual funds in the CCLA account were transferred to the Barclays current account during the year.

**g. Financial instruments**

The PCC's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive.

**h. Pension scheme arrangements**

This year the PCC has introduced a NEST pension scheme for it part-time member of staff from 1 February2022. It also retains a liability to maintain a private pension fund arranged for a previous Children and Family Worker (See note 16.)

**i. Exemption from preparing a cashflow statement**

There are no non cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from work identified in the 2022 Quinquennial Report, which the PCC expect to be largely borne by designated and restricted funds.

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2022

## Note 2 Incoming Resources

| £ | 2022 | | | | | | 2021 |
|---|---|---|---|---|---|---|---|
| | Unrestricted | | | Restricted | Endowment | Total | TOTAL |
| | GF | Designated | Total UR | | | | |
| **Planned Giving** | | | | | | | |
| Gift aided donations | 36,664 | - | 36,664 | 3,890 | - | 40,554 | 33,802 |
| Tax recoverable | 9,166 | - | 9,166 | - | - | 9,166 | 8,431 |
| CAF PG | 1,200 | - | 1,200 | - | - | 1,200 | 1,200 |
| Other PG | 4,510 | - | 4,510 | - | - | 4,510 | 3,516 |
| **Subtotal Planned Giving** | **51,540** | - | 51,540 | 3,890 | - | 55,430 | 46,949 |
| **Other Voluntary Giving** | | | | | | | |
| Collections | 958 | - | 958 | 777 | - | 1,735 | 1,823 |
| Cashless | 1,218 | - | 1,218 | 353 | - | 1,571 | 1,693 |
| Gift Aided donation | 241 | - | 241 | 6,195 | - | 6,436 | 3,116 |
| Other tax recoverable | 1,122 | - | 1,122 | 2,900 | - | 4,022 | 1,622 |
| Other donations | 344 | 10 | 354 | 2,986 | - | 3,340 | 2,499 |
| Legacies | - | - | - | 5,000 | - | 5,000 | 1,000 |
| **Subtotal Other** | 3,883 | 10 | 3,893 | 18,210 | - | 22,103 | 11,753 |
| **Subtotal Voluntary Giving** | **55,423** | **10** | **55,433** | **22,100** | - | **77,533** | **58,703** |
| **Income from charitable activities** | | | | | | | |
| Fees PCC | 1,626 | - | 1,626 | 3 | - | 1,629 | 640 |
| Voluntary larder paym'ts (Note 7) | - | - | - | 4,577 | - | 4,577 | 2,537 |
| **Subtotal** | **1,626** | - | **1,626** | **4,580** | - | **6,206** | **3,177** |
| **Lettings of houses and Hall hirings** | | | | | | | |
| Broadwater hall | 795 | - | 795 | - | - | 795 | 246 |
| Birling Road Hall letting (note 8) | - | - | - | - | 19,694 | 19,694 | 18,802 |
| 2 Tudor Court | 14,470 | - | 14,470 | - | - | 14,470 | 13,728 |
| 11 Ramslye Road | 14,090 | - | 14,090 | - | - | 14,090 | 12,144 |
| **Subtotal** | **29,355** | - | **29,355** | - | **19,694** | **49,049** | **44,920** |
| Interest | 303 | 348 | 651 | 252 | 204 | 1,107 | 436 |
| Other Income | - | - | - | 68 | - | 68 | - |
| Grants | 702 | 264 | 966 | 8,312 | - | 9,278 | 14,191 |
| **Total Income** | **87,408** | **622** | **88,030** | **35,313** | **19,898** | **143,241** | **121,426** |

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2022

## Note 3 RESOURCES EXPENDED

| £ | 2022 Unrestricted GF | Designated | Total UR | Restricted | Endowment | 2022 Total | 2021 Total |
|---|---|---|---|---|---|---|---|
| **Away Giving** | | | | | | | |
| Overseas | 1,600 | - | 1,600 | 998 | - | 2,598 | 2,252 |
| Home | 53 | - | 53 | 1,045 | - | 1,098 | 1,147 |
| St Mark's School | 308 | - | 308 | 483 | - | 791 | 485 |
| Community Larder (note7) | - | - | - | 14,344 | - | 14,344 | 7,243 |
| **Total Away Giving** | **1,961** | **-** | **1,961** | **16,871** | **-** | **18,832** | **11,127** |
| **Ministry and Mission** | | | | | | | |
| Parish Offer/Share | 28,272 | - | 28,272 | - | - | 28,272 | 23,400 |
| A Vicar Expenses and Vicarage | 5,164 | - | 5,164 | - | - | 5,164 | 4,106 |
| Children Worker Pension | - | 49 | 49 | - | - | 49 | 18 |
| Children's Work | 378 | - | 378 | - | - | 378 | 522 |
| Training | 184 | - | 184 | - | - | 184 | 198 |
| Local Mission and outreach | 1,210 | - | 1,210 | - | - | 1,210 | 606 |
| **Total Ministry** | **35,208** | **49** | **35,257** | **-** | **-** | **35,257** | **28,850** |
| **Church running expenditure** | | | | | | | |
| Upkeep of services | 723 | - | 723 | - | - | 723 | 427 |
| Covid-19 Supplies, eqipment | - | - | - | - | - | - | 65 |
| Music, organ & copyright | 1,400 | - | 1,400 | - | - | 1,400 | 1,207 |
| Insurance | 5,357 | - | 5,357 | - | - | 5,357 | 5,225 |
| Utilities | 8,590 | - | 8,590 | 390 | - | 8,980 | 4,863 |
| Cleaning | 4,241 | - | 4,241 | - | - | 4,241 | 3,942 |
| Regular maintenance | 432 | - | 432 | - | - | 432 | 1,029 |
| Major repairs & redecoration | 1,788 | 1,900 | 3,688 | 9,137 | | 12,825 | 73,966 |
| Garden | 1,319 | - | 1,319 | - | - | 1,319 | 104 |
| Management and Admin: | | | | | | | |
| Staff (note 9) | 10,320 | - | 10,320 | - | 600 | 10,920 | 9,943 |
| Photocopier | 1,943 | - | 1,943 | - | - | 1,943 | 2,925 |
| Bank Charges | 253 | - | 253 | - | - | 253 | 196 |
| Accounting Software | 150 | - | 150 | - | - | 150 | 160 |
| Other costs | 1,732 | - | 1,732 | - | - | 1,732 | 1,568 |
| Miscellaneous | 1,003 | - | 1,003 | - | - | 1,003 | 1,680 |
| **Total Church Running Expenses** | **39,251** | **1,900** | **41,151** | **9,527** | **600** | **51,278** | **107,300** |
| Halls and Property | | | | | | | |
| Broadwater hall | 1,797 | - | 1,797 | - | - | 1,797 | 1,643 |
| Birling Road hall (Note 8) | - | - | - | - | 15,994 | 15,994 | 13,273 |
| 2Tudor Court | 1,017 | - | 1,017 | - | - | 1,017 | 2,322 |
| 11 Ramslye Road | 3,949 | 2,000 | 5,949 | - | - | 5,949 | 806 |
| **Total Halls and Property** | **6,763** | **2,000** | **8,763** | **-** | **15,994** | **24,756** | **18,044** |
| **Total Church Activity** | **83,183** | **3,948** | **87,132** | **26,398** | **16,594** | **130,123** | **165,322** |
| PCC Expenses | - | - | - | - | - | - | - |
| **Total expenditure** | **83,183** | **3,948** | **87,131** | **26,398** | **16,594** | **130,122** | **165,322** |

## Note 4 Grants Received

| £ | 2022 | 2021 |
|---|---|---|
| **FABRIC** | | |
| **i. Roof Repair** | | |
| AllChurches Trust | - | **2,250** |
| Listed Places of Worship Scheme VAT grant (LPWS) | - | 11,151 |
| **Total** | - | **13,401** |
| **ii. Glass Door** | | |
| Listed Places of Worship Scheme VAT grant (LPWS) | **2,105** | 790 |
| Diocesan Missional Property Fund | **3,500** | - |
| Total | **5,605** | **790** |
| **Other Grants** | | |
| iii TW Borough Council grant for Community Larder | 750 | - |
| iv Diocesan grant towards energy costs | 1,957 | - |
| v Listed Places of Worship VAT grant (other) | 966 | |
| **TOTAL GRANTS** | **9,278** | **14,191** |

## Note 5 Details of Fund Transfers from General Fund to Designated Repair Funds

| **Provision for repairs:** | **GF** | **Desig'ed** | | | | **Total 2022** | **Total 21** |
|---|---|---|---|---|---|---|---|
| Major church repairs | (5,000) | 5,000 | - | - | - | - | - |
| 11 RR Major repairs | (670) | 670 | - | - | - | - | - |
| 2TC Major repairs | (520) | 520 | - | - | - | - | - |
| Total transfers in | - | **6,190** | - | - | - | **6,190** | **12,471** |
| Total transfers out | **(6,190)** | - | - | - | - | **(6,190)** | **(12,471)** |

## Note 6 Grants Payable

| **In 2021 the PCC made the following grants over £200:** | **2022** | **2021** |
|---|---|---|
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission Partners | **1,600** | **1,600** |
| **From Collections at Services (Restricted)** | | |
| Christian Aid (CA), including Cheques and CAF vouchers direct to CA | 1,026 | 567 |
| St Mark's School Yr 6 leaver bibles (inc £207 from General Funds in 2022) | 690 | 510 |
| Harvest (2022 collection to Community Larder) | - | 260 |
| Diocesan Companion Dioceses Fund (Licencing service) | 269 | - |
| | - | - |
| Christmas Charities: | - | - |
| Children's Society | 450 | 500 |
| Bridge Trust | - | 250 |
| Tunbridge Wells Welcomes Refugees | - | 250 |
| Hospice in the Weald | 200 | - |
| Operation Noah | 200 | - |
| **Total grants** | **2,835** | **2,337** |

## Note 7 Community Larder jointly with King Charles the Martyr

In August 2020, the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts, and included in these Financial Statements.

| £ Income | 2022 | 2021 |
|---|---|---|
| Donations | 9,700 | 3,270 |
| Gift aid and GASDS | 1,902 | 475 |
| Customer payments | 4,577 | 2,537 |
| Interest | 13 | 5 |
| Grant | 750 | - |
| **Total Income** | **16,942** | **6,287** |
| **Surplus/(Deficit)** | **2,598** | **(956)** |
| **Brought Forward** | 1,716 | 2,672 |
| **Carried Forward** | **4,314** | **1,716** |

| Expenditure | 2022 | 2021 |
|---|---|---|
| Equipment | - | 50 |
| Training | - | 48 |
| Food Supplies | 14,344 | 7,145 |
| **Total Expenditure** | **14,344** | **7,243** |

## Note 8 Birling Road Hall Account

| £ Income | 2022 | 2021 |
|---|---|---|
| Regular Hire | 18000 | 18,000 |
| Adhoc Hire | 1694 | 802 |
| Interest | 204 | 60 |
| **Total Income** | **19,898** | **18,862** |
| **Surplus** | **3,305** | **5,589** |

| Expenditure | 2022 | 2021 |
|---|---|---|
| Gas and Electricity | 6,122 | 3,999 |
| Water | 2,739 | 1,089 |
| Waste Disposal | 2,071 | 2,212 |
| Insurance | 871 | 830 |
| Cleaning | 830 | 510 |
| Grounds | 2,592 | 1,554 |
| Fabric & Maintenance | 769 | 334 |
| Admin and Legal fees | 600 | 2,745 |
| **Total Expenditure** | **16,594** | **13,273** |

## Note 9 Employees and Staff Cost

The number of full time equivalent employees during the year was 0.485. Most of the PCC's activities are carried out by volunteers.

**Salaries and Staff Costs**

| £ | 2022 | 2021 |
|---|---|---|
| Gross salaries | 10,652 | 9,943 |
| Employer pension contribution | 268 | - |
| **Total** | **10,920** | **9,943** |

No staff received salaries at a rate of more than £60,000 per annum.

## Note 10 Key Management and Financial Transactions with Members of the PCC and related parties

No payments have been made to members of the PCC, apart from the refund of expenditure on purchases made on behalf of the PCC, and £40 to the Rev'd Claire Allwood towards the cost of travel associated with funerals.

## Note 11 Tangible fixed assets for use by the PCC

| £ | Freehold Land and Buildings 2022 |
|---|---|
| | £ |
| Book value at 1 January 2022 | 269,174 |
| Disposals | - |
| Additions | - |
| Depreciations | - |
| Book value at 31 December 2022 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994;

(b) The houses at 11 Ramslye Road and 2 Tudor Court, which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £ 90,000. The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000.

## Note 12 Debtors falling due within one year

| | | 2022 | | | 2022 | 2021 |
|---|---|---|---|---|---|---|
| £ | GF | Desig'd | Restricted | Endowment | Total | |
| Tax recoverable inc GASDS | 10,974 | - | 2,939 | - | 13,912 | 5,378 |
| VAT grant DCMS | | - | - | - | - | - |
| Other Debtors | | 264 | 5,090 | - | 5,354 | 50 |
| **Total Debtors** | **10,974** | **264** | **8,029** | - | **19,266** | **5,428** |

## Note 13 Creditors: liabilities falling due within one year

| £ | 2022 | | | | 2022 | 2021 |
|---|---|---|---|---|---|---|
| | GF | Design'd | Restricted | Endowment | Total | |
| Accruals | (3,030) | (8,899) | (1,045) | (2,300) | (15,274) | (11,152) |
| Other creditors | (2,045) | - | - | - | (2,045) | (2,278) |
| Grant obligations | - | - | (641) | - | (641) | (1,240) |
| **Total Liabilities** | **(5,075)** | **(8,899)** | **(1,686)** | **(2,300)** | **(17,960)** | **(14,670)** |

## Note 14 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit with the Diocese

The three Repair Funds are held in deposit accounts with the Diocese

All other funds are held in current and deposit accounts at Barclays Bank, a deposit account with the Diocese, and in the Petty Cash. These are treated as a combined set of banking accounts within the Finance Coordinator accounting system, and any accrued interest is allocated pro rata to funds with an average balance over the year of £2,000.

## Note 15 Notice Deposits, Cash at Bank and in Hand

| £ | 2022 | 2021 |
|---|---|---|
| | £ | £ |
| Notice deposits (with a term of one months or less) | 199,128 | 176,913 |
| Cash at bank with immediate access | 49,543 | 69,184 |
| Petty cash | 53 | 56 |
| | 248,723 | 246,153 |

## Note 16 Pension Commitments

Before the recent relevant pension legislation, a previous children and family worker was offered a 10% of salary contribution to a personal privately organised pension scheme. She left before she had set up such an arrangement, and the PCC maintains provision in a designated fund for making a payment into such a pension, currently standing at £8,655 (previous year £8,606). This is treated as a liability potentially falling due within one year.

## Note 17 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds

**Designated Funds**

**Designated repair funds** for the church and the two houses, which received a total transfer of £6,190 in 2022 from the General Fund, the rates recommended by the Diocese.

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Three Designated funds for the refurbishment of the church roof, the internal refurbishment of the church and Broadwater Hall.**

**The Heating Design Fund**: provision to fund the design of a new heating system.

**The Pension Liability Fund,** a fund set up to handle the potential liability to pay into a pension fund for a past employee, treated as a potential liability within one year.

**The Designated Miscellaneous Fund** to contain small amounts of money set aside by the PCC for short periods.

At 31 December 2022 there was a total of £104,791 allocated to designated funds. The remaining unrestricted funds, held in the General Fund, amount to £55,888.

**The Restricted Funds comprise:**

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds

**Heating Fund,** established by a donation towards the forthcoming replacement of the current heating system

**The Organ Fund,** which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund,** established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends and off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund**. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's *unrestricted designated funds*. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be *permanent endowments*: the funds contributed by individuals are regarded as an *expendable endowment*.

## Note 18 Fund Movement Summary

| £ Fund | Brought Forward | Incoming | Outgoing | Transfer | Carried Forward |
|---|---|---|---|---|---|
| **General Fund** | **57,853** | **87,408** | **(83,183)** | **(6,190)** | **55,889** |
| **Designated Funds** | | | | | |
| Accommodation Fund PCC | **40,000** | - | - | - | **40,000** |
| Church Repair Fund | 30,391 | 300 | (106) | 5,000 | **35,585** |
| 2 Tudor Court | 8,503 | 44 | - | 520 | **9,066** |
| 11 Ramslye Road | 2,465 | 14 | (2,000) | 670 | **1,148** |
| Broadwater Hall Refurb | 1,948 | - | - | - | **1,948** |
| Church internal Refurb | 13,013 | 77 | (1,616) | - | **11,473** |
| Heating design fund | 5,038 | 29 | - | - | **5,067** |
| Pension LW Fund | - | 49 | (49) | - | **-** |
| Roof Fund | 67 | 109 | (176) | - | **0** |
| Miscellaneous Fund | 502 | - | - | - | **502** |
| **Total Designated** | **101,926** | **622** | **(3,948)** | **6,190** | **104,791** |
| **Total Unrestricted** | **159,779** | **88,030** | **(87,131)** | **-** | **160,681** |
| **Restricted** | | | | | |
| Children and Families Fund | 683 | - | - | - | 683 |
| Community Larder | 1,717 | 16,942 | (14,344) | - | 4,315 |
| Heating Fund | 4,408 | 25 | - | - | 4,433 |
| Pastoral Fund | 1,173 | - | - | - | 1,173 |
| Organ Fund | 26,965 | 154 | - | - | 27,119 |
| Parish Weekend Fund | 1,747 | - | - | - | 1,747 |
| Refurbishment Fund | 10,040 | 1,560 | - | (307) | 11,294 |
| Miscellaneous Restricted | 4,645 | 16,629 | (12,054) | 307 | 9,527 |
| **Total Restricted** | **51,378** | **35,310** | **(26,398)** | **-** | **60,292** |
| **Endowment Funds** | | | | | |
| Accommodation Fund | 129,174 | - | - | - | 129,174 |
| Birling Road Hall Fund | 165,754 | 19,898 | (16,594) | - | 169,058 |
| **Total Endowment** | **294,928** | **19,898** | **(16,594)** | **-** | **298,232** |
| **Total Funds** | **506,085** | **143,239** | **(130,122)** | **-** | **519,204** |

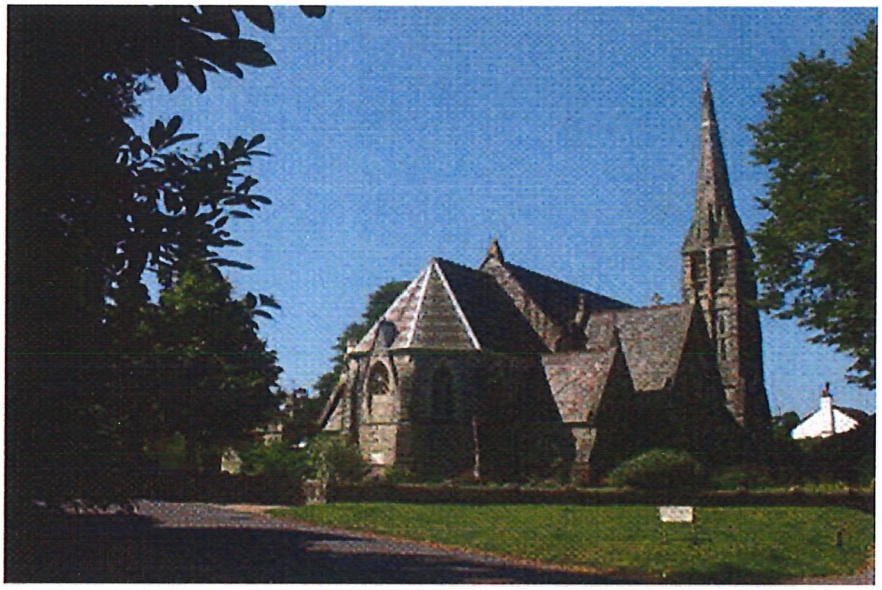
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

# ST MARK'S CHURCH

## BROADWATER DOWN, TUNBRIDGE WELLS



**Annual Report**

**and**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ended 31 December 2021**

# ST MARK'S CHURCH, TUNBRIDGE WELLS

## CHARITY INFORMATION

## FOR THE YEAR ENDED 31 DECEMBER 2021

**Members of the Parochial Church Council**

| | | |
|---|---|---|
| Rev'd Claire Allwood | Associate Vicar and Chair of PCC | |
| Rev'd Laurence Powell | Priest-in-Charge | |
| Brian Lester | Churchwarden & Deputy Chair of PCC | |
| Keith D J Root | Churchwarden and Treasurer | |
| Paul J Avis | Deanery Synod | |
| Julie Brown | | until 10 February 2022 |
| Catherine R Clayton | | |
| Pat Collins | PCC Secretary | |
| Anthony R Colwell | | until 17th September 2021 |
| Anthony Richard Edwards | | from 16 May 2021 |
| Louise Garner | | |
| Debbie Marsden | Safeguarding Officer | |
| Rosina E V M Robinson | Deanery Synod | |
| Evelyn Voller | | until 16 May 2021 |

**Charity Commission Number:** 1131775

**Principal Address**
The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Safeguarding Officer** Debbie Marsden
**Safeguarding Recruiter** Nicky Fisken

**Independent Examiner**
Christopher Weller FCA
9 Calverley Park,
Tunbridge Wells
TN1 2SH

**Bankers**
Barclays Bank
Calverley Road Branch
Tunbridge Wells

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# ST MARK'S CHURCH, TUNBRIDGE WELLS
# ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
# FOR THE YEAR ENDED 31 DECEMBER 2021

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Priest-in-charge and the Associate Vicar in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and performance

### The development of St Mark's in 2021

After sadly starting the year online due to the Covid pandemic, (alternating in live-streaming services with our neighbouring church of King Charles the Martyr), it was an absolute joy to be able to gather and worship in-person on Palm Sunday! Easter services, then our Sunday Club, (groups for primary school aged children), which re-started in May, were all enthusiastically well attended. From June we were thankfully able to return to two in-person services each Sunday and continued to live-stream many of these for those isolating or otherwise unable to attend, now via St Mark's new Facebook page. We were glad to be able to continue to worship together in-person throughout the rest of the year, although concerns regarding the omicron variant, along with illness and (more happily) gatherings after a previously isolated Christmas, led to much-reduced attendance in Christmas week. This followed a very well-attended and enjoyable service of Carols by Candlelight and a greatly-anticipated nativity service organised by our Sunday Club. We continued to use our beautiful church garden for worship through the year with an Easter garden service on Good Friday and a Pet service in August.

Building on our vision of supporting those in need or those experiencing vulnerability within our community, we started a monthly bereavement support group in June. The group is a space to remember, to talk about loved ones and living with loss, to meet and share in a confidential group. Whilst a relatively small group, it has been much appreciated by attendees. We also continued, in partnership with King Charles the Martyr, to run our weekly community larder, in response to growing food poverty in our local area.

The plans we had made in 2020, were finally able to come to fruition with a monthly youth group for secondary school aged children, "Fire Circle", commencing in October. Our welcome to children and families was able to flourish this year as we baptised fourteen children and admitted eight children to Holy Communion in November, following a course of preparation. Whilst church services for St Mark's school community were sadly limited due to Covid, clergy were able to take an Easter and Leavers' Service for the year six children in church and to visit all school classes for collective worship at both Easter and Christmas.

We were able to work this year on the priority of developing our church building, for use by the congregation and wider community, undertaking a large refurbishment of our church roof, needed work on lighting and installing a long-awaited inner glass entrance door. The door has brought great delight as not only the fulfilment of hopes in itself but also the way in which it enhances the visibility and welcome of our church to the local community and passers-by.

A focus on gifts at Harvest enabled many not only to give financially to the work of the church, but also to offer a generous abundance of talents and time with increased volunteering growing our music group and other teams. This will enable us to begin opening the church building up more regularly for private prayer in 2022

**Community Larder**

This continues to run weekly, in partnership with King Charles the Martyr, managed by a joint committee with a growing team of volunteers meeting continued need. Whilst figures attending throughout the year have fluctuated, in the latter part of the year, there has been an average of forty households attending each week. As supplies from FareShare have diminished due to their own supply issues, the Larder has needed to use more of its own funds. There are currently reserves to cover this but more fundraising is planned in 2022.

**The Electoral Roll, and Baptisms, Weddings, and Funerals,**

The number of members on the Electoral Roll at the time of the APCM on 16 May 2021 was 97, of which 30% were not resident in the parish, compared to the 2020 figures of 91 reported at the delayed APCM in October 2020, of which 27% resided outside the parish.

Covid-19 restrictions have again severely reduced the number of occasional offices especially during the first half of the year, with one wedding, one funeral in the church and four at the crematorium. We were, however, able to celebrate 14 baptisms in the second half of the year

## The PCC

The PCC met 10 times all via Zoom, and there were two Standing Committee meetings again via Zoom. The APCM was held on 16 May, with all but the Associate Vicar, the church wardens and PCC Secretary and some helpers, participating via Zoom.

During the first part of the year, when the church was not open for services, the PCC agreed to request to extend the Dispensation under Canon Law not to hold Holy Communion Services until 31 March 2021. During that time one morning service each Sunday was broadcast and accessible from the shared Facebook page, alternating the 8am and 10 services with King Charles the Martyr.

Public services restarted on Sunday 28 March, still alternating at 8am and 10am with King Charles the Martyr, with social distancing, sanitising and face coverings. On Easter Sunday and weekly from 6 June we recommenced two morning services at St Mark's, with a team of volunteers cleaning after the 8am service. Thereafter the PCC agreed the re-commencement of:

- Sunday Club, Children's groups recommenced on the 9th of May, and continued in school time on the second, fourth and fifth Sundays, during the 10am service. On the first and third Sundays, services were all-age.
- limited congregational singing with everyone wearing masks was introduced on 1st August;

- limited Hall Hire bookings for meetings were taken from September, also with social distancing and sanitisation arrangements.

Over the year, the PCC continued to monitor the financial situation and approved the final arrangements and contracts for the refurbishment of the roof and the inner glass door for the North porch, both projects being financed from designated and refurbishment funds. The PCC also approved the contract for the refurbishment of the lighting in the church.

At its November Meeting, the PCC agreed a Parish Offer for 2022 that fully met both the Benefice costs to the diocese and the indicative share of the Wider Diocesan Mission.

Finally, the PCC in December approved the review of all the DBS and training requirements for all church roles prepared by our Parish Safeguarding Officer, Debbie Marsden

In planning its activities, the PCC has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

The following major fabric projects have been taken forward this year:

1 **Church roof repairs** - The work on the church and vestry roofs took longer than expected, due to both material shortages and the discovery that the beams in the large vestry were in much poorer condition than could be seen before the roof was uncovered. On advice from the structural engineers seven Acro supports were installed, and the Community Larder storage moved to the Broadwater Hall until the work was completed.

As reported previously we were fortunate to obtain a grant of £2,250 from the AllChurches Trust towards the cost of the repairs to the roof, for which we were most grateful, and we were also able to secure grants from the Listed Places of Worship Scheme to cover the VAT on this work. Further details are given in Note 5 of the financial statements.

2 **Church Lighting**: the church lighting has been causing problems for a number of years despite work to address particular issues. A more comprehensive refurbishment was undertaken in 2021, with the installation of new LED floodlights in the nave, which are cheaper to operate than the previous lights and provide better illumination. LED bulbs were also installed elsewhere again reducing the operating costs. Furthermore, an independent circuit to the lights in the vestries has been restored, so that it is no longer necessary to turn on the south transept lights in order to switch on the vestry lights, a problem that seems have been introduced during electrical work in 2018.

3 **Installation of the inside North Porch Glass Door** - The long awaited installation of a framed inner glass door in the North porch, for which there had been donations from past members of the congregation, was almost completed by the target date of Christmas 2021. Unfortunately, the glass panel had to be replaced because of scratch marks, and the contract was completed in February 2022.

## Volunteers

The PCC would like to thank all the volunteers who have enabled the church to continue to operate during the Covid-19 restrictions, and in particular: to Fiona and Michael Bacon, who during the first part of the year continued to supervise and produce the streamed services from both churches; to Paul, Joanna and the rest of the music group; the band of sidespeople who have enabled services to continue in church when deemed appropriate; and Myra and Graham who have continued to nurture and develop the garden to the glory of God and to provide joy for all who pass through it or spend some time sitting and enjoying the comfort that a well cared for garden brings. We would also like to thank all those who have supported friends and neighbours over this period.

## Developing St Mark's Vision and Mission

Thankful for the gifts of this last year and mindful of the suffering which remains from the impact of the Covid pandemic and global conflict, we hope to continue to be able to offer a space for worship, for prayerful reflection, for welcoming difference, for sharing God's grace, for healing and for peace. Meeting in-person where possible, we will look for opportunities to offer this. In early 2022, we will begin opening the church building mid-week for private prayer and reflection. We will offer opportunities to learn together via a weekly Lent course and plan a fuller programme of Easter services than it has been possible to offer over the last two years of Covid restrictions.

We plan to re-start our schedule of social events, adding these to the group activities which have already re-commenced; such as Markswomen, the craft group and men's dinner group. Expansion of our home groups means we can invite others in to explore faith together.

Several weddings are planned for 2022 and we hope to continue to welcome many for baptisms and admission to Holy Communion. An invitation to join us on Mothering Sunday has been extended again to baptism families and local uniformed organisations. Developing our relationship with these organisations and further deepening our engagement with and support of our parish schools is an ongoing priority. Similarly, God willing, we will continue to meet social need in our local community and beyond, via our bereavement support, our pastoral work, including Anna Chaplaincy and the Community Larder, as well as support of local and international charities.

## Financial Review

After taking into account provision for future major repairs to the church and the two PCC houses, the General Fund, which is used to finance the day-to-day operation of the PCC, shows a small shortfall of £299 over the year. However, this apparently satisfactory position is only because of significant reductions in expenditure since 2019, not least resulting from the self supporting house for duty basis of our Associate Vicar. The PCC would like to put on record its appreciation of her leadership, and for finding time for the many calls on her attention.

In 2021, the PCC was able fully to cover the Benefice Costs to the Diocese in its Parish Offer and to fund 50% of its indicative share of the Wider Diocesan Mission. Furthermore, the PCC at its November 2021 meeting agreed to use its reserves to underwrite the payment of the full overall Indicative Parish Offer in 2022, including the Wider Diocesan Mission, despite the Budget for 2022 having a projected deficit of about £5,000 with the current levels of income.

Over the year we had nine new planned givers to the General Fund, and some existing members increased their monthly donations, resulting in a net increase in planned giving of some £1,500 over 2020. Our cashless card device resulted in our general donations increasing by £1,500. We will be taking steps to encourage further planned giving in 2022.

The PCC has also started to examine the Assured Shorthold Tenancies of the two houses and the Hiring Agreements for the halls to ensure that they are fit for purpose, and that the charges are in line with current market rates.

The cost of the major repairs to the church and vestry roofs and the initial costs for the new porch glass door have been met entirely from Designated and Restricted Funds set aside in the past, and some restricted donations and grants. Further details are set out in Note 10 of the financial statements. Hence the significant reductions in these funds over the year.

In 2022, we hope to be able to maintain a full programme of in person services and parish events, and to return to a normal number of weddings, which should all impact positively on our income.

## Pension Liabilities

The PCC does not operate a pension scheme at present. It does, however, retain provision for a pension liability for a previous full-time employee, who left well before the present pension legislation. Further details are given in Note 16 of the Financial Statement.

## Reserves Policy

The long term financial implications of the major changes during 2019, and the impact of the Covid-19 pandemic illustrate the importance of maintaining adequate reserves within the General Fund.

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £50,000 in its General Fund, which it is currently doing.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese, and which are kept in separate Diocesan deposit accounts It has also set up some designated funds associated with various aspects of the fabric. Without these funds the work on the roof could not have been afforded.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities regularly to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks.

**Vulnerable Persons** - The care and protection of children, young persons and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' -which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training.

The post of Parish Safeguarding Officer is held by Debbie Marsden whose role it is to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for checking candidates' Disclosure application forms and confirming the accuracy of identity documents prior to submitting the forms.

**Finance -** as indicated above, with the current level of planned giving, the General Fund budget for 2022 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention later in the year.

The PCC is keeping a close watch on the effect on income streams into the General Fund of the arrangements being put in place by the Government and Church Authorities for controlling the Covid 19 pandemic. It is also continuing to monitor the future requirements for upkeeping the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Associate Vicar and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the Parochial Church Council

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

## Statement of Financial Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1 select suitable accounting policies and apply them consistently;

2 observe the methods and principles in the Charities SORP;

3 make judgements and estimates that are reasonable and prudent;

4 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

5 prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC at its meeting on 24 March 2022 and signed on its behalf by:



The Rev'd Claire Allwood
Chair of the PCC and Associate Vicar
Date 27 March 2022

## INDEPENDENT EXAMINER'S REPORT
## TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
## ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2021 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 11 to 14.

### Responsibilities and basis of report

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

### Independent examiner's statement

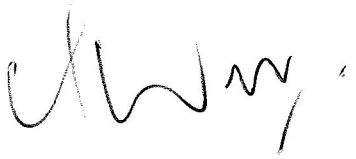
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1 accounting records were not kept in respect of the Charity 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 that 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.



Christopher Weller FCA

Date 1 April 2022

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2021

| | Note | Unrestricted Funds: General Fund £ | Unrestricted Funds: Designated Funds £ | Unrestricted Funds: Total £ | Restricted Funds £ | Endowment Funds £ | Total Funds 2021 £ | Total Funds 2020 £ |
|---|---|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS:** | 2 | | | | | | | |
| Donations and legacies | | 50,136 | - | 50,136 | 8,567 | - | 58,703 | 52,923 |
| Charitable activities | | 640 | - | 640 | 2,537 | - | 3,177 | 1,402 |
| Income from lettings | | 26,118 | - | 26,118 | - | 18,802 | 44,920 | 45,737 |
| Bank interest | | 125 | 149 | 274 | 102 | 60 | 436 | 885 |
| Other income | | - | - | - | - | - | - | 497 |
| Grants | | - | - | - | 14,191 | - | 14,191 | 11,038 |
| **Total income and endowments** | | 77,019 | 149 | 77,168 | 25,397 | 18,862 | 121,426 | 112,482 |
| **EXPENDITURE:** | 4 | | | | | | | |
| Charitable activities | | 71,128 | 49,220 | 120,348 | 31,701 | 13,273 | 165,322 | 102,942 |
| **Total expenditure** | | 71,128 | 49,220 | 120,348 | 31,701 | 13,273 | 165,322 | 102,942 |
| **Net income/(expenditure)** | | 5,891 | (49,071) | (43,180) | (6,304) | 5,588 | (43,896) | 9,541 |
| **Gross transfers between funds in** | | - | 6,190 | 6,190 | - | - | 6,190 | 6,184 |
| **Gross transfers between funds out** | | (6,190) | - | (6,190) | - | - | (6,190) | (6,184) |
| **Net transfers between funds** | 6 | (6,190) | 6,190 | - | - | - | - | - |
| **Net movement in funds** | | (299) | (42,881) | (43,180) | (6,304) | 5,588 | (43,896) | 9,541 |
| **Reconciliation of funds:** | 19 | | | | | | | |
| Total funds brought forward | | 58,152 | 144,808 | 202,960 | 57,681 | 289,340 | 549,981 | 540,440 |
| **Total funds carried forward** | | 57,853 | 101,927 | 159,780 | 51,376 | 294,928 | 506,085 | 549,981 |

In the SOFA and the Balance Sheet, and in the tables in the Notes, the component figures may not sum to the totals because of roundings to the nearest £.

The Notes on pages 11 to 23 form part of these accounts.

ST MARK'S CHURCH, TUNBRIDGE WELLS

BALANCE SHEET

AS AT 31 DECEMBER 2021

| £ | Note | Unrestricted Funds General | Designated | Total Unrestricte | Restricted Funds | Endowment Funds | Total Funds 2021 | Total Funds 2020 |
|---|---|---|---|---|---|---|---|---|
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11,18 | | 40,000 | 40,000 | - | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 4,569 | - | 4,569 | 859 | - | 5,428 | 6,589 |
| Deposit Accounts | | 62,696 | 68,041 | 130,737 | 21,637 | 24,539 | 176,913 | 230,300 |
| Cash at bank and in hand | | (6,388) | 3,793 | (2,595) | 30,454 | 41,380 | 69,240 | 53,555 |
| Current Assets | 14,15 | 60,877 | 71,834 | 132,711 | 52,951 | 65,919 | 251,581 | 290,445 |
| **CREDITORS: Amounts falling due within one year** | 13 | (3,024) | (9,908) | (12,932) | (1,574) | (165) | (14,670) | (9,637) |
| **Net current assets / (liabilities)** | | 57,853 | 61,926 | 119,779 | 51,377 | 65,754 | 236,911 | 280,808 |
| **Total assets less current liabilitie** | | 57,853 | 101,926 | 159,779 | 51,377 | 294,928 | 506,085 | 549,982 |
| **TOTAL NET ASSETS** | | 57,853 | 101,926 | 159,780 | 51,377 | 294,928 | 506,085 | 549,982 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General funds | | 57,853 | - | - | - | - | - | 58,152 |
| Designated funds | | - | 101,926 | - | - | - | - | 144,808 |
| Total Unrestricted Funds | | - | - | 159,780 | - | - | - | 202,960 |
| Restricted Funds | | - | - | - | 51,377 | - | - | 57,681 |
| Endowment Funds | | - | - | - | - | 294,928 | - | 289,340 |
| Total Funds | | - | - | - | - | - | 506,085 | 549,981 |

The Financial statements were approved by the PCC on 24th March 2022 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC

Keith Root
Churchwarden and Treasurer

Charity number: 1131775

The Notes on page 11 to 23 form part of these accounts.

# NOTES TO THE ACCOUNTS 2021

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 195).

These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

### a. Going Concern

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern, including the restrictions imposed to counter the Covid-19 pandemic. The PCC has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

### b. Income

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**Income from donations and legacies includes:**

i. Recoverable gift aid including Gift Aid Small Donations Scheme (GASDS). This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii. Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

**Income from charitable activities** represents income from parochial fees receivable by the PCC, and the payments made by users of the Community Larder.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured,

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

**d. Fund accounting**

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes

**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects

**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in note 18

## e. Tangible Fixed assets

### Consecrated and benefice property

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £15,080,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have either a very long useful life, or a residual value, based on their current value, which is not materially different from their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

## f. Short term deposits

These are cash held on deposit with the bank, the Diocese or CCLA.

## g. Financial instruments

The PCC's financial assets and Financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive.

**h. Pension scheme arrangements**

The PCC does not currently operate any pension scheme for its employees, but retains a liability to pay into a private pension scheme of a previous Children and Family Worker (See note 17-)

**i. Exemption from preparing a cashflow statement**

There are no non cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from those associated with the contracted work on the church as recorded in the annual report and which will be largely borne by designated and restricted funds.

## Note 2 Incoming Resources

| £ | 2021 Unrestricted GF | Designated | Total UR | Restricted | Endowment | Total | 2020 TOTAL |
|---|---|---|---|---|---|---|---|
| **Planned Giving** | | | | | | | |
| Gift aided donations | 32,562 | - | 32,562 | 1,240 | - | 33,802 | 32,946 |
| Tax recoverable | 8,121 | - | 8,121 | 310 | - | 8,431 | 8,195 |
| CAF PG | 1,200 | - | 1,200 | - | - | 1,200 | 1,333 |
| Other PG | 3,516 | - | 3,516 | - | - | 3,516 | 3,087 |
| **Subtotal Planned Giving** | **45,399** | - | 45,399 | 1,550 | - | 46,949 | 45,561 |
| **Other Voluntary Giving** | | | | | | | |
| Collections | 1,325 | - | 1,325 | 498 | - | 1,823 | 1,250 |
| Cashless | 1,290 | - | 1,290 | 403 | - | 1,693 | 597 |
| Gift Aided donation | 931 | - | 931 | 2,185 | - | 3,116 | 3,096 |
| Other tax recoverable | 776 | - | 776 | 847 | - | 1,622 | 1,393 |
| Other donations | 415 | - | 415 | 2,084 | - | 2,499 | 1,026 |
| Legacies | - | - | - | 1,000 | - | 1,000 | - |
| **Subtotal Other** | 4,737 | - | 4,737 | 7,017 | - | 11,753 | 7,362 |
| **Subtotal Voluntary Giving** | **50,136** | - | **50,136** | **8,567** | - | **58,703** | **52,923** |
| **Income from charitable activities** | | | | | | | |
| Fees PCC | 640 | - | 640 | - | - | 640 | 422 |
| Voluntary larder payments | - | - | - | 2,537 | - | 2,537 | 980 |
| **Subtotal** | **640** | - | **640** | **2,537** | - | **3,177** | **1,402** |
| **Lettings of houses and Hall hirings** | | | | | | | |
| Broadwater hall | 246 | - | 246 | - | - | 246 | 1,345 |
| Birling Road Hall letting | - | - | - | - | 18,802 | 18,802 | 18,520 |
| 2 Tudor Court | 13,728 | - | 13,728 | - | - | 13,728 | 13,728 |
| 11 Ramslye Road | 12,144 | - | 12,144 | - | - | 12,144 | 12,144 |
| **Subtotal** | **26,118** | - | **26,118** | - | **18,802** | **44,920** | **45,737** |
| Interest | 125 | 149 | 274 | 102 | 60 | 436 | 885 |
| Other Income | - | - | - | - | - | - | 497 |
| Grants | - | - | - | 14,191 | - | 14,191 | 11,038 |
| **Total Income** | **77,019** | **149** | **77,168** | **25,397** | **18,862** | **121,426** | **112,482** |

## Note 3 Parochial Fees

Up to the end of 2019, the Diocese allowed PCCs to retain the Diocesan Board of Finance's (DBF) component of Parochial fees, but asked that these be taken into account when deciding on the Parish Offer. From 1 January 2020, the DBF component of these fees has been paid directly to the Diocese.

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2021

## Note 4 RESOURCES EXPENDED

| £ | Unrestricted | | 2021 | Restricted | Endowment | 2021 | 2020 |
|---|---|---|---|---|---|---|---|
| | GF | Designated | Total UR | | | Total | Total |
| **Away Giving** | | | | | | | |
| Overseas | 1,600 | - | 1,600 | 652 | - | 2,252 | 1,710 |
| Home | 167 | - | 167 | 980 | - | 1,147 | 765 |
| St Mark's School | - | - | - | 485 | - | 485 | 505 |
| Community Larder (note 8) | - | - | - | 7,243 | - | 7,243 | 1,721 |
| **Total Away Giving** | **1,767** | **-** | **1,767** | **9,360** | **-** | **11,126** | **4,701** |
| **Ministry and Mission** | | | | | | | |
| Parish Offer/Share | 23,400 | - | 23,400 | - | - | 23,400 | 20,000 |
| DBF Parochial Fees | - | - | - | - | - | - | - |
| A Vicar Expenses and Vicarage | 4,106 | - | 4,106 | - | - | 4,106 | 4,558 |
| Children Worker Pension | - | 18 | 18 | - | - | 18 | 33 |
| Children's Work | 522 | - | 522 | - | - | 522 | 82 |
| Training | 198 | - | 198 | - | - | 198 | 59 |
| Local Mission and outreach | 606 | - | 606 | - | - | 606 | 538 |
| **Total Ministry** | **28,832** | **18** | **28,850** | **-** | **-** | **28,850** | **25,270** |
| **Church running expenditure** | | | | | | | |
| Upkeep of services | 427 | - | 427 | - | - | 427 | 469 |
| Covid-19 Supplies, eqipment | 65 | - | 65 | - | - | 65 | 735 |
| Music, organ & copyright | 1,207 | - | 1,207 | - | - | 1,207 | 2,103 |
| Insurance | 5,225 | - | 5,225 | - | - | 5,225 | 5,500 |
| Utilities | 4,863 | - | 4,863 | - | - | 4,863 | 4,955 |
| Cleaning | 3,942 | - | 3,942 | - | - | 3,942 | 3,234 |
| Regular maintenance | 1,029 | - | 1,029 | - | - | 1,029 | 1,095 |
| Major repairs & redecoration | 2,423 | 49,202 | 51,625 | 22,341 | | 73,966 | 10,969 |
| Garden | 104 | - | 104 | - | - | 104 | 810 |
| Management and Admin: | | | | | | | |
| Staff (note 10) | 9,943 | - | 9,943 | - | - | 9,943 | 9,793 |
| Photocopier | 2,925 | - | 2,925 | - | - | 2,925 | 2,533 |
| Bank Charges | 196 | - | 196 | - | - | 196 | 201 |
| Accounting Software | 160 | - | 160 | - | - | 160 | 140 |
| Other costs | 1,568 | - | 1,568 | - | - | 1,568 | 1,667 |
| Miscellaneous | 1,680 | - | 1,680 | - | - | 1,680 | 735 |
| **Total Church Running Expenses** | **35,757** | **49,202** | **84,959** | **22,341** | **-** | **107,300** | **44,938** |
| Halls and Property | | | | | | | |
| Broadwater hall | 1,643 | - | 1,643 | - | - | 1,643 | 5,857 |
| Birling Road hall (Note 9) | - | - | - | - | 13,273 | 13,273 | 20,091 |
| 2Tudor Court | 2,322 | - | 2,322 | - | - | 2,322 | 713 |
| 11 Ramslye Road | 806 | - | 806 | - | - | 806 | 1,375 |
| **Total Halls and Property** | **4,772** | **-** | **4,772** | **-** | **13,273** | **18,045** | **28,035** |
| **Total Church Activity** | **71,128** | **49,220** | **120,348** | **31,700** | **13,273** | **165,322** | **102,943** |
| PCC Expenses | - | - | - | - | - | - | |
| **Total expenditure** | **71,128** | **49,220** | **120,348** | **31,700** | **13,273** | **165,322** | **102,942** |

## Note 5 Grants Received for Work on Fabric

| £ | 2021 | 2020 |
|---|---|---|
| 1. Roof Repair | | |
| AllChurches Trust | 2,250 | - |
| Listed Places of Worship Scheme VAT grant | 11,151 | 1,038 |
| **Total** | **13,401** | **1,038** |
| 2. Glass Door Design and tender | 790 | - |
| **Totals of Grants for Fabric Work** | **14,191** | **1,038** |

## Note 6 Details of Fund Transfers from General Fund to Designated Repair Funds

| **Provision for repairs:** | | | | | | | |
|---|---|---|---|---|---|---|---|
| Major church repairs | (5,000) | 5,000 | - | - | - | - | - |
| 11 RR Major repairs | (670) | 670 | - | - | - | - | - |
| 2TC Major repairs | (520) | 520 | - | - | - | - | - |
| Total transfers in | - | **6,190** | - | - | - | - | **12,471** |
| Total transfers out | **(6,190)** | - | - | - | - | - | **(12,471)** |

## Note 7 Grants Payable

| **In 2021 the PCC made the following grants over £100:** | 2021 | 2020 |
|---|---|---|
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission Partners | **1,600** | **1,630** |
| **From Collections at Services (Restricted)** | | |
| Christian Aid (CA), including £175 Cheques and CAF direct to CA | 567 | 80 |
| St Mark's School Yr 6 leaver bibles | 510 | 505 |
| Harvest Diocesan Poverty and Hope Appeal (2021) | 260 | 150 |
| Christmas Charities: | | |
| Mayor's Toy Appeal (Collection in place of toys in 2020) | - | 290 |
| Children's Society including £20 CAF voucher | 500 | 300 |
| Bridge Trust | 250 | - |
| Tunbridge Wells Welcomes Refugees | 250 | - |
| **Total** | **2,337** | **1,325** |

## Note 8 Community Larder jointly with King Charles the Martyr

In August 2020, the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts.

| **£ Income** | **2,021** | **2,020** |
|---|---|---|
| Donations | 3,270 | 2,830 |
| Gift aid and GASDS | 475 | 583 |
| Customer payments | 2,537 | 980 |
| Interest | 5 | - |
| **Total Income** | **6,287** | **4,393** |
| **Surplus/(Deficit)** | **(956)** | **2,672** |
| **Brought Forward** | 2,672 | - |
| **Carried Forward** | **1,716** | **2,672** |

| **Expenditure** | **2021** | **2020** |
|---|---|---|
| Equipment | 50 | 884 |
| Other supplies | - | 36 |
| Training | 48 | 24 |
| Food Supplies | 7,145 | 777 |
| **Total Expenditure** | **7,243** | **1,720** |

## Note 9 Birling Road Hall Account

| £ Income | 2021 | 2020 | Expenditure | 2021 | 2,020 |
|---|---|---|---|---|---|
| Regular Hire | 18000 | 18,000 | Gas and Electricity | 3,999 | 3,936 |
| Adhoc Hire | 802 | 520 | Water | 1,089 | 1,034 |
| Covid-19 grant | - | 10,000 | Waste Disposal | 2,212 | 1,646 |
| Interest | 60 | 115 | Insurance | 830 | 829 |
| | | | Cleaning | 510 | 728 |
| | | | Grounds | 1,554 | 768 |
| | | | Fabric & Maintenance | 334 | 2,855 |
| | | | Legal Fees | 2745 | 8,294 |
| **Total Income** | **18,862** | **28635** | **Total Expenditure** | **13,273** | **20,090** |
| **Surplus** | **5,588** | **8,545** | | | |

## Note 10 Employees and Staff Cost

The number of full time equivalent employees during the year was 0.485. Most of the PCC's activities are carried out by volunteers.

**Salaries and Staff Costs**

| £ | 2021 | 2020 |
|---|---|---|
| Gross salaries | 9,943 | 9,793 |

No staff received salaries at a rate of more than £60,000 per annum.

## Note 11 Key Management and Financial Transactions with Members of the PCC and related parties

Payments to members of the PCC

| £ | | | |
|---|---|---|---|
| The Rev'd Claire Allwood | Expenses | 40 | 163 |

None of these payments were in connection with her role as a member of the PCC

The Chair of the PCC, The Rev'd Claire Allwood is a Self Supporting House for Duty Minister.

The Rev'd Laurence Powell, received a stipend from the Diocese and some of the Parish Offer from King Charles the Martyr paid to the Diocese was used to meet the cost of this stipend.

## Note 12 Tangible fixed assets for use by the PCC

| £ | Freehold Land and Buildings |
|---|---|
| | 2021 |
| | £ |
| Book value at 1 January 2019 | 269,174 |
| Disposals | - |
| Additions | - |
| Depreciations | - |
| Book value at 31 December 2019 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994;

(b) The houses at 11 Ramslye Road and 2 Tudor Court, which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £ 90,000. The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000.

## Note 13 Debtors falling due within one year

| | | | 2021 | | 2021 | 2020 |
|---|---|---|---|---|---|---|
| £ | GF | Desig'd | Restricted | Endowment | Total | |
| Tax recoverable inc GASDS | 4,569 | - | 809 | - | 5,378 | 5,146 |
| VAT grant DCMS | | - | - | - | - | 1,038 |
| Other Debtors | | - | 50 | - | 50 | 405 |
| **Total Debtors** | **4,569** | **-** | **859** | - | **5,428** | **6,589** |

## Note 14 Creditors: liabilities falling due within one year

| £ | | | 2021 | | 2021 | 2020 |
|---|---|---|---|---|---|---|
| | GF | Design'd | Restricted | Endowment | Total | |
| Accruals | (2,423) | (8,606) | (123) | - | (11,152) | (9,337) |
| Other creditors | (601) | (1,301) | (211) | (165) | (2,278) | - |
| Grant obligations | - | - | (1,240) | - | (1,240) | (300) |
| **Total Liabilities** | **(3,024)** | **(9,908)** | **(1,574)** | (165) | **(14,670)** | **(9,637)** |

## Note 15 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit with the Diocese

The three Repair Funds are held in deposit accounts with the Diocese

All other funds are held in current and Deposit Accounts at Barclays Bank, a Deposit Account with the Diocese, a residual £32 in a CBF account, and in the Petty Cash. These are treated as a combined set of banking accounts within the Finance Coordinator computer system, and any accrued interest is allocated pro rata to funds with an average balance over the year of £2,000.

## Note 16 Notice Deposits, Cash at Bank and in Hand

| £ | 2021 | 2020 |
|---|---|---|
| | £ | £ |
| Notice deposits (with a term of one months or less) | 176,913 | 230,300 |
| Cash at bank with immediate access | 69,184 | 53,487 |
| Petty cash | 56 | 89 |
| | 246,153 | 283,876 |

## Note 17 Pension Commitments

The PCC does not have a pension scheme, as it now has only one part time employee, and its recent full time employees in training posts did not wish to have a pension arrangement. Before the recent relevant legislation, a previous children and family worker was offered a 10% of salary contribution to a privately organised pension scheme. She left before she had set up such an arrangement, and the PCC maintains provision in a designated fund for making a payment into such a pension, currently standing at £8,606 (£8,588). This is treated as a liability potentially falling due within one year.

## Note 18 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds

**Designated Funds**

**Designated repair funds** for the church and the two houses, which received a total transfer of £6,190 in 2021 from the General Fund, the rates recommended by the Diocese.

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Three Designated funds for the refurbishment of the church roof, the internal refurbishment of the church and Broadwater Hall.**

**The Heating Design Fund**: provision to fund the design of a new heating system.

**The Designated Miscellaneous Fund** to contain small amounts of money set aside by the PCC for short periods.

At 31 December 2021 there was a total of £101,927 allocated to designated funds. The remaining unrestricted funds, held in the General Fund, amount to £57,853.

**The Restricted Funds comprise:**

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds

**Heating Fund,** established by a donation towards the forthcoming replacement of the current heating system

**The Organ Fund,** which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund,** established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends and off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund**. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's *unrestricted designated funds*. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be *permanent endowments*: the funds contributed by individuals are regarded as an *expendable endowment*.

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 DECEMBER 2021

## Note 19 Fund Movement Summary

| £ Fund | Brought Forward | Incoming | Outgoing | Transfer | Carried Forward |
|---|---|---|---|---|---|
| **General Fund** | **58,152** | **77,019** | **(71,128)** | **(6,190)** | **57,853** |
| **Designated Funds** | | | | | |
| Accommodation Fund PCC | **40,000** | - | - | - | **40,000** |
| Church Repair Fund | 50,299 | 49 | (24,957) | 5,000 | **30,391** |
| 2 Tudor Court | 7,968 | 14 | - | 520 | **8,503** |
| 11 Ramslye Road | 1,791 | 4 | - | 670 | **2,465** |
| Broadwater Hall Refurb | 1,948 | - | - | - | **1,948** |
| Church internal Refurb | 14,759 | 30 | (1,776) | - | **13,013** |
| Heating design fund | 5,028 | 10 | - | - | **5,038** |
| Pension LW Fund | - | 18 | (18) | - | **-** |
| Roof Fund | 22,512 | 24 | (22,469) | - | **67** |
| Miscellaneous Fund | 502 | - | - | - | **502** |
| **Total Designated** | **144,808** | **150** | **(49,220)** | **6,190** | **101,927** |
| **Total Unrestricted** | **202,960** | **77,169** | **(120,348)** | **-** | **159,781** |
| **Restricted** | | | | | |
| Children and Families Fund | 683 | - | - | - | 683 |
| Community Larder | 2,672 | 6,287 | (7,242) | - | 1,717 |
| Heating Fund | 4,399 | 9 | - | - | 4,408 |
| Pastoral Fund | 1,173 | - | - | - | 1,173 |
| Organ Fund | 26,910 | 55 | - | - | 26,965 |
| Parish Weekend Fund | 1,747 | - | - | - | 1,747 |
| Refurbishment Fund | 16,218 | 14,916 | (21,093) | - | 10,040 |
| Miscellaneous Restricted | 3,879 | 4,131 | (3,365) | - | 4,645 |
| **Total Restricted** | **57,681** | **25,397** | **(31,700)** | **-** | **51,378** |
| **Endowment Funds** | | | | | |
| Accommodation Fund | 129,174 | - | - | - | 129,174 |
| Birling Road Hall Fund | 160,166 | 18,862 | (13,273) | - | 165,754 |
| **Total Endowment** | **289,340** | **18,862** | **(13,273)** | **-** | **294,928** |
| **Total Funds** | **549,980** | **121,427** | **(165,322)** | **-** | **506,085** |

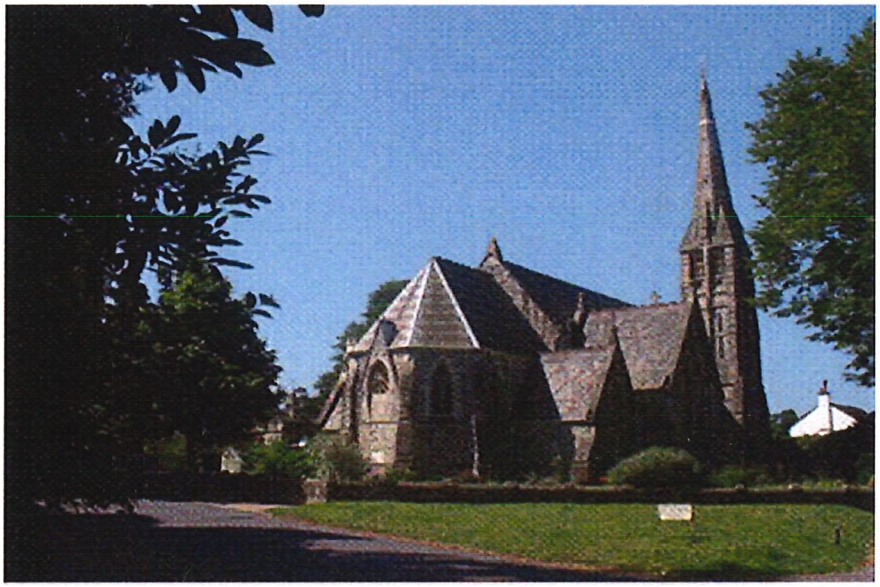
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK, TUNBRIDGE WI

England & Wales - Charity number 1131775

# Accounts

# ST MARK'S CHURCH

## BROADWATER DOWN, TUNBRIDGE WELLS



**Annual Report**

**and**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ended 31 December 2020**

**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**CHARITY INFORMATION**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Members of the Parochial Church Council**

| | | | |
|---|---|---|---|
| Rev'd Laurence Powell | Priest-in-Charge and Chairman | | |
| Rev'd Claire Allwood | Associate Vicar | | |
| Brian Lester | Churchwarden & Deputy | | |
| Keith D J Root | Churchwarden and Treasurer | | |
| Paul J Avis | | | |
| Julie Brown | | | |
| Catherine R Clayton | | from | 20 October 2020 |
| Pat Collins | | | |
| Anthony R Colwell | | from | 20 October 2020 |
| Louise Garner | | from | 20 October 2020 |
| Debbie Marsden | Safeguarding Officer | | |
| Rosina E V M Robinson | | from | 20 October 2020 |
| Evelyn Voller | | to | 20 October 2020 |

**Charity Commission Number:** 1131775

**Principal Address** The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

**Telephone number** 01892 526069

**Website** www.stmarkschurch.org.uk

**Email** office@stmarkschurch.org.uk

**Safeguarding Officer** Debbie Marsden
**Safeguarding Recruiter** Nicky Fisken

**Independent Examiner** Christopher Weller FCA
9 Calverley Park,
Tunbridge Wells
TN1 2SH

**Bankers** Barclays Bank
Calverley Road Branch
Tunbridge Wells

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**ST MARK'S CHURCH, TUNBRIDGE WELLS**

**ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

## Objects of the Charity

The PCC is responsible for co-operating with the Priest-in-charge and the Associate Vicar in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

## Achievement and performance

### The development of St Mark's in 2020

The changes in leadership of St Marks at Easter 2019 and the significant decrease in the size of the congregation in advance of and following the resignation of the previous Vicar from the Church of England was explained in the last report. Important factors of the recovery programme included the licensing of the Rev'd Claire Allwood as a self-supporting Associate Vicar on 8 September 2019, the restarting of the provision for children later that month, which had required the necessary fulfilling of Safeguarding requirements for the new leaders, and the enlivening of our 10am services by an expanding music group, including volunteers from our sister church, King Charles the Martyr (KCM). By March 2020 there had been a significant increase in the congregation.

Claire and her family moved into the church vicarage on 20 March 2020, providing a base for her ministry in the parish, especially important during the Covid-19 pandemic restrictions, which brought the physical gatherings of the church to an abrupt halt. With the input of significant technical expertise within KCM, the two churches were able to offer coordinated streamed services, missing only one Sunday, initially from the homes of the clergy and then from the churches themselves. The Sunday 8am and 10am Services were shared between the two churches, supplemented with varied 6.30pm services. These streamed services have attracted a wider audience than the normal congregations of the two churches, but on the other hand were not accessible to those without internet access. We also held on-line weekly All Age evening prayer up to July and also, again weekly, during Advent, and initially weekly, and from July monthly, on-line prayer meetings.

The inability of the church to meet physically for Easter and Christmas services was a disappointment to many, although in the gap between the first and second waves of the pandemic we were able to hold one service in the church each Sunday, within the strict social distancing and sanitisation requirements, alternating 8am and 10am with KCM. These included a successful Harvest Service in the church garden, with all these services being streamed to enable those who could not attend to participate remotely.

We were able to maintain contact with the congregation through a weekly distribution of the newsletter organised by the church office, giving details of the services available on Sunday and during the week, parish news, and the readings and some sermon notes. These were sent largely by email, but were delivered or posted to those without internet access.

The clergy, our Anna Chaplain shared with King Charles, Jennie Cuthbert, who was commissioned in January 2020, house group leaders and others have maintained telephone contact with many in the congregation. As last year, during December, we delivered Christmas Cards to the houses and apartments in the parish.

We now look forward to re-opening the church for services once the second wave restrictions are lifted, and to restarting all our other activities.

### The Electoral Roll, and Baptisms, Weddings, and Funerals,

The number of members on the electoral Roll at the time of the delayed APCM in October 2020 was 91, of which 27% were not resident in the parish, compared to the end 2019 figures of 58 of which 28% resided outside the parish.

Covid-19 restrictions have severely reduced the number of occasional offices, with five baptisms, no weddings, and one funeral in the church and nine at the crematorium.

### Community Larder

In August KCM and St Mark's jointly launched a Community Larder in the Broadwater Hall on a Wednesday, in association with FareShare and Tesco in Pembury. This initiative is managed by a joint committee, with the funds being recorded within St Mark's accounting system, and the end-year accounts are set out in Note 8 to the Financial Statements.

## The PCC

After its initial regular meetings, the PCC has continued to meet remotely using Zoom, and overall has met 8 times during 2020. During the course of the year the PCC:

- Agreed to propose to the APCM that the number of elected members be increased from six to nine. Covid-19 restrictions delayed the APCM until 20 October when 3 new members were elected together with two Deanery Synod representatives.
- Approved the risk assessments for the re-opening of the church after the first lockdown and subsequently;
- Approved the purchase of a contactless card donation device, which could also provide on-line card giving via the website;
- Continued to monitor the financial situation, and agreed a number of fabric projects as set out in the next Section

In planning its activities, the PCC has applied the guidance on public benefit issued by the Charity Commission.

## Fabric

The following major fabric projects have been taken forward this year:

1 Church hall flat roof – the recovering of Broadwater hall flat roof was the major refurbuishment completed in 2020, and included the clearing of the gutters and providing exit elbows on the drain pipes to allow access to these pipes.

2 The tender exercise for the refurbishment of the slated roofs of North Nave and Aisle, the chancel and all of the transepts, and the large vestry was completed in the autumn, and work is due to start in March 2021. We are grateful for a grant of £2,250 from the AllChurches Trust for a grant towards the cost of this work, and we have now received a grant of £1,038 from the Listed Places of Worship Scheme to cover the VAT on the architect fees and project management for this work undertaken during 2020.

3 Further design work and discussions with the Diocesian Advisory Committee have been conducted on the much delayed internal glass door, and it is hoped that this work can be started in 2021.

## Volunteers

The PCC would like to thank all the volunteers who have enabled the church to continue to operate during the Covid-19 restrictions, and in particular to Fiona and Michael Bacon, who have supervised and produced the streamed services from both churches, to Paul Clark, who has strengthened our music group during this time, to the small band of sidespeople who have enabled services to continue in church when deemed appropriate, and the small team that have transformed the church garden. We would also like to thank all those who have supported friends and neighbours over this period.

## Developing St Mark's Vision and Mission

In February the PCC developed and approved a "Called to Grow" plan with three year goals, based upon the mission action planning work which we had done as a whole community in the Autumn of 2019. This "Called to Grow" Plan was submitted to the Diocese as part of their "Called Together" mission initiative. Work began immediately upon our goals of developing our pastoral care team, a monthly group for young people, a full programme of welcoming social events and a Lent course focusing on peacework and different forms of prayer and spirituality. The Covid-19 pandemic sadly interrupted these developments.

The Associate Vicar thankfully was able to move into St Mark's Vicarage three days before the first lockdown; which enabled the streaming of worship services from the Vicarage, then from the church building, in addition to streaming from our sister church King Charles the Martyr, whose social media page we have been able to share. Work on our goals of developing our church building, improving our communication with the wider community and meeting local needs, has also continued apace. Plans for renovating the church roof in early 2021 have been actioned and floodlighting of the church fixed. Work has commenced on our website and the church garden, and noticeboards have been used to provide a place of sanctuary, remembrance and messages of hope, as well as sources of information as to how to access services of worship and other sources of support. Whilst local food insecurity had already been identified as a need in our Called to Grow Plan, the pandemic underlined this. In response, St Mark's, with King Charles the Martyr Church, established a weekly Community Larder, running from Broadwater Hall and revitalising our currently underused choir vestry, in August. By the end of the year this was supporting up to thirty households. Sadly, several baptisms and weddings have had to be postponed until next year. We have however been able to maintain contact with couples and families. We also have been able to offer funeral ministry, albeit with the necessary Covid restrictions.

We look forward to being able to gather again in 2021 as circumstances evolve and hope then to be able to review our pastoral and social plans and begin inclusive and welcoming activities and events which meet need for those of all ages.

## Financial Review

The General Fund, which pays for the general running costs of the church and its mission, shows a deficit of just over £5,000 in 2020. Although this is slightly less than the budgeted deficit based on the likely income at the start of the year, it was anticipated that the increase in the congregation up to the end of 2019 would continue though 2020 and would by the end of the year eliminate or at least significantly reduce the expected deficit. However, the restrictions put in place from mid March 2020 because of Cocid-19 have considerably disrupted our activities.

As the major reduction in church membership happened at Easter 2019, the comparison of the total planned giving between 2019 and 2020, which shows a fall of about £10,000 between the two years, is not a satisfactory indication of the development of the planned giving since May 2019.The planned giving income in 2020 is some £6,000 more than the annualised on-going planned giving in May 2019, reflecting the donations of new and returning members of the scheme since that time.

Covid-19 restrictions have impacted on the PCC's finances in a number of ways. On income, the level of standing orders has been maintained, and the majority of weekly envelope donors have moved to standing orders, or made regular payments on-line or with cheques. However, collections at services have fallen significantly, the lettings of the Broadwater Hall have ceased and all weddings in 2020 have been postponed. On expenditure, there have been savings on heating and lighting of the church, but additional expenditure on items to meet Covid-19 restrictions and also costs associated with the streaming of services.

The introduction of a contactless giving device and on-line giving via the website, have been particularly helpful in special collections associated with Harvest, the Toy and Christmas Services. The PCC will be exploring ways of making better use of these facilities.

As indicated above, the PCC has let a contract for the repair and refurbishment of the church and vestry roofs, and expects to place a contract for the much delayed installation of a glass door in the north porch. Both of these projects will be financed entirely from donated restricted funds, monies set aside by the PCC in designated funds over a number of years, and in the case of the roof also a welcome grant from the AllChurches Trust

Hence this work on major fabric projects will not impact on the General Fund. Nevertheless, at our current level of planned giving our general running cost budget is projected to show a deficit in 2021, and it is essential to achieve additional planed giving to eliminate this deficit and to enable the PCC to expand our mission to the parish.

### Pension liabilities

The PCC does not operate a pension scheme at present. It does, however, retain provision for a pension liability for a previous full-time employee, who left well before the present pension legislation. Further details are given in Note 16 of the Financial Statement.

### Reserves policy

The long term financial implications of the major changes during 2019, and the impact of the Covid-19 pandemic illustrate the importance of maintaining adequate reserves within the General Fund.

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £50,000 in its General Fund, which it is currently doing.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese, and which are kept in separate Diocesan deposit accounts It has also set up some designated funds associated with various aspects of the fabric. Without these funds the work on the roof could not have been afforded.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, and these are reviewed on a regular basis.

## Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities regularly to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks.

**Vulnerable Persons** - The PCC has adopted the Diocesan Promoting a Safer Church - Safeguarding Policy Statement for Children, Young People and Adults. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practice. The PCC has considered and agreed which posts (voluntary or otherwise) within the church require a DBS disclosure and an appropriate level of training. The PCC follows the Safer Recruitment Practice Guidance, which was published in July 2016 and reviewed in May 2017.

The post of Parish Safeguarding Officer is held by Debbie Marsden whose role it is to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fisken who is responsible for checking candidates' Disclosure application forms and confirming the accuracy of identity documents prior to submitting the forms.

**Finance -** as indicated above, with the current level of planned giving, the General Fund budget for 2021 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention later in the year.

The PCC is keeping a close watch on the effect on income streams into the General Fund of the arrangements being put in place by the Government and Church Authorities for controlling the Covid 19 pandemic. It is also continuing to monitor the future requirements for upkeeping the church fabric.

## Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Priest in Charge, the Associate Vicar and the churchwardens.

## Statement of Safeguarding Responsibilities of Members of the Parochial Church Council

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

## Statement of Financial Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1 select suitable accounting policies and apply them consistently;

2 observe the methods and principles in the Charities SORP;

3 make judgements and estimates that are reasonable and prudent;

4 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

5 prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Approval

This report was approved by the PCC at its meeting on 20 April 2021 and signed on its behalf by:

LJPowell

The Rev'd Laurence Powell
Priest-in-charge and PCC Chairman
Date

## INDEPENDENT EXAMINER'S REPORT
## TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
## ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2020 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 11 to 14.

**Responsibilities and basis of report**

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanation 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 my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

**Independent examiner's statement**

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

1 accounting records were not kept in respect of the Charity 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 that 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.

Christopher Weller FCA

Date 27 April 2021

## ST MARK'S CHURCH, TUNBRIDGE WELLS
## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2020

| | Note | Unrestricted Funds: General Fund £ | Unrestricted Funds: Designated Funds £ | Unrestricted Funds: Total £ | Restricted Funds £ | Endowment Funds £ | Total Funds 2020 £ | Total Funds 2019 £ |
|---|---|---|---|---|---|---|---|---|
| **INCOME AND ENDOWMENTS:** | 2 | | | | | | | |
| Donations and legacies | | 46,648 | 100 | 46,748 | 6,175 | - | 52,923 | 69,188 |
| Charitable activities | | 423 | - | 423 | - | - | 423 | 3,500 |
| Income from lettings | | 27,217 | - | 27,217 | - | 18,520 | 45,737 | 44,347 |
| Bank interest | | 220 | 369 | 589 | 181 | 115 | 885 | 876 |
| Other income | | 447 | - | 447 | 1,030 | - | 1,477 | 116 |
| Grants | | 1,038 | - | 1,038 | - | 10,000 | 11,038 | 971 |
| **Total income and endowments** | | 75,993 | 469 | 76,461 | 7,386 | 28,635 | 112,483 | 118,998 |
| **EXPENDITURE:** | 4 | | | | | | | |
| Charitable activities | | 74,911 | 4,775 | 79,686 | 3,165 | 20,091 | 102,942 | 99,896 |
| **Total expenditure** | | 74,911 | 4,775 | 79,686 | 3,165 | 20,091 | 102,942 | 99,896 |
| **Net income/(expenditure)** | | 1,081 | (4,306) | (3,225) | 4,222 | 8,544 | 9,541 | 19,102 |
| **Gross transfers between funds in** | | - | 6,184 | 6,184 | - | - | 6,184 | 12,471 |
| **Gross transfers between funds out** | | (6,184) | - | (6,184) | - | - | (6,184) | (12,471) |
| **Net transfers between funds** | 6 | (6,184) | 6,184 | - | - | - | - | - |
| **Net movement in funds** | | (5,103) | 1,878 | (3,225) | 4,222 | 8,544 | 9,541 | 19,102 |
| **Reconciliation of funds:** | 19 | | | | | | | |
| Total funds brought forward | | 63,254 | 142,930 | 206,184 | 53,460 | 280,796 | 540,440 | 521,338 |
| **Total funds carried forward** | | 58,152 | 144,808 | 202,960 | 57,681 | 289,340 | 549,981 | 540,440 |

In the SOFA and the Balance Sheet, and all of the tables in the Notes, the component figures may not sum to the totals because of roundings to the nearest £.

The Notes on pages 11 to 23 form part of these accounts.

## ST MARK'S CHURCH, TUNBRIDGE WELLS

## BALANCE SHEET

## AS AT 31 DECEMBER 2020

| £ | Note | Unrestricted Funds | | | Restricted Funds | Endowment Funds | Total Funds | Total Funds |
|---|---|---|---|---|---|---|---|---|
| | | General | Designated | Total Unrestricted | | | 2020 | 2019 |
| **FIXED ASSETS** | | | | | | | | |
| Tangible assets | 11,18 | | 40,000 | 40,000 | - | 229,174 | 269,174 | 269,174 |
| **CURRENT ASSETS** | | | | | | | | |
| Debtors | 12 | 5,322 | - | 5,322 | 1,267 | - | 6,589 | 4,569 |
| Deposit Accounts | | 62,581 | 111,702 | 174,283 | 31,535 | 24,482 | 230,300 | 223,264 |
| Cash at bank and in hand | | (9,401) | 1,694 | (7,707) | 25,579 | 35,684 | 53,556 | 55,185 |
| Current Assets | 14,15 | 58,501 | 113,396 | 171,898 | 58,381 | 60,166 | 290,445 | 283,018 |
| **CREDITORS: Amounts falling due within one year** | 13 | (349) | (8,588) | (8,937) | (700) | - | (9,637) | (11,753) |
| **Net current assets / (liabilities)** | | 58,152 | 104,808 | 162,961 | 57,681 | 60,166 | 280,808 | 271,265 |
| **Total assets less current liabilities** | | 58,152 | 144,808 | 202,961 | 57,681 | 289,340 | 549,982 | 540,439 |
| **TOTAL NET ASSETS** | | 58,152 | 144,808 | 202,960 | 57,681 | 289,340 | 549,981 | 540,439 |
| **FUND BALANCES** | | | | | | | | |
| Unrestricted Funds | | | | | | | | |
| General funds | | 58,152 | - | - | - | - | - | 63,254 |
| Designated funds | | - | 144,808 | - | - | - | - | 142,930 |
| Total Unrestricted Funds | | - | - | 202,960 | - | - | - | 206,184 |
| Restricted Funds | | - | - | - | 57,681 | - | - | 53,460 |
| Endowment Funds | | - | - | - | - | 289,340 | - | 280,796 |
| Total Funds | | - | - | - | - | - | 549,981 | 540,439 |

The Financial statements were approved by the PCC on 20 April 2021 and were signed on its behalf by:

L J Powell

The Rev'd Laurence Powell
Priest in Charge and PCC Chairman

Keith S. J. Root

Keith Root
Churchwarden and Treasurer

Charity number: 1131775

The Notes on page 11 to 23 form part of these accounts.

# NOTES TO THE ACCOUNTS 2020

## Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 195).

These financial statements have been prepared under on an accruals basis 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" provisions, in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

### a. Going Concern

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern, including the restrictions imposed to counter the Covid-19 pandemic. The PCC has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

### b. Income

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**Income from donations and legacies includes:**

i. Recoverable gift aid including Gift Aid Small Donations Scheme (GASDS). This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured,

iii. Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably. There were no legacies in 2020.

**Income from charitable activities** represents income from parochial fees receivable by the PCC.

**Investment income** represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

**c. Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

**d. Fund accounting**

**General funds** are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

**Designated funds** comprise unrestricted funds that have been set aside by the PCC for particular purposes

**Restricted funds** are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects

**Endowment funds** are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in note 18

**e. Tangible Fixed assets**

**Consecrated and benefice property**

Consecrated and beneficed property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as "inalienable" property, intended to be held indefinitely for the PCC's own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £15,080,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have either a very long useful life, or a residual value, based on their current value, which is not materially different from their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

**f. Short term deposits**

These are cash held on deposit with the bank, the Diocese or CCLA.

**g. Financial instruments**

The PCC's financial assets and Financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive.

**h. Pension scheme arrangements**

The PCC does not currently operate any pension scheme for its employees, but retains a liability to pay into a private pension scheme of a previous Children and Family Worker (See note 17-)

**i. Exemption from preparing a cashflow statement**

There are no non cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from those associated with the contracted work on the church as recorded in the annual report and which will be largely borne by designated and restricted funds.

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2020

## Note 2 Incoming Resources

| £ | 2020 | | | | | | 2019 |
|---|---|---|---|---|---|---|---|
| | | Unrestricted | | Restricted | Endowment | Total | TOTAL |
| | GF | Designated | Total UR | | | | |
| **Planned Giving** | | | | | | | |
| Gift aided donations | 31,604 | - | 31,604 | 1,342 | - | 32,946 | 33,615 |
| Tax recoverable | 7,859 | - | 7,859 | 336 | - | 8,195 | 8,456 |
| CAF PG | 1,333 | - | 1,333 | - | - | 1,333 | 9,634 |
| Other PG | 3,087 | - | 3,087 | - | - | 3,087 | 3,721 |
| **Subtotal Planned Giving** | **43,884** | - | 43,884 | 1,678 | - | 45,561 | 55,426 |
| **Other Voluntary Giving** | | | | | | | |
| Collections | 1,196 | - | 1,196 | 54 | - | 1,250 | 4,675 |
| Cashless | 180 | - | 180 | 417 | - | 597 | - |
| Gift Aided donation | 578 | - | 578 | 2,518 | - | 3,096 | 5,888 |
| Other tax recoverable | 644 | - | 644 | 749 | - | 1,393 | 2,480 |
| Other donations | 166 | 100 | 266 | 760 | - | 1,026 | 531 |
| Parish events | - | - | - | - | - | - | 188 |
| Legacies | - | - | - | - | - | - | |
| **Subtotal Other** | 2,764 | 100 | 2,864 | 4,498 | - | 7,362 | 13,762 |
| **Subtotal Voluntary Giving** | **46,648** | **100** | **46,748** | **6,175** | **-** | **52,923** | **69,188** |
| **Lettings of houses and Hall hirings** | | | | | | | |
| Broadwater hall | 1,345 | - | 1,345 | - | - | 1,345 | 1,401 |
| Birling Road Hall letting | - | - | - | - | 18,520 | 18,520 | 20,649 |
| 2 Tudor Court | 13,728 | - | 13,728 | - | - | 13,728 | 13,626 |
| 11 Ramslye Road | 12,144 | - | 12,144 | - | - | 12,144 | 8,671 |
| **Subtotal** | **27,217** | **-** | **27,217** | **-** | **18,520** | **45,737** | **44,347** |
| Fees PCC | 423 | - | 423 | (1) | - | 422 | 1,944 |
| DBFSal fees | - | - | - | - | - | - | 1,556 |
| Subtotal | **423** | | **423** | **(1)** | | **422** | **3,500** |
| Interest | 220 | 369 | 589 | 181 | 115 | 885 | 876 |
| Other Income | 447 | - | 447 | 1,030 | - | 1,477 | 116 |
| Grants | 1,038 | - | 1,038 | - | 10,000 | 11,038 | 971 |
| **Total Income** | **75,993** | **469** | **76,461** | **7,386** | **28,635** | **112,482** | **118,998** |

## Note 3 Parochial Fees

Up to the end of 2019, the Diocese allowed PCCs to retain the Diocesan Board of Finance's (DBF) component of Parochial fees, but asked that these be taken into account when deciding on the Parish Offer. From 1 January 2020, the DBF component of these fees has been paid directly to the Diocese.

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR ENDED 31 DECEMBER 2020

## Note 4 RESOURCES EXPENDED

| £ | 2020 Unrestricted GF | Designated | Total UR | Restricted | Endowment | 2020 Total | 2019 Total |
|---|---|---|---|---|---|---|---|
| **Away Giving** | | | | | | | |
| Overseas | 1,630 | - | 1,630 | 80 | - | 1,710 | 1,600 |
| Home | 25 | - | 25 | 740 | - | 765 | 1,139 |
| St Mark's School | 30 | - | 30 | 475 | - | 505 | 284 |
| Community Larder (note 8) | - | - | - | 1,721 | - | 1,721 | - |
| DBF Charity | - | - | - | - | - | - | 633 |
| **Total Away Giving** | **1,684** | **-** | **1,684** | **3,016** | **-** | **4,701** | **3,656** |
| **Ministry and Mission** | | | | | | | |
| Parish Offer/Share | 20,000 | - | 20,000 | - | - | 20,000 | 20,533 |
| DBF Parochial Fees | - | - | - | - | - | - | - |
| A Vicar Expenses and Vicarage | 4,558 | - | 4,558 | - | - | 4,558 | 4,089 |
| Music group director | - | - | - | - | - | - | 6,670 |
| Children Worker Pension | - | 33 | 33 | - | - | 33 | 32 |
| Children's Work | 82 | - | 82 | - | - | 82 | 211 |
| Training | 59 | - | 59 | - | - | 59 | 2,505 |
| Local Mission and outreach | 538 | - | 538 | - | - | 538 | 1,457 |
| **Total Ministry** | **25,237** | **33** | **25,269** | **-** | **-** | **25,269** | **35,497** |
| **Church running expenditure** | | | | | | | |
| Upkeep of services | 469 | - | 469 | - | - | 469 | 1,753 |
| Covid-19 Supplies, eqipment | 735 | - | 735 | - | - | 735 | - |
| Music, organ & copyright | 2,103 | - | 2,103 | - | - | 2,103 | 4,685 |
| Insurance | 5,500 | - | 5,500 | - | - | 5,500 | 5,372 |
| Utilities | 4,955 | - | 4,955 | - | - | 4,955 | 5,550 |
| Cleaning | 3,234 | - | 3,234 | - | - | 3,234 | 3,729 |
| Regular maintenance | 1,095 | - | 1,095 | - | - | 1,095 | 4,916 |
| Major repairs & redecoration | 6,227 | 4,742 | 10,969 | - | | 10,969 | 1,000 |
| Garden | 810 | - | 810 | - | - | 810 | 504 |
| Management and Admin: | | | | | | | |
| Staff (note 10) | 9,793 | - | 9,793 | - | - | 9,793 | 8,105 |
| Photocopier | 2,533 | - | 2,533 | - | - | 2,533 | 2,360 |
| Other costs | 1,667 | - | 1,667 | - | - | 1,667 | 1,796 |
| Miscellaneous | 735 | - | 735 | - | - | 735 | 404 |
| **Total Church Running Expenses** | **39,854** | **4,742** | **44,597** | **-** | **-** | **44,597** | **40,174** |
| Halls and Property | | | | | | | |
| Broadwater hall | 5,707 | - | 5,707 | 149 | - | 5,857 | 681 |
| Birling Road hall (Note 9) | - | - | - | - | 20,091 | 20,091 | 15,424 |
| 2Tudor Court | 713 | - | 713 | - | - | 713 | 699 |
| 11 Ramslye Road | 1,375 | - | 1,375 | - | - | 1,375 | 1,850 |
| **Total Halls and Property** | **7,795** | **-** | **7,795** | **149** | **20,091** | **28,035** | **18,654** |
| **Total Church Activity** | **74,570** | **4,775** | **79,345** | **3,165** | **20,091** | **102,602** | **97,981** |
| Bank Charges | 201 | - | 201 | - | - | 201 | 283 |
| Gov'nce Costs and Accounting | 140 | - | 140 | - | - | 140 | 1,632 |
| **Total expenditure** | **74,911** | **4,775** | **79,686** | **3,165** | **20,091** | **102,942** | **99,896** |

## Note 5 Governance Costs

| £ | 2020 Unrestricted Funds | | | | | 2020 | 2019 |
|---|---|---|---|---|---|---|---|
| | General | Designated | Total | Restricted | Endowment | Total | Total |
| Independent Examiner Fee | - | - | - | - | - | - | 1,560 |
| PCC expenses | - | - | - | - | - | - | 72 |
| **Total** | **-** | **-** | **-** | **-** | **-** | **-** | **1,632** |

## Note 6 Details of Fund Transfers

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Provision for repairs:** | | | | | | | |
| Major church repairs | (5,000) | 5,000 | - | - | - | - | - |
| 11 RR Major repairs | (665) | 665 | - | - | - | - | - |
| 2TC Major repairs | (519) | 519 | - | - | - | - | - |
| Other | - | - | - | - | - | - | - |
| Total transfers in | - | **6,184** | **-** | **-** | **-** | - | **12,471** |
| Total transfers out | **(6,184)** | | | | | | (12,471) |

## Note 7 Grants Payable

| **In 2019 the PCC made the following grants** | **2020** | **2019** |
|---|---|---|
| **From General Funds** | | |
| Church Mission Society (CMS) - support for our Mission | **1,630** | **1,600** |
| **From Collections at Services (Restricted)** | | |
| Christian Aid | 80 | - |
| St Mark's School Yr 6 leaver bibles (inc £25 from General Fund) | 505 | 284 |
| St Augustine's Harvest Appeal * | 150 | - |
| Mayor's Toy Appeal * | 290 | - |
| Children's Society | 300 | 500 |
| Christmas Appeal for Local Charities | - | 600 |
| **Total** | **1,325** | 1,384 |

* in previous years, donations have been in the form of food and toys, not possible in 2020 under Covid-19 restrictions.

## Note 8 Community Larder jointly with King Charles the Martyr

In August 2020, the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts.

| £ **Income** | **2020** |
|---|---|
| Donations | 2,830 |
| Gift aid and GASDS | 583 |
| Customer payments | 980 |
| **Total Income** | **4,393** |
| **Balance at 31 Dec 2020** | **2,672** |

| **Expenditure** | **2020** |
|---|---|
| Equipment | 884 |
| Other supplies | 36 |
| Training | 24 |
| Food Supplies | 777 |
| **Total Expenditure** | **1,720** |

## Note 9 Birling Road Hall Account

| £ Income | 2020 | 2019 | Expenditure | 2020 | 2,019 |
|---|---|---|---|---|---|
| Regular Hire | 18,000 | 18000 | Gas and Electricity | 3,936 | 4,543 |
| Adhoc Hire | 520 | 2649 | Water | 1,034 | 1,620 |
| Covid-19 grant | 10,000 | | Waste Disposal | 1,646 | 1,946 |
| Interest | 115 | 124 | Insurance | 829 | 814 |
| | | | Cleaning | 728 | 1,139 |
| | | | Grounds | 768 | 1,790 |
| | | | Fabric & Maintenance | 2,855 | 3,572 |
| | | | Legal Fees | 8,294 | |
| **Total Income** | **28,635** | **20773** | **Total Expenditure** | **20,091** | **15,424** |
| **Surplus** | **8,544** | **5,349** | | | |

## Note 10 Employees and Staff Cost

The number of full time equivalent employees during the year was 0.485 (2019 monthly average 0.75). Most of the PCC's activities are carried out by volunteers.

**Salaries and Staff Costs**

| £ | 2019 | 2018 |
|---|---|---|
| Gross salaries | 9,793 | 15,033 |

No staff received salaries at a rate of more than £60,000 per annum.

## Note 11 Key Management and Financial Transactions with Members of the PCC and related parties

Payments to other members of the PCC

| £ | | 2020 | 2019 |
|---|---|---|---|
| The Rev'd Claire Allwood | Expenses | 163 | 346 |
| Mr Paul Avis | Professional Fees | 2500 | 2,500 |
| The Rev'd Peter Sanlon | Expenses (Jan to March 2019) | | 1,090 |

None of these payments were in connection with their role as a member of the PCC

The Chairman of the PCC, the Rev'd Laurence Powell, received a stipend from the Diocese and some of the Parish Offer from King Charles the Martyr paid to the Diocese was used to meet the cost of these stipends.

The Rev'd Claire Allwood is a clergy member of the PCC and is a Self Supporting House for duty Minister.

## Note 12 Tangible fixed assets for use by the PCC

| £ | Freehold Land and Buildings 2020 |
|---|---|
| | £ |
| Book value at 1 January 2019 | 269,174 |
| Disposals | - |
| Additions | - |
| Depreciations | - |
| Book value at 31 December 2019 | 269,174 |

(a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994;

(b) The houses at 11 Ramslye Road and 2 Tudor Court, which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £ 90,000. The house at 11 Ramslye Road is insured for £189,000 and the house at 2 Tudor Court for £234,500.

## Note 13 Debtors falling due within one year

| | | | 2020 | | 2019 |
|---|---|---|---|---|---|
| £ | GF | Desig'd | Restricted | | |
| Tax recoverable inc GASDS | 4,232 | - | 914 | 5,146 | 4,569 |
| VAT grant DCMS | 1,038 | - | - | - | - |
| Other Debtors | 52 | - | 353 | 405 | - |
| **Total Debtors** | **5,322** | **-** | **1,267** | **5,551** | **4,569** |

## Note 14 Creditors: liabilities falling due within one year

| £ | | | 2020 | | 2019 |
|---|---|---|---|---|---|
| | GF | Design'd | Restricted | Total | |
| Taxation and social security | - | - | - | - | (11) |
| Other creditors | 349 | 8,588 | 400 | 9,337 | (8,556) |
| Accruals | - | - | - | - | (2,086) |
| Grant obligations | - | - | 300 | 300 | (1,100) |
| **Total Liabilities** | **349** | **8,588** | **700** | **9,637** | **(11,753)** |

## Note 15 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit with the Diocese

The three Repair Funds are held in Deposit accounts with the Diocese

All other funds are held in current and Deposit Accounts at Barclays, a Deposit Account with the Diocese, a residual £35 in a CBF account, and in the Petty Cash. These are treated as a combined set of accounts within the Finance Coordinator computer system, and any accrued interest is allocated pro rata to funds with an average balance over the year of £2,000.

## Note 16 Cash at Bank and in Hand

| £ | 2020<br>£ | 2019<br>£ |
|---|---|---|
| | 53,487 | 55,041 |
| Cash at bank with immediate access | 230,300 | 223,264 |
| Notice deposits (with a term of one months or less) | 69 | 144 |
| Petty cash | 283,856 | 278,449 |

## Note 17 Pension Commitments

The PCC does not have a pension scheme, as it now has one part time employee, and its recent full time employees in training posts did not wish to have a pension arrangement. Before the recent relevant legislation, a previous children and family worker was offered a 10% of salary contribution to a privately organised pension scheme. She left before she had set up such an arrangement, and the PCC maintains provision for making a payment into such a pension scheme in a designated fund, currently standing at £8,588. This is treated as a liability potentially falling due within one year.

## Note 18 Funds

**The Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds

### Designated Funds

**Designated repair funds** for the church and the two houses, which received a total transfer of £6,184 from the General Fund, the rates recommended by the Diocese.

**The Designated Accommodation Fund** contains unrestricted funds tied up in the two houses amounting to £40,000.

**Three Designated funds for the refurbishment of the church roof, the internal refurbishment of the church and Broadwater Hall.** In addition to transfers to the two church funds by the PCC, any unrestricted collections at weddings and funerals are posted to the these funds.

**The Heating Design Fund**: provision to fund the design of a new heating system.

**The Designated Ministry Staff Fund** (previously the Ministry Assistants Fund) into which the PCC had allocated funds to cover the costs of Ministry Assistants, Music Group Director and other Ministry Staff. This Fund has now been closed.

**The Designated Miscellaneous Fund** to contain small amounts of money set aside by the PCC for short periods.

At 31 December 2020 there was a total of £144,808 allocated to designated funds. The remaining unrestricted funds, held in the General Fund, amount to £58,152.

### The Restricted Funds comprise:

**The Children and Family Fund** transferred from the Miscellaneous Restricted Funds

**Heating Fund,** established by a donation towards the forthcoming replacement of the current heating system

**The Organ Fund,** which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

**The Pastoral Fund,** established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

**The Parish Weekend Fund**, which consists of funds subscribed or donated to meet the costs of Parish Weekends and off-site parish events.

**The Refurbishment Fund**, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church.

**Miscellaneous Restricted Funds**, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year.

**The Endowment Funds comprise:-**

**The Birling Road Hall Fund**. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

**The Accommodation Fund**. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's *unrestricted designated funds*. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be *permanent endowments*: the funds contributed by individuals are regarded as an *expendable endowment*.

# ST MARK'S CHURCH, TUNBRIDGE WELLS
# NOTES TO THE ACCOUNTS
# FOR THE YEAR TO 31 DECEMBER 2020

## Note 19 Fund Movement Summary

| £ Fund | Brought Forward | Incoming | Outgoing | Transfer | Carried Forward |
|---|---|---|---|---|---|
| **General Fund** | **63,254** | **75,993** | **(74,911)** | **(6,183)** | **58,152** |
| **Designated Funds** | | | | | |
| Accommodation Fund PCC | 40,000 | - | - | - | 40,000 |
| Church Repair Fund | 45,156 | 144 | - | 5,000 | 50,299 |
| 2 Tudor Court | 7,426 | 23 | - | 519 | 7,968 |
| 11 Ramslye Road | 1,122 | 4 | - | 665 | 1,791 |
| Broadwater Hall Refurb | 1,948 | - | - | - | 1,948 |
| Church internal Refurb | 19,338 | 163 | (4,742) | - | 14,759 |
| Heating design fund | 5,009 | 19 | - | - | 5,028 |
| Pension LW Fund | 0 | 33 | (33) | - | - |
| Roof Fund | 22,429 | 83 | - | - | 22,512 |
| Miscellaneous Fund | 502 | - | - | - | 502 |
| **Total Designated** | **142,930** | **469** | **(4,775)** | **6,183** | **144,808** |
| **Total Unrestricted** | **206,184** | **76,461** | **(79,686)** | **-** | **202,960** |
| **Restricted** | | | | | |
| Children and Families Fund | 683 | - | - | - | 683 |
| Community Larder | - | 4,393 | (1,720) | - | 2,672 |
| Heating Fund | 4,383 | 16 | - | - | 4,399 |
| Pastoral Fund | 1,173 | - | - | - | 1,173 |
| Organ Fund | 26,811 | 99 | - | - | 26,910 |
| Parish Weekend Fund | 1,747 | - | - | - | 1,747 |
| Refurbishment Fund | 14,886 | 1,332 | - | - | 16,218 |
| Miscellaneous Restricted | 3,777 | 1,547 | (1,445) | - | 3,879 |
| **Total Restricted** | **53,460** | **7,386** | **(3,165)** | **-** | **57,681** |
| **Endowment Funds** | | | | | |
| Accommodation Fund | 129,174 | - | - | - | 129,174 |
| Birling Road Hall Fund | 151,622 | 28,635 | (20,091) | - | 160,166 |
| **Total Endowment** | **280,796** | **28,635** | **(20,091)** | **-** | **289,340** |
| **Total Funds** | **540,440** | **112,483** | **(102,942)** | **-** | **549,980** |