

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, STONE NEXT DARTFORD

England & Wales · Charity number 1131836

Details

Other names ST MARY'S PCC, STONE

Status Registered

Legal form Previously excepted

Registered 2009-09-25

Register [View on the Charity Commission register](#)

Contact

Address The Rectory
Church Road
Greenhithe
DA9 9BE

Phone 01322382076

Email dla41135@gmail.com

Website www.stmarystone.org

Activities

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

Activities: Primary responsibility to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. Promotes in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Classification

- **How:** 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.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£130,966	£503,662	-	-
2023-12-31	£355,878	£102,540	-	-
2022-12-31	£91,118	£78,132	-	-
2021-12-31	£286,253	£54,610	-	-
2020-12-31	£55,137	£46,650	-	-

Trustees

Name	Role	Appointed
KENNETH WILLIAM CLARK	Chair	
CATHERINE MARGARET STOCK		2023-04-16
DEBORAH ROSE LAMBERT		2021-04-18
DIANNE LOUISE ADAIR		
JAMES IAN PURKISS SHIPP		2024-04-14
KATHRYN HEATHER SWANSTON		2021-04-18
LOIS YVONNE DERHAM		2020-10-04
MARGARET ANNE JARVIS		2024-04-14
MAUREEN WENDY FRANKE		2018-04-22
Rev PAUL DAVIES		2024-04-14
SHARON ROSE BRYAN		2024-04-14
Samuel Victor Nnamani		2025-05-11
THELMA GLADYS BRISTOW		2024-04-14

Accounts

St Mary the Virgin

in the Parish of Stone



**Annual Report & Financial Statements
of the Parochial Church Council
for the year ending 31 December 2024**

For Christ's Sake †

CONTENTS

Agenda and Minutes

Agenda for the Vestry and Annual Parochial Church Meetings 2025	3
Minutes of the Vestry Meeting held on 14 th April 2024	4
Minutes of the Annual Parochial Church Meeting held on 14 th April 2024	4

Annual Report of the Parochial Church Council

Administrative Information, Membership	7
Safeguarding, Risk Management, Attendance	8
Proceedings of the Parochial Church Council	9
Financial Review	9
Reserves Policy	10
Fabric, Goods and Ornaments	10
Deanery Synod	11
Matters of Parochial or General Church Interest	11
MCK (Mary's Child Kent)	13
Eco- Church	13
Mother's Union	14
Messy Church	14
Gemstones	14

Finance

Income and Expenditure Pie Charts 2024	15
Independently Examined Accounts 2024	16

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 11th May 2025 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting 14th April 2024
3. Election of representatives to the Deanery Synod
4. Election of representatives to the Parochial Church Council.
5. To receive and consider reports arising from the following:
 - 5.1 Electoral Roll
 - 5.2 Proceedings of Parochial Church Council
 - 5.3 Financial Affairs
 - 5.4 Audited Accounts
 - 5.5 Fabric, goods & ornaments
 - 5.6 Proceedings of Deanery Synod
 - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

St Mary the Virgin, Stone
Minutes of the Vestry Meeting & Annual Parochial Church Meeting
held on Sunday 14th April 2024 at 11.30am in church.

Prayers

The meetings opened with the invocation of the Holy Spirit and prayer led by the Rector.

Vestry Meeting

Number present – 25

The Rector offered thanks on behalf of the church congregation to various people for the roles they had fulfilled over the past year: Churchwardens Lois Derham and Maureen Franke, Electoral Roll Officer Thelma Bristow and, in their absence, Dianne Adair and Deborah Lambert (Treasurer and Parish Safeguarding Officer respectively). He also thanked fellow ministers Reader Dennis Moor and Licensed Lay Minister Kathryn Swanston and welcomed to the ministry team The Revd. Paul Davies. Having provided Sunday cover on a casual basis up until now, Paul would receive a licence as Associate Rector in the benefice of Stone, giving him some more recognition and security. He would continue to offer this service as a self-supporting minister. The Archdeacon of Rochester would be visiting to give Paul the Bishop's licence at Holy Communion on Ascension Day (9th May).

Lastly, particular thanks were offered to Jeanne Hoadley and Kate Stock for their considerable loyalty and work in restarting Gemstones the children's group now meeting during Sunday morning service each week except for Family Service.

Election of Churchwardens

There were only two nominations for Churchwarden: Lois Derham (proposed by George Adair and seconded by Thelma Bristow) and Maureen Franke (proposed by Colin Whiskin and seconded by Janet Gardner). By a show of hands they were duly re-elected for upcoming year.

Annual Parochial Church Meeting (APCM)

Number present - 25

1. Apologies

Dianne Adair, Deborah Lambert, Ruth Reynolds, Kelvin Reynolds, John Woods and Margaret Apsley.

2. Minutes of previous Annual Parochial Church Meeting held on 16th April 2023.

The minutes of 2023's APCM had been circulated. These were approved by all present as a true record.

3. Election of representatives to the Deanery Synod

There was no election to the Deanery Synod this year.

4. Election of representatives to the Parochial Church Council (PCC).

The following were proposed and seconded as indicated for five of the six vacancies:

Thelma Bristow (proposed by Maggie Jarvis, seconded by Paul Davies)

Sharon Bryan (proposed by Maggie Jarvis, seconded by Thelma Bristow)

Maggie Jarvis (proposed by Dianne Adair, seconded by George Adair)

Deborah Lambert (proposed by Thelma Bristow, seconded by Janet Woodward)

James Shipp (proposed by Maggie Jarvis, seconded by Michael Woodward)

All were duly elected, and straws would be drawn to determine who would serve two and three year terms.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Thelma Bristow, as Electoral Roll Officer, reported that the annual revision had taken place but that there was one late applicant whom she would like to add. This was agreed and so she was able to report that there were 74 members, 35 being resident within the Parish of Stone and 39 being non-resident.

5.2 Proceedings of the Parochial Church Council

The Rector referred to the report circulated prior to the meeting and asked whether there were any questions, comments, or observations. There were none. In presenting that report the Rector made brief comment on attendance which on certain occasions had gone up and on others had gone down. He spoke of the successful campaign to secure the entirety of the sale proceeds of the old hall which had meant that the building work could be re-commenced. There was sufficient funding for the completion of a wind and watertight shell with further fundraising being pursued for fitting out using a £10,000 grant from the Diocese of Rochester to employ professional fundraising help. A PCC subcommittee comprising, Lois Derham, Kate and Paul Stock, Paul Davies and the Rector had met with a representative of Think Philanthropy over this question and found the meeting an encouragement. The PCC had agreed to use this organisation for initial pointers towards grant awarding bodies but to complete applications ourselves thus saving some money. There was some pressure to complete both the building and fitting out phases in one seamless campaign so that there would be no question of the project being zero-rated for VAT. There was a monthly liaison meeting with the contractors throughout the building period chaired by project architect Roger Molyneux

5.3 Financial Affairs

A report on the financial affairs of the PCC had been included in the booklet circulated in advance and there were no questions raised. The Rector pointed out that higher sums than usual were passing through the bank account because of the Lantern Community Centre project and that this might attract bank charges. The remaining sale proceeds from the old hall site are being held on our behalf by the diocese in an account yielding higher interest.

5.4 Audited Accounts

The Rector thanked Dianne Adair for the preparation of the accounts which had been examined and signed by the auditor. The Rector proposed the acceptance of the accounts, with Nik Kerwin seconding this, and the meeting agreed.

5.5 Fabric, goods & ornaments

As per the report circulated prior to the meeting, quinquennial repairs had been completed by April 2023 and seat cushions purchased for every pew, thanks to the generous sponsorship by members of the congregation and the choir as a body. Unfortunately, between Christmas and the New Year parts of the lightning protection system were stolen which had to be replaced, paid for through an insurance claim and a £500 excess charge. The ongoing upgrade to the lightning protection system being pressed on us by the insurers was being addressed in the current year. A query was raised as to when the Archdeacon's Visitation was due. The Rector explained that this had in the past covered buildings but now was limited to a record check and is delegated to the Area Dean to be conducted when they can fit it into their schedule. The Rector reassured the meeting that he kept records up to date and remarked that so many visitors consider St Mary's not only beautiful but clearly well-loved and maintained. He also acknowledged the work that had been done in the churchyard and its active maintenance as wildlife haven which included leaving the grass and flowers long in May and June.

5.6 Proceedings of Deanery Synod

There had been three meetings, one of them on the subject of vocations to ministry and hosted at St Mary's.

5.7 Matters of parochial or general Church interest.

There was an acknowledgement of those who had died during the past year, particularly Vera Woodward and Christine Bance. Nik also made mention of the use of the church as a concert venue for our fundraising and tribute was paid to the efforts of our musicians and choir for their special contribution.

6. Any other business

There was none.

7. Closing Prayers

The meeting concluded with prayer.

**St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2024**

ADMINISTRATIVE INFORMATION

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:

Stone Rectory, Church Road, Stone, Greenhithe, Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

Hedley Dunk Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

OBJECTIVES AND ACTIVITIES

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish.

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2024 until the date this report was approved are:

Wardens

Ms. Lois Derham

Mrs. Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)

Ms. Lois Derham

Ex Officio

Mrs. Kathryn Swanston

Licensed Lay Minister

Elected Members

Mr. Robin Hergest	<i>from 16th April 2022</i>
Mr. Martin Trumble	<i>from 16th April 2022</i>
Mrs. Kate Stock	<i>from 16th April 2023</i>
Mrs Thelma Bristow	<i>from 14th April 2024</i>
Mrs. Sharon Bryan	<i>from 14th April 2024</i>
Mrs. Maggie Jarvis	<i>from 14th April 2024</i>
Miss Deborah Lambert (Parish Safeguarding Officer)	<i>from 14th April 2024</i>
Mr. James Shipp	<i>from 14th April 2024</i>

Co-opted

Miss Deborah Lambert (Parish Safeguarding Officer)	<i>until 14th April 2024</i>
Mr. Dennis Moor	Lay Reader (PTO)

Safeguarding – Deborah Lambert (Safeguarding Officer) & Thelma Bristow (Deputy)

The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church'. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. The Diocese has provided our online Parish Safeguarding Dashboard which is based on the requirements of the safeguarding guidance issued by the House of Bishops and the new Safeguarding Code. This involves the completion of various actions moving through three levels. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church.

Risk Management

As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on risk management. A health and safety policy is implemented and is monitored regularly to ensure compliance.

ACHIEVEMENTS AND PERFORMANCE**Church attendance**

In preparation for 2024's Annual Parochial Church Meeting the Electoral Roll was revised once again and the number of members stood at 74.

Active churchgoing was monitored over four Sundays in October 2024 and found to be on average 45.5 adults and 11 children, although a baptism service during the month has to be taken into account. For another year we live-streamed the principal Sunday service on the first Sunday of the month. Alongside this is the weekly school assembly reaching 630 children, a pattern that incorporates a termly eucharist.

Attendance at Easter was 80 (with 53 communicants), an increase on the previous year, and at Christmas 232 (with 77 communicants), almost exactly the same as the previous year. Daily morning and evening prayer continued. Occasional offices numbered 17 baptisms (8 of them adults), 2 weddings and 18 funerals, 10 of them held in the church. It has to be said that whilst these numbers reflect the result of non-religious alternatives being actively marketed, St Mary's is holding its own through the quality of the engagements with individuals and families at these occasions. The monthly Messy Church continued on the school premises on a Wednesday afternoon after the end of lessons.

Proceedings of the PCC – The Year in Brief

Since the last APCM the PCC has met six times in 2024 in alternate months. Following the annual elections membership rose to 15 and attendance at meetings has been 86.5%, with a standing committee and subcommittees (Eco-church, digital upgrade, building project liaison, Lantern Appeal, charitable giving) meeting regularly as well.

At each meeting the PCC receives officer reports from the Rector, Churchwardens, Treasurer, Secretary and Safeguarding Officer, plus updates from the subcommittees. The PCC also discusses health and safety and began to adopt other management policies. Updates from the Dartford Deanery and the Diocese are also routinely received.

Topics discussed by the PCC include improvements to the lightning protection system on the church required by our insurers, for which a grant from the diocesan Minor Repairs Fund was sought (and in the light of no response on the application a moratorium on payment of Parish Offer was resolved); a question over ownership of the land beyond the southern boundary of the churchyard; concern over the worsening state of the rectory boundary fronting Church Road; a decision to support the use of “Prayers of Love and Faith” should a same-sex couple seek to make a pledge of fidelity before God; consultation on changes to the Parish Offer scheme; plus other items referred to elsewhere in this report.

Financial Review – Dianne Adair (Treasurer)

Total receipts on ordinary unrestricted funds were £45,224 and are detailed in the financial statements. £37,241 was spent to provide the Christian ministry from St Mary’s Church. The net result for the year was an excess of expenditure over income of £1,920 (including an unrealized small gain on investments), but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward, as at 31 December for unrestricted funds, totaled £8,403. Our Parish Offer for 2024 was £25,730, of which £20,000 was paid and the balance deposited in the Building Fund for urgent remedial works to Lightning Conductors.

Continuing our program of special collections supporting a few charities on a regular basis, we were able to donate the sum of £1,615. Charities included A Rochau, Breast Cancer, The Diocese (Confirmation), Kent Workplace, Cruse Bereavement, Poverty & Hope, MKC, Porchlight and The Children’s Society,

We have also continued supporting ‘in kind’, i.e. MCK Parish Pantry, Harvest gifts, etc.

As will be reported elsewhere we have finally been able to complete the building of the shell of our new Lantern Community Centre (New Church Room). Final costs are still to come in once snagging of all the works has been completed. To be able to complete the project, however, we will still face a significant shortfall. Further endeavors have continued to seek grants and various fundraising events have re-commenced. However, it should be noted that the large grants we were hoping to secure have been unsuccessful. We have secured an actual grant from Stone Parish Council. Once again, it is not too late to make a donation as the more we raise, the less we may need to borrow. We very much appreciate the help and support not only from the Diocese, but our other supporters who are eager to see this project completed.

Currently there are four people who regularly contribute to the Building Fund, which stands at £12,556. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to show that we do have some funds of our own. Works to the Lightning Conductor system which were identified due to insurance company criteria are still outstanding whilst we were exploring grants, which to-date have not been successful, hence the decision by the PCC to divert funds from our Parish Offer. A faculty has been raised, and it is hoped to commence this work early in

the summer. If you would like to support the Building Fund work or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

It is so important that if you do give to St Mary's Church that it is given regularly, and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We have also introduced the use of a card reader in church and QR codes are available, both in church and on our Facebook page. We are also continuing to monitor expenditure and reduce it wherever possible.

It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy - It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months' unrestricted expenditure (i.e. £10,000). To achieve this, we will aim to put £1,000 per year into reserves from income until that level is achieved.

Fabric, goods and ornaments – Lois Derham and Maureen Franke (Churchwardens)

The work on updating the lightning conductors is ongoing though the surge protection aspect has been carried out as part of the construction of the Lantern Centre shell. It has been identified that the work can only go ahead under a faculty and the relevant faculty application has since been completed and is currently with the Diocesan Advisory Committee for approval.

A rota has been set up again for the cleaning of the internal areas of the church with a group of volunteers meeting on the first Saturday each month from about 9.30am to 12.30am. Thank you to everyone involved. Working parties in the churchyard achieved much in the early part of the year clearing vegetation along the southern boundary of the churchyard and towards the end of the year clearing and tidying. It was agreed that planning for 2025 would see advance publication of churchyard working party dates and these have been identified and shared. Dartford Borough Council were contacted regarding churchyard mowing, and they confirmed they will be following up on this.

The basic shell of the Lantern Community Centre has now been completed and a number of people attending weddings and funerals have expressed how good the shell looks. We must continue to raise sufficient funds to fit out the inside of the beautiful new building so that it can be used and enjoyed by the people of Stone. Our first target is to raise £95,000 which will allow us to completely fit out the small meeting room, the lobby area and the toilets. Kenneth Clark, Paul Davis, Paul Stock, Kate Stock and Lois Derham have met a number of times to identify and approach organisations for funding. Approximately forty-five organisations have been contacted for donations of any size, including businesses on Crossways, shops within Bluewater that have Foundation Trusts, Stone Parish Council, and those organisations offering community funds for projects relating to Christianity. As the display at the back of the church, and information within the church's website, identify; donations to help us fit out the interior can be made in any of these ways:

- Directly at church (using the special Gift Aid envelopes provided if you are a taxpayer);
- Through our ['Give a Little'](#) app;
- Through our [Just Giving account](#); or
- by scanning our new QR code with your smart phone or tablet.

Thank you to everyone at St Mary's who, in addition to those involved in the projects identified above, carry out any maintenance of the building all year round when it is needed.

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

This report is in two halves with the first part from Dartford Deanery and the second part from the newly formed Swanscombe Deanery (who have yet to meet).

The Deanery Synod meets three times a year as a forum for the local Anglican churches to meet and plan work together. All meetings start with an act of worship and a brief report from the host church. The February meeting took place at Christchurch Dartford and June was at St Johns Sutton at Hone. Various topics have included an update on the Diocesan Called Together strategy, a Presentation on Community Engagement by Magali van de Merwe (Lead Community Engagement Adviser for the Diocese of Rochester and an LLM based in Slade Green). Her presentation was based on statistics that suggested that within the Deanery key issues are deprivation, loneliness, poverty, lone parenthood and a lack of social housing, although Dartford Borough Council are keen to help alleviate them. Magali encouraged churches to move beyond their own parish boundaries and work together in partnership to assist in alleviating them. She emphasised a wish to revive two projects: (i) to combat Modern Slavery, and (ii) anti-Domestic Abuse. Members of the synod then discussed what we were already doing in our various churches. A new Area Dean had been appointed, Father Dane Batley-Gladden, and thanks were extended to Richard Mortimer for his time as Area Dean.

The matter of the new Swanscombe Deanery was also discussed. Stone did not attend the October meeting because, as already mentioned the bishop appointed a new Deanery to cover the ever-expanding Ebbsfleet area. He therefore included the Parishes nearest to this development being St Mary in Greenhithe with St Peter and St Paul in Swanscombe; St Botolph's and St Marks in Northfleet; St Barnabas in Istead Rise; St Nicholas in Southfleet and St Mary the Virgin in Stone.

Matters of parochial or general Church interest – Kenneth Clark (Rector)

The past year has seen the most significant progress on the building of the Lantern Community Centre in a long time. From December 2023 until just after Christmas 2024 work has been going on to erect a weatherproof and secure shell on the foundation slab inaugurated back in 2017. Brickwork soon appeared on site and a rapid start was made. Although work was estimated as taking six months there was a significant delay in obtaining the roof beams for the main hall space. The original order for laminated wooden beams placed by contractors G. A. Harper was not honoured, forcing a choice between a new order being placed with a significant further delay or a switch to steel beams which were more readily available in this country. Our decision to use steel, which will be encased in wooden boxing later on, enabled work to pick up again over the summer months, although it did entail higher expenditure (to be met by the contractor *not* the church). Regular monthly progress meetings with a subcommittee of the PCC kept track of the works and took decisions as necessary.

Building delays did not disturb us unduly, as it was clear that further fundraising was necessary for the interior (in the region of £300,000). We were able to use the evidence of progress to convince potential sponsors of the reality of our intentions and whilst fundraising remains slow, we were able finally to win support from Stone Parish Council which made a grant of £23,000 from Community Infrastructure Levy, a fund local developers pay into to support infrastructure projects. They also agreed to front an approach to Dartford Borough Council which to date has singularly failed to respond to our Lantern Appeal. Fundraising towards our goal stands about approximately £60,000.

By the end of 2024 the building was in a state to be handed over to St. Mary's and subsequently many of the congregation have been able to view it from the inside as well as outside. It is of course an empty shell, but it inspires many favourable comments from neighbours, parishioners and visitors alike. Particularly pleasing is the incorporation of a roundel of Victorian stained glass designed by G. E. Street and once part of the Rectory (now demolished) fortuitously repatriated by the widow of former rector, Clive Moore, at a time when it could be installed in the new building. The architect Roger Molyneux and builders (Harpers) are to be congratulated on achieving the very considerable success of erecting a modern building in such a sensitive location next to the Borough's premier historic building that has not drawn a single unfavourable judgment - even on social media. If goodwill were enough to see us through to our goal then the Lantern Community Centre would be open and operational already!

The erection of the shell of the centre brings us halfway through our five points for growth: undertaking the *Everybody Welcome* self-evaluation; restarting Gemstones; building the hall; adopting a culture of invitation; creating an inner porch to allow the west door of the church to stand open. We will of course be able to invite neighbours and enquirers to events when the Lantern Centre is up and running, but it is important to pay tribute to the volunteers who have enabled the church to be open and a place of welcome on Thursday afternoons throughout the year, Lois Derham, Maureen Franke and Janet Gardiner. As mentioned below, this is also our main opportunity to encounter those coming to the MCK foodbank for support. This has been a faithful ministry, frequently in cold and uncomfortable conditions, but undertaken with dedication and cheerfulness.

The strength of purpose and mission at St Mary's is evident in the way that we have been able to support significant ministerial endeavours within the parish: Bluewater chaplaincy, Messy Church, Stone St Mary's School and pastoral visiting at home and in sheltered accommodation, but beyond the parish also and I offer thanks to Paul Davies, Kathryn Swanston and Dennis Moor for their partnership. Paul is often away on a Sunday helping less fortunate parishes where there are no clergy or lay ministers at all, and sometimes I go in his place. It was especially pleasing that the Bishop of Rochester should grant his license to Paul to minister as Associate Rector in Stone, which Archdeacon Andy Wooding-Jones presented on Ascension Day.

Just a few weeks later and at very short notice we unexpectedly played host to Bishop Jonathan himself for the hastily rearranged deanery confirmation service. It was the bishop's first visit to the parish and he was grateful that we were able to rise to the occasion. It is good to be able to report that candidates were once again presented for confirmation on both deanery occasions in the year, along with 19 candidates from the school.

Throughout the year a Bible Fellowship has met intermittently. This is for all who can spare the time and is an encouragement to look to the scriptures for understanding and nourishment in the faith.

Nationally, the Church had to face yet more criticism over past failures in safeguarding when the Makin Report into the abuses of John Smyth was published. The Archbishop of Canterbury took the blame for lapses that were not entirely his own and offered his resignation.

Keeping a continued eye on "our own" who have gone on from St Mary's to new ministries, Ethlyn Roy-Johnson was nominated as Vicar of All Saints Belvedere, an appointment she took up early in 2025. In autumn we were shocked and saddened by the news of the death of Carol Avery, former assistant curate, who had gone with her husband Andrew to parishes in Peterborough in 2019. She remained in contact with many friends in Kent and I attended her funeral at Peterborough Cathedral in October along with a good number from Stone and Greenhithe parish

churches. At the end of the year we were to lose a number of dear friends: Tom Beazley, Ken Tuffrey and Pat Mackenzie.

Earlier in the year I marked my twentieth anniversary in the parish and I am grateful to God for enabling a productive ministry supported by such loyal and loving colleagues. It was good to celebrate and reflect that my long incumbency has at the very least offered some stability which has in turn encouraged us to undertake more daring longer-term projects, like the Lantern Community Centre.

MCK Mary's Child Kent – *Thelma Bristow*

Mary's Child Kent (MCK) has continued to support local families by providing food, internet access and legal advice. There have been some staff changes. At the end of the year Naomi, who has been the main point of contact since the very beginning of Mary's Child, left and Jude has now become Operations Manager taking on this role as well as fundraising, publicity, and organising the Food and Fun sessions. Food and Fun has taken place during every school holiday except Christmas and is well supported and appreciated by those who attend. We were able to send out 144 Christmas food parcels to families who would have had difficulty providing treats at this time of the year. We also held a Christmas Tree Festival jointly here at St Mary's and at St Mary's Greenhithe. It was particularly unfortunate that the weather was dreadful, and the road closed which did mean that we had very few visitors on the opening Saturday, but it was enjoyed by all those who came in the days up to Christmas.

The Swanscombe Food Bank, which was run by the Methodist Church, has been forced to close as the Church itself has closed. This has now become part of Mary's Child, and we have been granted permission to place a cabin in the grounds of St Peter and Paul's Church Hall for storing the food and to act as the hub for those in need in the area. Therefore, we now have three distribution points – Swanscombe, Greenhithe and here at St Mary's.

Thanks are due to Maureen, Janet and Lois who supervise the Open church sessions on Thursdays and meet and support those who come, to all those who help at the Food and Fun sessions, to those who deliver food parcels, to those who donate food on a regular basis, to the local schools who have supported us through their harvest gifts, to local businesses and organisations who have provided us with the funds for this work. Please continue to pray for the work of Mary's Child and for those who come to us for help.

Eco-church – *Kathryn Swanston*

St. Mary's is proud to be an Eco-church; a scheme to enable churches, cathedrals, dioceses, and the equivalent in other denominations, to demonstrate how the gospel is good news for God's earth. Eco-church is run by a charity called A Rocha UK. The vision is to create a vast network of churches as local centers of creation and care in the community. As an Eco-church St. Mary's is committed to caring for God's earth in five key areas of church life; worship and teaching, management of the church's buildings, management of the church's land, in community and global engagement and through the actions that we take in our individual lives. An Eco-church board can be found inside our church and is regularly updated with information and advice across these areas. We also share Eco-church news on the church website, social media and in the pew sheets.

During 2024 we expanded our recycling efforts by including collection points in church for soft plastic and candlewax in addition to milk carton caps, stamps and coins. Through some fundraising we were able to provide two water butts which have now been connected to the Lantern Community Centre new build. We promoted and took part in the 'Plastic-free July' campaign as well as the theme for Creationtide 2024; to hope and act with Creation. We ran a

Fairtrade stall at the St. Mary's Christmas Market and created an Eco-Church Christmas tree as part of the MCK Christmas Tree Festival.

Current members of the Eco-church steering group are Thelma Bristow, Paul Davies, Maggie Jarvis, Jon-Kyle Koenck, Nicola Shipp and Kathryn Swanston. We would like to thank everyone for supporting Eco-church so enthusiastically. Having achieved the Bronze Award in November 2021 and the Silver Award in October 2022, our vision is to make the significant step up to the Gold Eco-church Award.

Mothers' Union, Stone Branch – Jeanne Hoadley (MU Branch Treasurer)

Mothers' union continues to flourish here at St Mary's. The events in our programme in the last twelve months have included a social gathering being a Caribbean night hosted by Sharon, a talk given by Kathryn about her chaplaincy at Bluewater, a presentation by Rod from Greenhithe giving us an insight into his support to Cambodian children and Kenneth giving us a virtual tour of Rome. Several members attended a service at the Cathedral on Mary Sumner Day when Kenneth was the precentor and there was a Christmas craft afternoon hosted by Dianne. Last year we proudly received a Bronze Award for the 'Rise Up Against Domestic Abuse' campaign. We currently have eight members continuing fellowship.

Messy Church – Kathryn Swanston

Messy Church 'church' but not as you probably know it. Messy Church is Christ-centered, for all ages and based upon creativity, hospitality and celebration. Messy Church is primarily designed for families who do not regularly belong to another church. There are 2500 Messy Churches across four continents, and all this is facilitated and supported by the charity Bible Reading Fellowship (BRF).

A small group of volunteers from St. Mary's host Stone Messy Church monthly during term time at Stone St Mary's Primary School. Meeting straight after school on about eight Wednesdays during the year; Stone Messy Church currently has approximately twenty members, that is children with their adults. Each gathering includes several Bible-themed craft activities (often messy), a worship celebration, prayers and a shared meal.

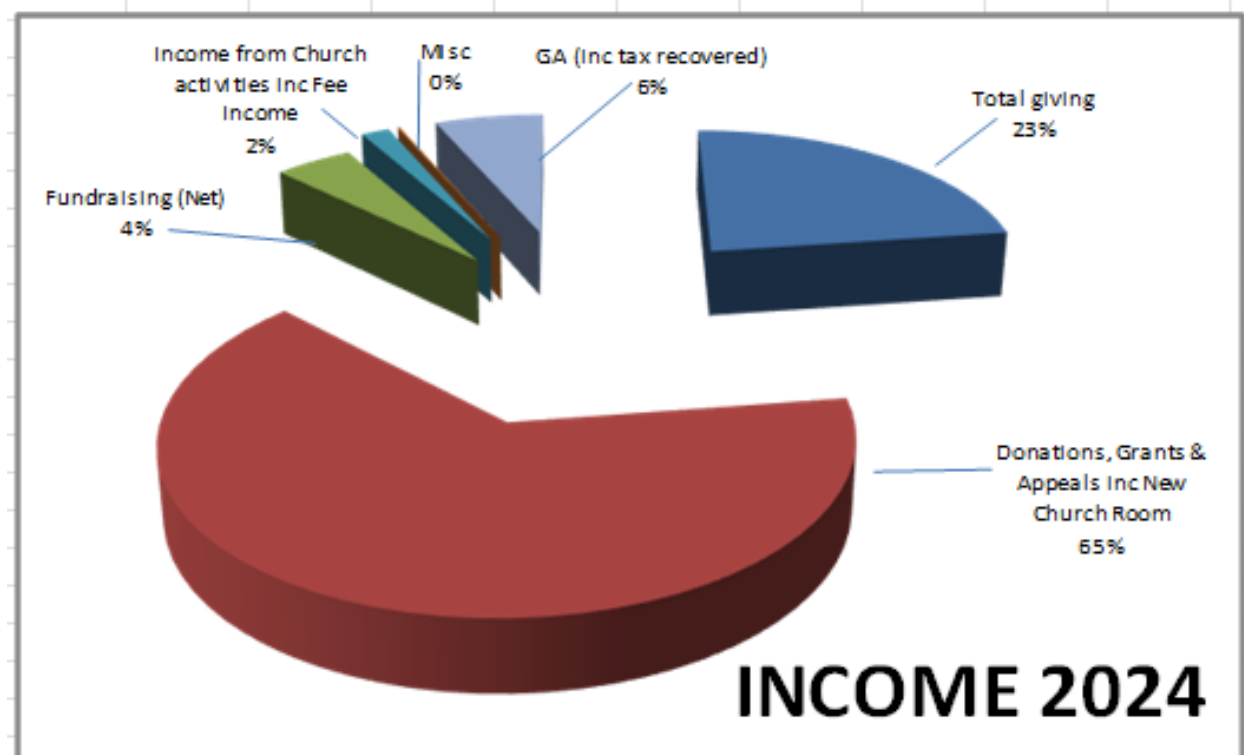
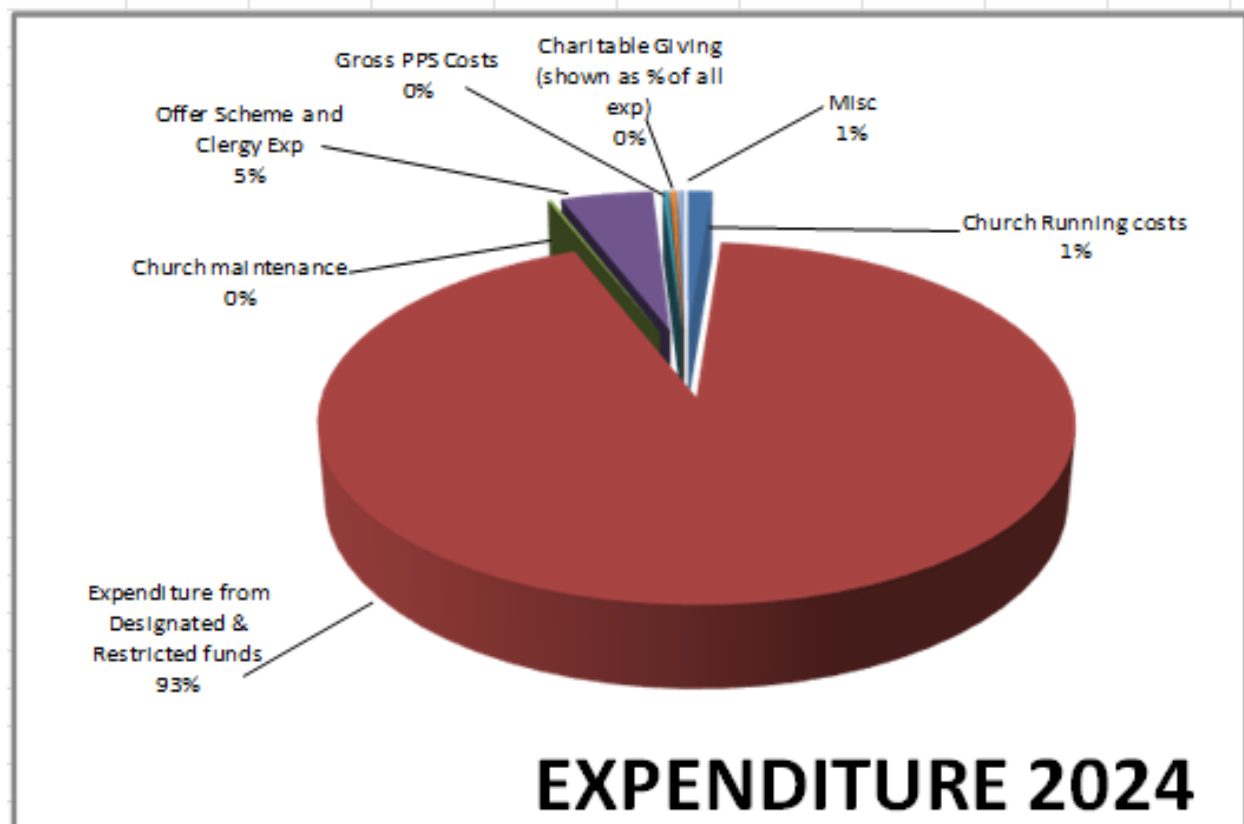
Volunteers help with supervising crafts, preparing food, washing up, leading worship, setting and clearing up and/or chatting to families. A big thank you to our current volunteers for all that they do. We could really do with some more help, so if you are interested in joining the volunteer team in any capacity, please let Kenneth or Kathryn know.

Gemstones – Kate Stock

Gemstones is our Sunday school group for three- to eleven-year-olds which meets during the Sunday morning communion service every week, apart from the family service. We are a small but lively group with usually around two to five children every week. We currently meet in the vestry, and we're looking forward to being able to meet in the Lantern Centre when that's ready!

We usually follow the lectionary in the Gemstones sessions and this year we've been using resources called 'Roots'. Over the last year we've had sessions on figures from the Old Testament including Abraham, Moses, Ruth, Samuel and David, and we've learned about Jesus' life too. The sessions include a Bible story, discussion, crafts, prayers, and often a game or a song. We have lots of fun!

I am very grateful to Jeanne for co-leading the group, and to Thelma, Ruth and Maureen for helping over the last year. We are looking for more volunteers to help. Please speak to myself or Jeanne if you are interested or would like to find out more.



PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2024

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2024	2023
INCOMING RESOURCES	Note	£	£	£	£	£	£
<i>Voluntary income</i>	2a	35248	585	68034		103867	335653
<i>Activities for generating income</i>	2b	7709	1088			8797	7711
<i>Income from Investment</i>	2c	0		16023	12	16035	6620
<i>Church Activities</i>	2d	2113	0			2113	2695
<i>Other incoming resources</i>	2e	154		0		154	3199
TOTAL INCOMING RESOURCES		45224	1673	84057	12	130966	355878
RESOURCES EXPENDED							
<i>Cost of generation voluntary income</i>	3b	0				0	0
<i>Fundraising trading costs</i>	3c	2537	480			3017	3145
<i>Church activities</i>	3a	34704	32	465909		500645	99395
<i>Governance costs</i>						0	0
TOTAL RESOURCES EXPENDED		37241	512	465909	0	503662	102540
<i>Net gain on investments</i>	5b	32				32	114
NET INCOMING/OUTGOING RESOURCES		8015	1161	(381852)	12	(372664)	253452
Transfers		(6095)	230	5865		0	0
		1920	1391	(375987) 0	12	(372664)	253452
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		6483	10501	522964	316	540264	286812
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024		8403	11892	146977	328	167600	540264

Reg. Charity No. 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b	446	415
Endowment - Barrows Trust		328	316
		<u>774</u>	<u>731</u>
CURRENT ASSETS			
Debtors	6	65652	65681
Short term deposits		45063	436297
Cash at bank and in hand		114323	96001
		<u>225038</u>	<u>597979</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(58212)	(58446)
NET CURRENT ASSETS		<u>166826</u>	<u>539533</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		<u>167600</u>	<u>540264</u>
PARISH FUNDS			
Unrestricted		8403	6483
Designated		11892	10501
Restricted		146977	522964
Endowment		328	316
		<u>167600</u>	<u>540264</u>

Approved by the Parochial Church Council on 26th April 2025 and signed on its behalf by:

Kenneth W. Clark

The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on pages 2 to 7 form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2024

ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011'.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

INCOMING RESOURCES

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

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish offer is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which requires a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£1000) or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements
For the year ending 31 December 2024

2	INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	2023 £
2a)	VOLUNTARY INCOME						
	Planned giving:						
	Gift aid donations (27)	22555				22555	22180
	Income Tax recoverable	6780		1363		8143	6357
	Other planned giving (inc 1 envelope)	1801				1801	1899
	Collections (open plate) at all services	3258		1460		4718	4791
	Grants -			35000		35000	50000
	Donations/appeals	854	585	30211		31650	250426
		<u>35248</u>	<u>585</u>	<u>68034</u>	<u>0</u>	<u>103867</u>	<u>335653</u>
2b)	ACTIVITIES FOR GENERATING FUNDS						
	Fundraising events	7709	1088			8797	7711
		<u>7709</u>	<u>1088</u>	<u>0</u>	<u>0</u>	<u>8797</u>	<u>7711</u>
2c)	INCOME FROM INVESTMENT						
	Dividends and interest including any reclaimable tax	0		16023	12	16035	6620
		<u>0</u>	<u>0</u>	<u>16023</u>	<u>12</u>	<u>16035</u>	<u>6620</u>
2d)	INCOME FROM CHURCH ACTIVITIES						
	Craft Sales					0	276
	Church Hall Lettings					0	0
	Fees	2113				2113	2419
		<u>2113</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2113</u>	<u>2695</u>
2e)	OTHER INCOMING RESOURCES						
	Insurance Claim						
	Misc	154				154	3199
		<u>154</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>154</u>	<u>3199</u>
		<u>45224</u>	<u>0</u>	<u>1673</u>	<u>0</u>	<u>84057</u>	<u>0</u>
	TOTAL INCOMING RESOURCES					<u>130966</u>	<u>355878</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2024

3	RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
						2024 £	2023 £
3a)	CHURCH ACTIVITIES						
	Missionary and charitable giving:						
	Overseas:					0	0
	Traidcraft					0	180
	Home:					0	0
	(Children's Society, A Rocha, Breast Cancer, Kent Workplace, Cruse, MKC, Poverty & Hope, Porchlight, etc)	155		1460		1615	1545
		155	0	1460	0	1615	1725
	Ministry: Offer scheme	20000				20000	28191
	Clergy expenses	3672				3672	3135
	Other clergy costs					0	0
	Church - running expenses	4917		1343		6260	6605
	Church maintenance	1031				1031	3201
	Training	0				0	0
	Church Hall running costs					0	0
	Provision of music	1605				1605	1430
	Other Fund expenses		32	463106		463138	49745
	Printing and stationery	1568				1568	4715
	Bank charges					0	0
	Misc	1084				1084	0
	Independent Examination	672				672	648
		34704	32	465909	0	500645	99395
3b)	GENERATION OF VOLUNTARY INCOME						
	Cost of Stewardship	0				0	0
3c)	FUND-RAISING COSTS	2537	480			3017	3145
		2537	480	0	0	3017	3145
	TOTAL RESOURCES EXPENDED	37241	512	465909	0	503662	102540

4 PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2024

5 FIXED ASSETS

	£
Holding at 31 December - 121 ordinary shares in Banco Santander (formerly Abbey National)	
Cost	0
Movement in the year:	
Market value - 31 December 2023	415
Market value - 31 December 2024	446

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets	446				446
Current assets	66169	11892	146977	328	225366
Liabilities - due within one year	(58212)				-58212
Liabilities - due after more than one year					0
Fund balance	8403	11892	146977	328	167600

6 DEBTORS

	2024 £		2023 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	5827	General - GiftAid/Envelope Scheme	5671
GASDS	846	GASDS	667
Building Fund - Gift Aid on donations	101	Building Fund - Gift Aid on donations	269
New Church Room Gift Aid	1175	New Church Room Gift Aid	1441
Flower Fund GA	80	Flower Fund GA	83
Tower Fund GA	8	Tower Fund GA	5
Carbon Fund	0	Carbon Fund	5
Fundraising	75		
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	65652		65681

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £		2023 £
Offer	0	Offer	0
Independent Examination fee	672	Independent Examination fee	648
Proposed new Church Room	57540	Proposed new Church Room	57540
Wedding Fees Refundable	0	Wedding Fees Refundable	0
Advance funeral fee	0	Advance Funeral fee	258
	58212		58446

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

	2024 £	2023 £
	0	0

9 OPERATING LEASE COMMITMENTS

	2024 £	2023 £
Not later than 1 year	1200	1200
Later than 1 year and not later than 5 years	2700	3900
Later than 5 years	0	0
	3900	5100

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2024

9 FUND DETAILS	B/fwd 2023	Income	Interest	Transfer	Expenditure	Bal at 31 Dec 2024
Designated Funds						
Craft Sales - funds used to support life of the Church	1355	284				1639
Altar Requisites inc Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	339	10				349
Youth Fund - to provide resources for children's work	165	291		437	(32)	861
Messy Church	437			(437)		0
100 Club - fundraising for specific projects decided by PCC	2435	1088			(480)	3043
Outreach	504			(504)		0
Flower Fund	76			(76)		0
Carbon Offset Fund	13			(13)		0
Church Hall	177			(177)		0
Reserve Fund	5000			1000		6000
Sub total	10501	1673	0	230	-512	11892
Restricted Funds						
Church Room project - funds to support new build	67623	61427		410177	(457332)	81895
Church Building Fund - donations for fabric	4670	4416		2730	(2381)	9435
Professional Fundraising (The Lantern)	10000				(2829)	7171
Tower Fund - funds to support bells and associated items	1579	62				1641
Youth Club (Play Place) -	987					987
Flower Fund		669		76	(564)	181
Carbon Offset Fund				13		13
Energy Support Grant (Elec)	1808			127	(1343)	592
Charity Collections	0	1460			(1460)	0
Sub total	86667	68034	0	413123	(465909)	101915
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1580		63			1643
Organ Fund - organ maintenance	129		2	(131)		0
Heating Fund - for heating maintenance/renewal	124		2	(126)		0
Church Building Funds - for fabric repairs/restoration	57		64	3000		3121
Phase 1/2 Restoration - for fabric repair/restoration	1			(1)		0
New Church Room	434406		15892	(410000)		40298
Sub total	436297	0	16023	(407258)	0	45062
Total Restricted funds						146977
Endowment - Barrows Trust - upkeep of grave	316	0	12	0	0	328

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2024.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

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 that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Members of the PCC, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Members of the PCC those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Members of the PCC as a body, for my work or for this report

Signed: 

Dated: 28/04/2025

Stephen M Fryer FCA

Hedley Dunk Limited

Accounts

St Mary the Virgin

in the Parish of Stone



**Annual Report & Financial Statements
of the Parochial Church Council
for the year ending 31 December 2023**

For Christ's Sake †

CONTENTS

Agenda and Minutes

Agenda for the Vestry and Annual Parochial Church Meetings 2024	3
Minutes of the Vestry Meeting held on 16th April 2023	4
Minutes of the Annual Parochial Church Meeting held on 16 th April 2023	4

Annual Report of the Parochial Church Council

Administrative Information, Membership	7
Safeguarding, Risk Management, Attendance	8
Proceedings of the Parochial Church Council	9
Financial Review	9
Reserves Policy	10
Fabric, Goods and Ornaments	10
Deanery Synod	11
Matters of Parochial or General Church Interest	11
MCK (Mary's Child Kent)	12
Eco- Church	13
Mothers' Union	13
Finance	
Income and Expenditure Pie Charts 2023	14
Independently Examined Accounts 2023	15

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 14th April 2024 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting 16th April 2023
3. Election of representatives to the Deanery Synod
4. Election of representatives to the Parochial Church Council.
5. To receive and consider reports arising from the following:
 - 5.1 Electoral Roll
 - 5.2 Proceedings of Parochial Church Council
 - 5.3 Financial Affairs
 - 5.4 Audited Accounts
 - 5.5 Fabric, goods & ornaments
 - 5.6 Proceedings of Deanery Synod
 - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

St Mary the Virgin, Stone

Minutes of the Vestry Meeting & Annual Parochial Church Meeting held on Sunday 16th April 2023 at 11.30am in church.

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present – 20

The Rector thanked the following Parochial Church Council (PCC) members: Lois Derham in her role as Secretary, Dianne Adair in her role as Treasurer and both Lois Derham and Maureen Franke in their roles as Churchwardens. He also thanked Thelma Bristow and Deborah Lambert whose term of office on the PCC had come to an end. It was recognised that Thelma had also taken extra responsibility for the group working to upgrade digital technology in the church, and Deborah had acted Parish Safeguarding Officer. He thanked Dennis Moor and Paul Davies for their involvement in ministry and making themselves available, not only at St Mary's, but in other parishes. Thank you also to Kathryn Swanston for joining the ministerial team as a Licensed Lay Minister (and the team of chaplains at Bluewater) and Maureen Franke in her capacity of Anna Chaplain within the parish. There was also a vote of thanks for Nik Kerwin, for the time he gives to playing the organ so beautifully at services and other occasions.

The valuable work of taking the church out to the wider community was acknowledged with a 'thank you' to those involved in Messy Church. And those who oversee the 'Open Church' sessions from 2pm to 4pm on a Wednesday, being Maureen Franke, Janet Gardner and Lois Derham. This allows others to come to the church to experience the peace of the place and to take advantage of the foodbank as needed. Mention was also made of Ethlyn Roy-Johnson, whose first eucharist as an ordained priest was supported by the congregation during the year, and Anthea Harris Faulkner who had moved to ministry in the two parishes of Erith.

It was recognised that whilst attendance at church sometimes looked thin, commitment to the Christian faith was deep and we were not failing in our involvement in the wider community.

Election of Churchwardens

There were only two nominations for Churchwarden: Lois Derham (proposed by Maggie Jarvis and seconded by Dianne Adair) and Maureen Franke (proposed by Colin Whiskin and seconded by Janet Gardner). They were declared re-elected for twelve months.

Annual Parochial Church Meeting (APCM)

Number present - 20

1. Apologies

Deborah Lambert, Martin Trumble, Margaret Apsley and John Wood

2. Minutes of previous Annual Parochial Church Meeting held on 24th April 2022.

The minutes of the previous annual meeting had been circulated. These were approved by all present as a true record and signed.

3. Election of representatives to the Deanery Synod

There were only two nominations for representative to the Deanery Synod: Dianne Adair (proposed by Maggie Jarvis and seconded by Lois Derham) and Lois Derham (proposed by Maggie Jarvis and seconded by George Adair). They were declared elected for three years.

4. Election of representatives to the Parochial Church Council (PCC).

There were three vacant places on the PCC but only one nomination: Kate Stock (proposed by Thelma Bristow and seconded by Lois Derham) and she was thus elected. It was noted that without sufficient elected members there was a danger of the PCC becoming unrepresentative but it was felt that extra members might be co-opted to lessen that risk.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Thelma Bristow, as Electoral Roll Officer, reported that following the annual revision there were 62 members, 26 being resident within the Parish of Stone and 36 being non-resident.

5.2 Proceedings of the Parochial Church Council

The Rector referred to the five growth priorities identified on page nine of the Annual Report and noted that we were making some progress with this in particular around the renewal of Gemstones.

The digital router was now operational, and using it at least one service a month continued to be livestreamed.

5.3 Financial Affairs

A decision concerning a grant for the Lantern Community Centre appeal was imminent and if substantial enough it would enable a shell of the building on the foundation slab. Fundraising had been slow but steady and it was hoped that the next phase of building was now in sight.

5.4 Audited Accounts

These were presented having been adopted by the PCC and examined independently. The Rector proposed that the meeting likewise adopt the accounts, seconded by Maggie Jarvis and all were in agreement.

5.5 Fabric, goods & ornaments

Special note was made of the completion of the most urgent repairs recommended by the quinquennial inspection report of 2022. This gave some space to concentrate once again on the building of the Lantern Community Centre. A £5,000 grant from the Friends of Kent Churches had helped to cushion the building fund from that expenditure but the overall cost of the repairs at approximately £11,000 meant that it was now much depleted and needed building up once again. Thanks were offered to four regular donors to that fund.

5.6 Proceedings of Deanery Synod

Nothing was added beyond what had been contained in the written report circulated before the meeting.

5.7 Matters of parochial or general Church interest.

Next month Westminster Abbey would host the Coronation, putting the Church of England centre stage once again as it had been during the funeral of Queen Elizabeth II. The Church of England comes to the fore during these national occasions of sorrow and joy.

The Eco Church group was thanked for their efforts in promoting ecologically sensitive lifestyles amongst the congregation and for giving a higher profile to this mission concern. Not that it was all about awards, but moving on from bronze and silver the next step would be the challenging gold award.

6. Any other business

No other business was raised.

7. Closing Prayers

The meeting concluded with prayer.

**St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2023**

ADMINISTRATIVE INFORMATION

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:

Stone Rectory,
Church Road,
Stone,
Greenhithe,
Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

Hedley Dunk Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

OBJECTIVES AND ACTIVITIES

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish.

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2023 until the date this report was approved are:

Wardens

Ms. Lois Derham
Mrs. Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)
Ms. Lois Derham

Ex Officio

Mrs. Kathryn Swanston

Licensed Lay Minister

Elected Members

Mr. Reginald Cousins

from 18th April 2021

Mrs. Kathy Cousins

from 16th April 2022

Mr. Robin Hergest

from 16th April 2022

Mr. Martin Trumble

from 16th April 2022

Mrs. Kate Stock

from 16th April 2023

Co-opted

Miss Deborah Lambert

Parish Safeguarding Officer

Mr. Dennis Moor

Lay Reader (PTO)

Safeguarding – Deborah Lambert (Parish Safeguarding Officer)

The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church'. Ms. Deborah Lambert is our Parish Safeguarding Officer and Mrs. Thelma Bristow her Deputy. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. The Diocese has provided our online Parish Safeguarding Dashboard which is based on the requirements of the Parish Safeguarding Handbook and other relevant documents. This involves the completion of various actions moving through three levels. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church.

Risk Management

As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on risk management. A health and safety policy is implemented and is monitored regularly to ensure compliance.

ACHIEVEMENTS AND PERFORMANCE**Church attendance**

In preparation for 2023's Annual Parochial Church Meeting the Electoral Roll was revised once again and the number of members stood at 62.

Active churchgoing was monitored over four Sundays in October 2023 and found to be on average 54.25 adults and 7 children, a noteworthy increase on the previous year attributable in part to the relaunch of Gemstones. For another year we live-streamed the principal Sunday service on the first Sunday of the month. Viewers at the time are a handful, but the broadcast attracts some attention afterwards, spurring thoughts that with better equipment we might seek to stream more services from the church.

Attendance at Easter was 67 (with 41 communicants), a slight decrease on the previous year, and at Christmas 237 (with 78 communicants), showing a modest increase on the previous year. Daily morning and evening prayer continued. Occasional offices numbered 25 baptisms (continuing the post-Covid recovery), 3 weddings and 19 funerals, 10 of them held in the church. The monthly Messy Church continued on the school premises on a Wednesday afternoon after the end of lessons, although this attracted fewer children after the summer break than in the previous year for reasons that are not particularly obvious.

Proceedings of the PCC – The Year in Brief

Since the last APCM the full PCC met six times in 2023 (with two more meetings in in 2024). Two meetings were unscheduled, but called specifically to address firstly concerns about the continuing lack of a decision over sale proceeds from the old church hall site held by the diocese, and secondly to ratify appointing G A Harper as the contractor for building the shell of the new Lantern Community Centre. The Rector, Churchwardens, Secretary, Treasurer and Safeguarding Officer constitute a standing committee which sees to the preparation of the agenda and follows up on agreed actions. Sub-committees of the PCC, which sometimes include other members of the congregation, continue to steer our progress towards gold standard as an Eco-church, make recommendations towards technological improvements (largely paused while we await the impending installation of a phone line to the church and Lantern Centre), provide liaison with the architect and contractor for the building of the Lantern Community Centre and select charitable causes for the church's away giving for the year.

There are 12 members. The regular attendance at meetings has been 79.75%. At each meeting the PCC receives officer reports from the Rector, Churchwardens, Treasurer, Secretary and Safeguarding Officer. The PCC also discusses health and safety and reviewed its policy for this area. Updates from the Dartford Deanery and the Diocese are also routinely received.

The PCC caused First Aid and Food Hygiene training to be initiated and we are grateful for the volunteers who came forward to be thus trained with Maggie Jarvis making the arrangements. Our neighbours at St Alban's Dartford offered their church as a training venue free of charge. The lease on the RISO duplicator was given up in favour of a Ricoh photocopier. Two fundraising fairs were organised, summer and Christmas, with significant changes to the planning and operation of the Christmas Market that in the end proved successful. Other matters were discussed and some of the outcomes are noted below.

Financial Review – Dianne Adair (Treasurer)

Total receipts, on ordinary unrestricted funds were £47868 and are detailed in the financial statements. £50445 was spent to provide the Christian ministry from St Mary's Church.

The net result for the year was an excess of expenditure over income of (£2463) (inc an unrealised small gain on investments), but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward at 31 December for unrestricted funds totalled £6483. Our Parish Offer for 2023 was £28,191 and we have been able to pay this in full.

Continuing our programme of special collections supporting a few charities on a regular basis, we were able to donate the sum of £1,725. Charities included Traidcraft, Alzheimer's Society, Porchlight, Abigail's Footsteps, Toilet Twinning, The Diocese (Confirmation), Intercontinental Church Society and The Children's Society,

We have also continued supporting 'in kind', ie MKC, Parish Pantry, Women's Refuge, Harvest gifts, etc.

As will be reported elsewhere we have finally been able to start building the next phase of our new Lantern Community Centre (New Church Room). We have also now received the full sale proceeds and the total fund stands at £502,030 at year end. To be able to complete the project, however, we will still face a significant shortfall, further endeavours have continued to seek grants and various fundraising events have recommenced. Once again, it is not too late to make a donation as the more we raise, the less we may need to borrow. We very much appreciate the help and support not only from the Diocese, but our other supporters who are eager to see this project completed.

Currently there are 4 people who regularly contribute to the Building Fund, which stands at £4727. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to

show that we do have some funds of our own. As reported last year some Quinquennial repairs were carried out as planned. However, we have to upgrade our lightning conductor protection system which is proving costly, so will need to seek grants to enable us to do so. Unfortunately, we also experienced theft of most of the sections at ground level which has resulted in additional costs, although this is covered by our insurance company. If you would like to support this work, or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

It is so important that if you do give to St Mary's Church that it is given regularly and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We have also introduced the use of a card reader in church and QR codes are available, both in church and on our Facebook page. We are also continuing to monitor expenditure and reducing it wherever possible.

It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months' unrestricted expenditure (i.e. £10,000). To achieve this we will aim to put £1,000 per year into reserves from income until that level is achieved.

Fabric, goods and ornaments – Lois Derham and Maureen Franke (Churchwardens)

We were sworn in as Churchwardens on 14th June 2023 having been reappointed for a second year.

As reported last year, the most urgent repairs itemized on the Quinquennial Inspection report of 2022, primarily stonework and pointing repairs at the east end of the church, were completed by March 2023.

Made-to-measure pew cushions were purchased, thanks to the generosity of many sponsors, (individuals and the church choir), and installed on all the nave benches helping to relieve discomfort for our congregations. They really make the church look warmer, even if it doesn't feel warmer.

Two metal cabinets were placed in church to house food donations distributed as part of our involvement with MCK. Being metal they are less susceptible to rodent attack. This led to some reorganization of the moveable furniture in the various spaces at the west end of the church.

Thank you to members of the congregation who have worked hard to manage the land within the churchyard. It was highlighted that damage is being caused to parts of the churchyard wall by trees leaning over it from the other side. Having investigated the situation, it is not clear who is responsible for the land immediately next to the wall. The company who manages the land and housing beyond the wall advised that the Land Registry plans did not indicate they had responsibility for maintaining or cutting back trees overhanging the churchyard and that they would therefore not act. The PCC discussed this and agreed that there may be future benefit for the church in laying claim to this unclaimed strip, but all agreed that the priority now was the building of the Lantern Centre and that we would have to take responsibility for cutting back anything that was overhanging.

As identified in last year's annual report; due to the ongoing delay in raising the necessary funds to start erecting The Lantern Centre it was decided that building the shell would protect the foundation slab and give something to show for all the money raised to date. The building of the shell began on 8th January 2024, with the aim of completing this stage by 31st May 2024. There are monthly meetings with the architect, contractor and those from St Mary's who have been involved from the start of the building of the Centre. We are now looking at applying for grants to fit the internal areas of the building, being the kitchen, office, hall etc.

An inspection indicated that the lightning conductor system needs remedial work to be completed to bring it up to the required standard. We are in the process of applying for a grant to complete the work that was identified by the Diocesan Lightning Protection Consultant.

Having joined a Churchwardens' Facebook group it has become clear to us that there is a lot more pressure on some Churchwardens than we both experience so thank you to everyone for your involvement in all aspects of running St Mary's.

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

The Deanery Synod meets three times a year as a forum for the local Anglican churches to meet and plan work together. All meetings start with an act of worship and a brief report from the host church. The February meeting took place at St Edmunds Temple Hill, June was at St Mary's Church Stone and October at Christchurch Dartford. Various topics have included Warm Spaces in our churches, Living in Love and Faith, an Eco church presentation by Kathryn Swanston, LLM at Stone, a presentation on Vocations from Revd. Pamela Ive (Diocesan Director of Ordinands and Vocations Administrator), Deanery Resources Survey compiled by Revd. Mandy Young East Dartford Benefice

Matters of parochial or general Church interest – Kenneth Clark (Rector)

The coronation of their Majesties the King and Queen was an occasion of great symbolic significance for the nation and one thoroughly based on the call "to serve and not to be served," as spelled out and exemplified by Jesus Christ. Once again when great events needed to be grounded in reality there was no better place to go than the Gospel, and thus the Church of England was in evidence serving the country and the wider world very publicly. At St Mary's we entered the spirit of service by organising a coronation tea for the residents of Strawberry Hill and Stow Court and the spirit of celebration with the church bells ringing out at the very moment the king was crowned.

There was equal, if not greater, celebration at the news that the next phase of building of the Lantern Community Centre might take place and this commenced at the beginning of December. The journey to that moment was fraught with uncertainty, but in early September the diocesan Finance Committee confirmed that it would make over towards the project the entirety of net sale proceeds of the former church hall site as had been promised at the outset. It is right to record our thanks but also our considerable relief. The danger was real that fifteen years of campaigning and fund-raising might have proved a waste with nothing more than a concrete platform to show for our efforts. But with more and more of a structure to show for these labours, the more achievable the project becomes. We still need to raise in the region of £300,000 to turn a watertight shell into a building we can use properly, and the PCC took the decision to allocate some money specifically donated for the purpose to employ professional fundraising help. We are confident that as the building rises the whole project will appear even more credible to future donors. We continue to petition our local authorities (Stone Parish and Dartford Borough) for some contribution – to date with no favourable response – but the Mayor of Dartford, Cllr Rosanna Currans, was kind enough to include the Lantern Appeal amongst her charitable causes for this year. My own Lent was marked by a walk along the length of the River Medway with sponsorship going toward the appeal and Kathryn Swanston and her husband Phil abseiled from the top of the ArcelorMittal Orbit tower

in the London Olympic Park for the same cause. Phil and Kathryn also ran a quiz night at the school and we were offered the premises free.

Worship and service are at the heart of our existence and during the year Jeanne Hoadley and Kate Stock enriched our Sunday morning offering by taking on the revival of Gemstones, our Sunday school group. This has always been a task requiring a sacrifice of being free to worship with others, since the children's group meets alongside the adult congregation in the restricted (but warmer) environs of the vestry. We all should be grateful to them for helping us fulfil another of our growth points. When children come to St Mary's they find welcome and a place also, and the old days of "seen-but-not-heard" are rightly banished. Higher attendance figures would seem to show one of the differences this work has already made.

Nationally, the Church's General Synod has conducted a high-profile debate on the principle and practicalities of blessing same-sex couples in a process known for shorthand as "Living in Love and Faith." Draft services known as "Prayers of Love and Faith" were passed by synod and in some places have now been used publicly in the context of church services that are ordinarily taking place. Such an occasion might appeal to committed gay Christians already worshipping as members of a church congregation who might want to make a pledge to one another before God in that context. Stand-alone services akin to the sort of wedding service a bride and groom might choose to hold in front of their supporters, families and friends are still not permissible and they are very much resisted by those who feel any blessing of a same-sex couple is a change to the doctrine of marriage. Understandably there are differences of opinion across the Church of England, no doubt reflected at St Mary's. Sooner or later some consensus will have to be reached here too. Being in a same-sex partnership myself and knowing myself blessed by God through it, I naturally hope to set a tone of welcome and inclusion for all comers, especially toward those whose intention is to make a promise of love and faithfulness.

Once again St Mary's hosted the Deanery's confirmation service in November with candidates from Stone among the number. Earlier in the year a confirmation service was held at Stone St Mary's School where children from Years 5 & 6 were candidates. They now participate as communicants at regular termly eucharist services in the school and sometimes at church. Stone St Mary's underwent a statutory inspection focussed on its faithfulness to the Christian foundation and the effectiveness of its Christian vision. The judgement was Good (the highest category), although that rather underestimates Stone St Mary's distinctive character as a thriving school of the spirit as well as of the mind and body.

Mysteriously confirmation figures are not among the statistics collected by the Church of England for its national profile, although they give a fair indication of those who are turning to Christ. From the perspective of this life as a preparation for the next, those who came to Christ in 2023 included two special faces from the congregation. Vera Woodward, our oldest member, died in January at the age of 100 and Christine Bance in June aged 75. Both were mourned and missed, but celebrated in equal measure, as befits those who had confessed a faith in the resurrection and the life.

MCK Mary's Child Kent – *Thelma Bristow*

This has been another busy year for Mary's Child. We are now officially known as MCK reflecting our decision to become a completely local charity, independent of the work continuing in Peterborough. As a local charity it is easier to seek, and receive, funding from a number of local sources, and to focus on the needs of our community. Food and Fun activities have continued to take place in the school holidays, and we receive very positive feedback for this. The need for food support continues and we were able to give out 150 food parcels at Christmas. We are so grateful to all those volunteers who shop for fresh food and deliver to families on a routine basis.

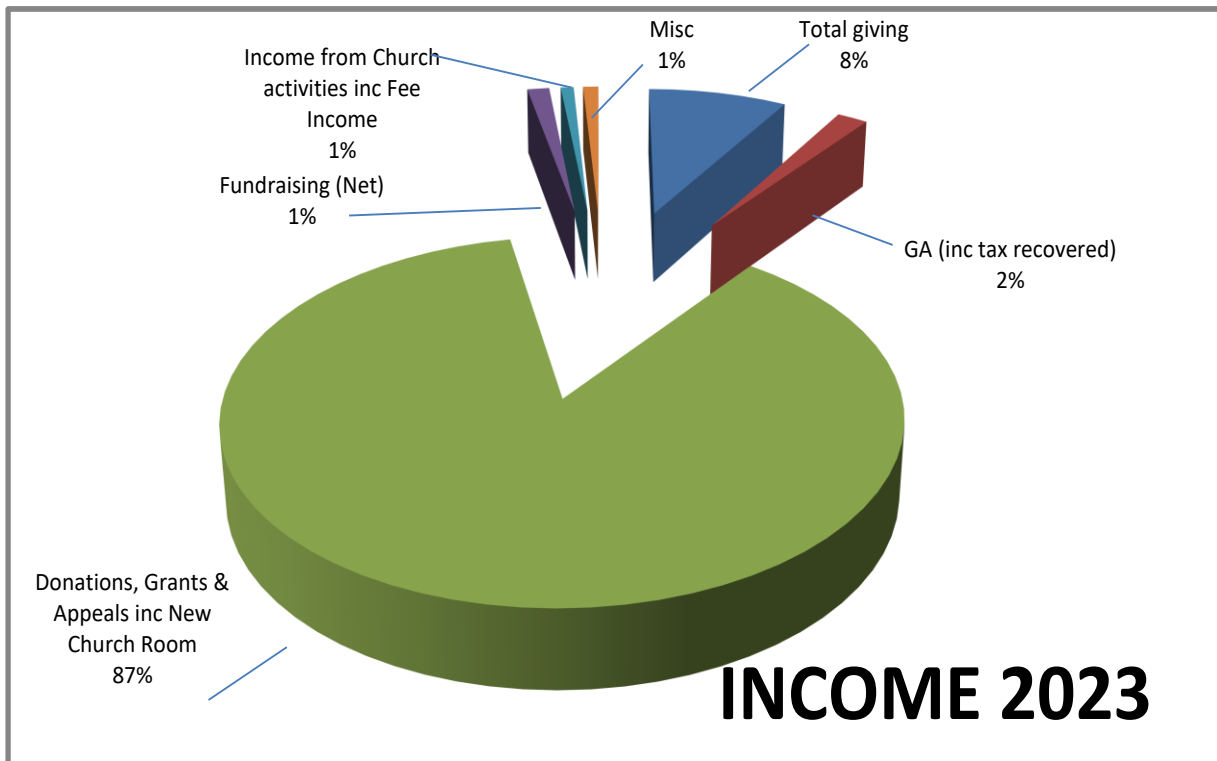
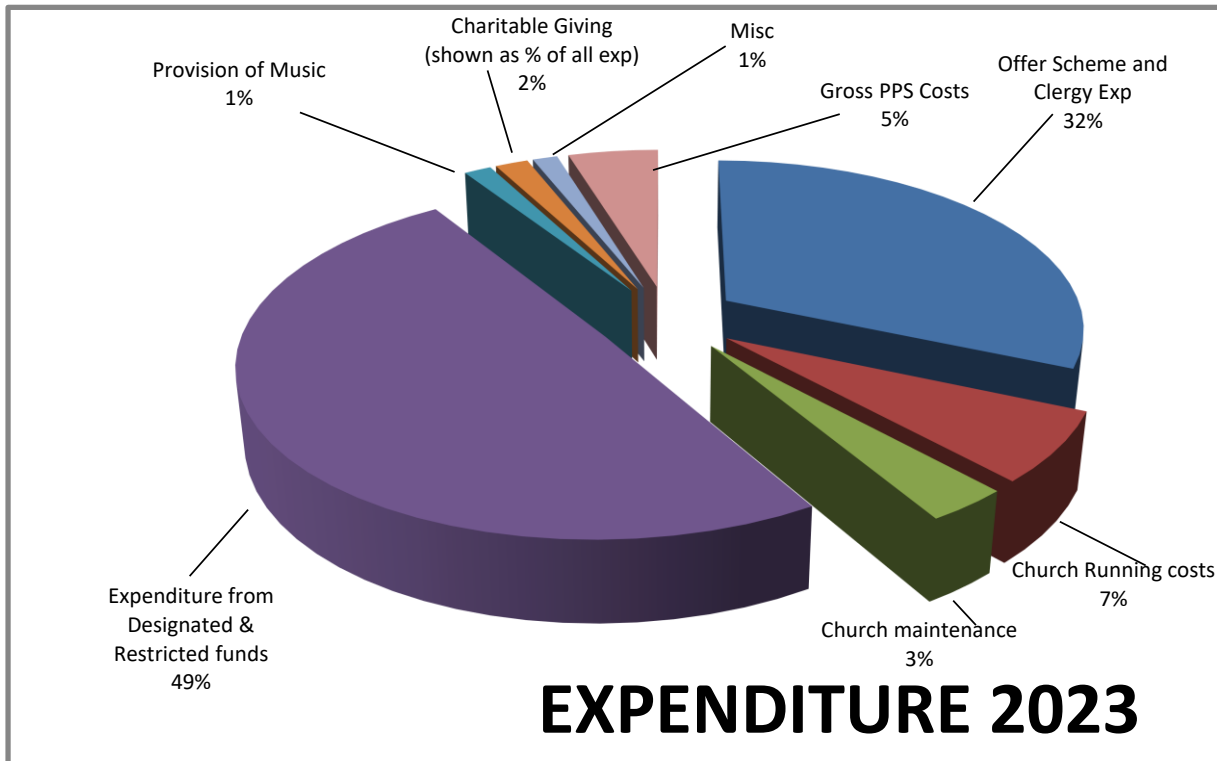
We have a small number of people who come to the church pantry on a Wednesday afternoon and are grateful to Maureen and Janet who regularly welcome them, and Lois for filling in when needed. Once again thank you to everyone who has helped Mary's Child in any way throughout the year.

Eco-church – Kathryn Swanston

St. Mary's is proud to be an Eco-church, a scheme to enable churches, cathedrals, dioceses, and the equivalent in other denominations, to demonstrate how the gospel is good news for God's earth. Eco-church is run by a charity called A Rocha UK. The vision is to create a vast network of churches as local centers of creation care in the community. As an Eco-church St. Mary's is committed to caring for God's earth in five key areas of church life; worship and teaching, management of the church's buildings, management of the church's land, in community and global engagement and through the actions that we take in our individual lives. An Eco-church board can be found inside church and is regularly updated with information and advice across these areas. We also share Eco-church news on social media and in the weekly pew sheets. Activities during 2023 included conservation themed events during 'Love Your Burial Ground Week, promoting Tearfund's 'It's a Rubbish Campaign' and a creation-themed quiet day. When you visit the churchyard look out for the bird feeders, bird and bat boxes and bug hotels. Please also help yourself to fresh herbs from the community herb garden and pots. Current members of the Eco-church group are Thelma Bristow, Kathy Cousins, Maggie Jarvis and Kathryn Swanston. We would like to everyone for supporting Eco-church so enthusiastically. Having achieved the Bronze Award in November 2021 and the Silver Award in October 2022, our vision is to achieve the Gold Eco-church Award.

Mothers' Union, Stone Branch – Jeanne Hoadley (MU Branch Treasurer)

We currently have nine members. Our meetings have gone ahead as we had planned and included a number of corporate communions in church and some of the other meetings have been held in our members' own homes. Diane and Sharon were enrolled on Mother's Day, both receiving MU badges and membership cards welcoming them into our fold. At our March meeting we invited the Diocesan president, Mary Margaret Yates, to tell us what has been happening in the MU. Some of our members attended the service in the Cathedral on Mary Sumner Day and enjoyed a meal together after. Another speaker that joined us was Jenny Beaney who talked about our overseas members. A number of these would like to contact us and share how they celebrate and how MU works for them overseas. In August MU members took part in the family service held in our St Mary's, Church. In November we made lanterns to decorate our Sponsored Christmas Tree event which was held at St Mary's Greenhithe. At our AGM we felt the Parish Breakfast initiative had been successful and enjoyed by most of the congregation. We have a full programme to keep us busy throughout 2024.



PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2023

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2023	2022
INCOMING RESOURCES	Note	£	£	£	£	£	£
<i>Voluntary income</i>	2a	35619	5597	294437		335653	76113
<i>Activities for generating income</i>	2b	6631	1080			7711	8786
<i>Income from Investment</i>	2c	0		6610	10	6620	2699
<i>Church Activities</i>	2d	2419	276			2695	3420
<i>Other incoming resources</i>	2e	3199		0		3199	100
TOTAL INCOMING RESOURCES		47868	6953	301047	10	355878	91118
RESOURCES EXPENDED							
<i>Cost of generation voluntary income</i>	3b	0				0	0
<i>Fundraising trading costs</i>	3c	2665	480			3145	3102
<i>Church activities</i>	3a	47780	4811	46804		99395	75030
<i>Governance costs</i>						0	0
TOTAL RESOURCES EXPENDED		50445	5291	46804	0	102540	78132
<i>Net gain on investments</i>	5b	114				114	1
NET INCOMING/OUTGOING RESOURCES		(2463)	1662	254243	10	253452	12987
Transfers			-655	655		0	0
		(2463)	1007	254898	0	253452	12987
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023		8946	9494	268066	306	286812	273825
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023		6483	10501	522964	316	540264	286812

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b	415	301
Endowment - Barrows Trust		<u>316</u>	<u>306</u>
		731	607
CURRENT ASSETS			
Debtors	6	65681	66212
Short term deposits		436297	209067
Cash at bank and in hand		<u>96001</u>	<u>69090</u>
		<u>597979</u>	<u>344369</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(58446)	(58164)
NET CURRENT ASSETS		<u>539533</u>	<u>286205</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		<u>540264</u>	<u>286812</u>
PARISH FUNDS			
Unrestricted		6483	8946
Designated		10501	9494
Restricted		522964	268066
Endowment		<u>316</u>	<u>306</u>
		<u>540264</u>	<u>286812</u>

Approved by the Parochial Church Council on 9th March 2024 and signed on its behalf by:

KW Clark

.....
The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on the following pages form part of this account

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2023

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

INCOMING RESOURCES

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

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish offer is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which requires a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£1000) or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements For the year ending 31 December 2023

2 INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 2022 £ £	
2a) VOLUNTARY INCOME						
Planned giving:						
Gift aid donations (27)	22180				22180	23640
Income Tax recoverable	6357				6357	6939
Other planned giving (inc 3 envelopes)	1899				1899	1477
Collections (open plate) at all services	3197		1594		4791	3064
Grants -			50000		50000	3262
Donations/appeals	1986	5597	242843		250426	37731
	<u>35619</u>	<u>5597</u>	<u>294437</u>	<u>0</u>	<u>335653</u>	<u>76113</u>
2b) ACTIVITIES FOR GENERATING FUNDS						
Fundraising events	6631	1080			7711	8786
	<u>6631</u>	<u>1080</u>	<u>0</u>	<u>0</u>	<u>7711</u>	<u>8786</u>
2c) INCOME FROM INVESTMENT						
Dividends and interest including any reclaimable tax	0		6610	10	6620	2699
	<u>0</u>	<u>0</u>	<u>6610</u>	<u>10</u>	<u>6620</u>	<u>2699</u>
2d) INCOME FROM CHURCH ACTIVITIES						
Cardstall		276			276	270
Church Hall Lettings					0	0
Fees	2419				2419	3150
	<u>2419</u>	<u>276</u>	<u>0</u>	<u>0</u>	<u>2695</u>	<u>3420</u>
2e) OTHER INCOMING RESOURCES						
Insurance Claim						
Misc	3199				3199	100
	<u>3199</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3199</u>	<u>100</u>
TOTAL INCOMING RESOURCES	<u>47868</u>	<u>6953</u>	<u>301047</u>	<u>10</u>	<u>355878</u>	<u>91118</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2023

3	RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
3a)	CHURCH ACTIVITIES						
	Missionary and charitable giving:						
	Overseas:					0	332
	Traidcraft			180		180	193
	Home:					0	0
	(Children's Society, Alzheimers Porchlight, Abigail's Footsteps, Toilet Twining, ICS etc)	131		1414		1545	1131
		131	0	1594	0	1725	1656
	Ministry: Offer scheme	28191				28191	28683
	Clergy expenses	3135				3135	3342
	Other clergy costs					0	0
	Church - running expenses	5674		931		6605	5024
	Church maintenance	3201				3201	875
	Training					0	0
	Church Hall running costs					0	0
	Provision of music	1430				1430	1555
	Other Fund expenses	655	4811	44279		49745	28548
	Printing and stationery	4715				4715	2290
	Bank charges					0	0
	Misc					0	2433
	Independent Examination	648				648	624
		47780	4811	46804	0	99395	75030
3b)	GENERATION OF VOLUNTARY INCOME						
	Cost of Stewardship	0				0	0
3c)	FUND-RAISING COSTS	2665	480			3145	3102
		2665	480	0	0	3145	3102
	TOTAL RESOURCES EXPENDED	50445	5291	46804	0	102540	78132

4 PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2023

5 FIXED ASSETS

	£
Holding at 31 December - 121 ordinary shares in Banco Santander (formerly Abbey National)	
Cost	<u>0</u>
Movement in the year:	
Market value - 31 December 2022	<u>301</u>
Market value - 31 December 2023	<u>415</u>

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets	415				415
Current assets	64514	10501	522964	316	598295
Liabilities - due within one year	(58446)				-58446
Liabilities - due after more than one year					<u>0</u>
Fund balance	<u>6483</u>	<u>10501</u>	<u>522964</u>	<u>316</u>	<u>540264</u>

6 DEBTORS

	2023 £		2022 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	5671	General - GiftAid/Envelope Scheme	6171
GASDS	667	GASDS	798
Building Fund - Gift Aid on donations	269	Building Fund - Gift Aid on donations	101
New Church Room Gift Aid	1441	New Church Room Gift Aid	1523
Flower Fund GA	83	Flower Fund GA	55
Tower Fund GA	5	Tower Fund GA	18
Mary's Child	0	Mary's Child	6
Carbon Fund	5		
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	<u>65681</u>		<u>66212</u>

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £		2022 £
Offer	0	Offer	0
Independent Examination fee	648	Independent Examination fee	624
Proposed new Church Room	57540	Proposed new Church Room	57540
Wedding Fees Refundable	0	Wedding Fees Refundable	0
Advance funeral fee	258		
	<u>58446</u>		<u>58164</u>

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

	2023 £		2022 £
	<u>0</u>		<u>0</u>

9 OPERATING LEASE COMMITMENTS

	2023 £		2022 £
Not later than 1 year	1200	Not later than 1 year	1842
Later than 1 year and not later than 5 years	3900	Later than 1 year and not later than 5 years	1382
Later than 5 years	0	Later than 5 years	0
	<u>5100</u>		<u>3224</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2023

9 FUND DETAILS	B/fwd 2022	Income	Interest	Transfer	Expenditure	Bal at 31 Dec 2023
Designated Funds						
Church Hall - maintenance and general running of Church Hall plus surplus used to support life of the Church	177					177
Cardstall - funds used to support life of the Church	1079	276				1355
Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	339	5040		(655)	(4385)	339
Youth Fund - to provide resources for children's work, ie Junior Church	118	80			(33)	165
Messy Church - to provide additional outreach to families	437					437
100 Club - fundraising for specific projects decided by PCC	1835	1080			(480)	2435
Flower Fund	5	447			(376)	76
Outreach	504					504
Carbon Offset Fund	0	30			(17)	13
Reserve Fund	5000					5000
Sub total	9494	6953	0	(655)	-5291	10501
Restricted Funds						
Church Room project - funds to support first stage in proposed new build	45559	51561			(29497)	67623
Church Building Fund - donations for fabric	8145	5843		5255	(14573)	4670
Professional Fundraising (The Lantern)	0	10000				10000
Tower Fund - funds to support bells and associated items	1524	55				1579
Youth Club (Play Place) -	967	20				987
Mary's Child	65	144			(209)	0
Energy Support Grant (Elec)	2739				(931)	1808
Charity Collections	0	1594			(1594)	0
Sub total	58999	69217	0	5255	(46804)	86667
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1531		49			1580
Organ Fund - organ maintenance	125		4			129
Heating Fund - for heating maintenance/renewal	120		4			124
Church Building Funds - for fabric repairs/restoration	4600		57	(4600)		57
Phase 1/2 Restoration - for fabric repair/restoration	1		0			1
New Church Room	202690	225220	6496			434406
Sub total	209067	225220	6610	(4600)	0	436297
Total Restricted funds						522964
Endowment - Barrows Trust - upkeep of grave	306	0	10	0	0	316

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2023.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

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

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



Dated: 02 April 2024

Jack Fryer ACA

Hedley Dunk Limited

Accounts

St Mary the Virgin

in the Parish of Stone



**Annual Report & Financial Statements
of the Parochial Church Council
for the year ending 31 December 2022**

For Christ's Sake †

CONTENTS

Agenda and Minutes

Agenda for the Vestry and Annual Parochial Church Meetings 2023	3
Minutes of the Vestry Meeting held on 24 th April 2022	4
Minutes of the Annual Parochial Church Meeting held on 24 th April 2022	4

Annual Report of the Parochial Church Council

Administrative Information, Membership,	7
Safeguarding, Risk Management, Attendance	8
Proceedings of the Parochial Church Council	9
Financial Review	9
Reserves Policy	10
Fabric, Goods and Ornaments	10
Deanery Synod	11
Matters of Parochial or General Church Interest	11
Mary's Child	13
Eco- Church	13
Mothers' Union	13

Finance

Income and Expenditure Pie Charts 2022	14
Independently Examined Accounts 2022	15

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 16th April 2023 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting 24th April 2022
3. Election of representatives to the Deanery Synod
4. Election of representatives to the Parochial Church Council.
5. To receive and consider reports arising from the following:
 - 5.1 Electoral Roll
 - 5.2 Proceedings of Parochial Church Council
 - 5.3 Financial Affairs
 - 5.4 Audited Accounts
 - 5.5 Fabric, goods & ornaments
 - 5.6 Proceedings of Deanery Synod
 - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

St Mary the Virgin, Stone
Minutes of the Vestry Meeting & Annual Parochial Church Meeting
held on Sunday 24th April 2022 at 11.30am in church

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present – 30

The Rector thanked the following people: Dennis Moor for always being on standby to support or replace the Rector, including playing the organ, Colin Whiskin for his role as Church Warden, recognising he was stepping back after 10 years, Martin Trumble for his role as Church Warden over the last 12 months, all PCC members for their involvement over the 12 months, specifically Lois Derham in her role as Secretary and Dianne Adair in her role as Treasurer.

Election of Churchwardens

There were three nominations for Church Warden: Martin Trumble (proposed by George Adair and seconded by Thelma Bristow), Maureen Franke (proposed by Kathy Cousins and seconded by Jeanne Hoadley), Lois Derham (proposed by Robin Hergest and seconded by Reg Cousins). A ballot was held and Maureen Franke and Lois Derham were duly elected for the period up to the next Vestry Meeting scheduled for 16th April 2023.

Annual Parochial Church Meeting (APCM)

Annual Parochial Church Meeting (APCM)

Number present - 30

1. Apologies

George Adair, Kelvin Reynolds, Ruth Reynolds and Kathryn Swanston

2. Minutes of previous Annual Parochial Church Meeting held on 18th April 2021.

The minutes of the previous annual meeting had been circulated. These were approved by all present as a true record and signed.

3. Election of representatives to the Parochial Church Council (PCC).

Three nominations were received for the three lay representative places, each to serve a three-year term: Kathy Cousins (proposed by Thelma Bristow and seconded by Reg Cousins), Robin Hergest (proposed by Kathy Cousins and seconded by Kathryn Swanston) and Martin Trumble (proposed by Nik Kerwin and seconded by Chris Groves). There being no other nominations and three places available, all three were duly elected.

4. To note that responsibility for the appointment of Sidesmen (Welcomers) now lies with the Parochial Church Council under the new Church Representation Rules 2020

The Rector advised that Welcomers are no longer named and nominated at the APCM and this will be followed up within the PCC meetings.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Thelma Bristow as Electoral Roll Officer reported that following the annual revision there were 64 members, 30 being resident within the Parish of Stone and 34 non-resident. There were no questions.

5.2 Proceedings of the Parochial Church Council

The PCC had prepared its annual report about 2021. The Rector asked if there were any questions, and a concern was raised about the PCC's decision to put £10,000 aside as per the Reserves Policy on page 10 of the Annual Report. It was agreed this will be discussed by the PCC. The Rector spoke about how we are open to change with the PCC's endorsement, that the church was becoming something like a 'school' to support those getting more involved in ministry, and about how the church is alive by not just looking inward but focussing on being part of the community.

5.3 Financial Affairs

Dianne Adair reiterated that the congregation had been generous in the past year. Away giving amounted to 4% of income, but the target is still 5%.

5.4 Audited Accounts

The accounts had been independently examined and adopted by the PCC. They were nominated by Maggie Jarvis and seconded by Thelma Bristow. A question was asked as to how we have done financially generally, and it was advised we have held our own and carried over a larger figure than expected due to a Covid-support donation from the Diocese and a financial gift. We do however have to be mindful of the rising cost of living (and therefore bills) and that we had lost some significant givers in recent years. We needed to be responsible in providing for unforeseen expenditure in the next 12 months. It was also urged that we strike the right balance in not always asking for money when people come to church.

5.5 Fabric, goods & ornaments

There were no questions on the written report submitted by Colin Whiskin. The Rector thanked Robin Hergest and Reg Cousins for repairing the clock which meant we avoided having to pay a potentially large amount of money.

5.6 Proceedings of Deanery Synod

The Rector explained this is a good forum to connect with the neighbouring churches.

5.7 Matters of parochial or general Church interest.

The Rector advised that since writing his report it has been announced who will be replacing James Langstaff as Bishop of Rochester. This will be Rt Rev Jonathan Gibbs who will be installed as Bishop of Rochester during a service at Rochester Cathedral in September 2022.

6. Any other business

It was suggested that PCC members step down and are replaced by new members after three years to ensure a fresh approach is regularly introduced. It was agreed that this was a healthy ideal, but when new volunteers were not stepping forward it was better to make use of those who were willing rather than to carry vacancies. Too few PCC members and decisions would cease to be representative. After a discussion it was agreed that when someone steps down and there were no volunteer replacements it was in those circumstances quite appropriate for them to stand again or else be co-opted for the year.

7. Closing Prayers

The meeting concluded with prayer.

**St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2022**

ADMINISTRATIVE INFORMATION

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:

Stone Rectory,
Church Road,
Stone,
Greenhithe,
Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

Hedley Dunk Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

OBJECTIVES AND ACTIVITIES

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish.

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2022 until the date this report was approved are:

Wardens

Ms Lois Derham
Ms Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)
Ms. Kitty Raj

Elected Members

Mrs. Thelma Bristow	<i>from 4th October 2020</i>
Ms. Lois Derham	<i>from 4th October 2020 (then as churchwarden)</i>
Ms. Deborah Lambert	<i>from 4th October 2020</i>
Mr. Reginald Cousins	<i>from 18th April 2021</i>
Mrs. Maureen Franke	<i>from 18th April 2021 (then as churchwarden)</i>
Mrs. Kathryn Swanston	<i>from 18th April 2021</i>
Mrs. Kathy Cousins	<i>from 16th April 2022</i>
Mr. Robin Hergest	<i>from 16th April 2022</i>
Mr. Martin Trumble	<i>from 16th April 2022</i>

Assistant Curate/Associate Rector

The Revd. Anthea Harris Faulkner (until 25th September)

Reader

Mr. Dennis Moor *Co-opted*

Safeguarding – Deborah Lambert (Parish Safeguarding Officer)

The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church'. Ms. Deborah Lambert is our Parish Safeguarding Officer and Mrs. Thelma Bristow her Deputy. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. The Diocese has provided our online Parish Safeguarding Dashboard which is based on the requirements of the Parish Safeguarding Handbook and other relevant documents. This involves the completion of various actions moving through three levels. We are currently halfway through level two. Safeguarding was highlighted through the participation of Safeguarding Sunday in the autumn. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church.

Risk Management

As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on risk management. A health and safety policy is implemented and is monitored regularly to ensure compliance.

ACHIEVEMENTS AND PERFORMANCE**Church attendance**

In preparation for 2022's Annual Parochial Church Meeting the Electoral Roll was revised once again and the number of members stood at 63.

Active churchgoing was monitored over four Sundays in October 2022 and found to be on average 34.25 adults and 3 children. Once a month the principal Sunday service was live-streamed, and those who watch this live number a handful, although there is evidence of people catching up with the service later on.

Attendance at Easter was 77 (66 communicants), and at Christmas 218 (with 58 communicants) showing a slight increase on the previous year. Daily morning and evening prayer continued. Occasional offices numbered 10 baptisms, 4 weddings and 25 funerals, 10 of them held in the church. The monthly Messy Church numbering about 30 people continued on the school premises on a Wednesday afternoon after school.

Proceedings of the PCC – The Year in Brief

Since the last APCM the full PCC met six times (two of them in 2023) with a standing committee of the Rector, Churchwardens, Secretary and Treasurer meeting in between to prepare the agenda and follow up on agreed actions. Whole church meetings were called to determine a fundraising strategy for the new church rooms. Otherwise, a sub-committee representing our Eco-church commitment has met regularly including members from outside the PCC; a charitable giving committee met once to consider the church's away giving for the year; and a digital update group has made planned some innovations to provide and use a WiFi signal in church to the benefit of the church's ministry through its services.

There are 14 members, although one member has not attended meetings throughout the year. The regular attendance at meetings has been 80.25%. At each meeting the PCC receives officer reports from the Rector, Churchwardens, Treasurer and Secretary. The PCC also discusses health and safety and safeguarding matters and ensures policies for these are in place. Updates from the Dartford Deanery and the Diocese are also routinely received.

In 2022 two of the five key aims in our growth plan were accomplished in that during Lent we took a serious look out our practice of welcome using a tool provided by the Church of England, *Everybody Welcome*. Secondly, in Advent we recreated the rota for the Gemstones children's group through the commitment of Jeanne Hoadley and Kate Stock to that venture and we are trying to make known that there is a welcome for children at our services. A further priority emerged, to upgrade our digital connection and sound production equipment and certain acquisitions have been made through grant funding and gifts. The five growth priorities are:

- To run *Everybody Welcome*, the course in which everyone grows the Church, trying to engage as many of the congregation with it as possible;
- To restart the children's church (Gemstones);
- To build the new church room;
- To issue invitations, targeting especially those who live in the immediate vicinity of the church, in order to create a culture of invitation and welcome;
- To construct an interior porch to enable the church's west door to stand open during the day.

In the midst of growth there is necessary maintenance and insurance and the PCC responds to both, in particular the quinquennial inspection on the church detailed below.

Financial Review – Dianne Adair (Treasurer)

Total receipts, on ordinary unrestricted funds were £49,506 and are detailed in the financial statements. £46,925 was spent to provide the Christian ministry from St Mary's Church. The net result for the year was an excess of income over expenditure of £2,582 (including an unrealised small gain on investments), but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward at 31st December for unrestricted funds totaled £8,946. Our Parish Offer for 2022 was £28,683 and we have been able to pay this in full.

Continuing our programme of special collections supporting a few charities on a regular basis, we were able to donate the sum of £1,656. Charities included Water Aid, Cancer Research, Ellenor, Christians Against Poverty, Mary & Martha, Poverty & Hope, Combat Stress and The Children's Society. We have also continued supporting 'in kind', i.e., Mary's Child, Parish Pantry, Women's Refuge, Harvest gifts, etc.

Despite enormous efforts, a commencement building date is still awaited on the New Church Room, but the fund now stands at £45,559 which will be added to the proceeds from the sale of our existing hall. This currently stands at £202,690. However, it should be noted that DBF still holds the other half of the sale proceeds. Taking into account that we will still face a significant shortfall, further endeavours have continued to seek grants and various fundraising events have recommenced. Once again, it is not too late to make a donation as the more we raise, the less we may need to borrow. We very much appreciate the help and support from the Diocese.

Currently there are 4 people who regularly contribute to the Building Fund, which stands at £12,745. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to show that we do have some funds of our own. The Quinquennial inspection was carried out in 2022 and highlighted various repairs needed which will be carried out early 2023. This will mean that most of this fund will be used. If you would like to support this work, or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

Every year I do add at this point how important regular giving and gift aid is to us as a Church. The Pandemic highlighted how vulnerable we can be financially. It is so important that if you do give to St Mary's Church that it is given regularly and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We have also introduced the use of a card reader in church and QR codes are available, both in church and on our Facebook page. We are also continuing to monitor expenditure and reducing it wherever possible.

It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months unrestricted expenditure (i.e. £10,000). To achieve this, we will aim to put £1,000 per year into reserves from income until that level is achieved.

Fabric, goods and ornaments – Lois Derham and Maureen Franke (Churchwardens)

Thank you to Colin and Martin for the support they have given us in handing over the role of Churchwarden to us.

As identified in last year's annual report; the regular Quinquennial inspection was carried out by John Bailey of Thomas Ford & Partners in 2022. The repairs identified in the report are divided into six categories being 'urgent', or to be completed 'within 12 months' 'within 12-24 months' 'within quinquennial period' and 'desirable no timescale' and 'routine maintenance'. Stone Edge Ltd agreed to carry out the urgent repairs and some non-urgent work, in the same locations. The repairs include the chancel, southwest buttress, chancel southeast corner, chancel northeast buttress, Wiltshire chapel roof, Wiltshire chapel masonry repairs, north aisle buttress and the chancel Purbeck shaft repair. This work was completed in March 2023.

One of the non-urgent items identified in the report was the condition of the 'Gravediggers Hut.' The architect felt that, without some attention soon, it would fall into complete dereliction. Following PCC discussion of the options available it was felt this should be converted to a

temporary toilet whilst The Lantern Community Centre is being erected. However, having investigated this and what it involved it was felt this would be a distraction from the growth priority of building the Community Centre and therefore the ideas identified should be placed on hold. Unfortunately, it was confirmed that Faculty and Local Authority permission would be needed to modify the hut and each consideration raised further questions regarding access, drainage and so forth, and expenditure on addressing all these factors would not be negligible. In the meantime, ivy and shrubbery have been removed giving the hut a slightly more tended appearance.

Due to the ongoing delay in raising the necessary funds to start erecting The Lantern Community Centre it has been decided that building the shell will protect the foundation slab and give something to show for all the money raised to date. The remainder to be raised might more easily be broken down into smaller sums to fund specific elements that individuals and smaller donors might conceivably afford to fund. This approach was discussed with the Archdeacon and once again the plea has been made for the Diocese to release the funds from the sale of the old hall according to promises made in writing by Geoff Marsh the former Diocesan secretary.

A new supply of SmartWater was purchased and applied to internal items and the five lightning conductors with notices put up to identify that items are marked in this way as this acts as a deterrent to potential thieves. Thank you to everyone involved in repairing and restoring the noticeboard that is in the grounds just inside the Lychgate. This is now more secure, and the information is accurate and clear again. Minor electrical repairs have also been carried out recently having identified a local electrician. The five lightning conductors were inspected in March 2023 to ensure compliance with our insurance cover. Thank you to everyone who has been involved in the recent spring clean and in maintaining and developing all areas outside the building to keep the area safe and inviting to humans, bats, bees and birds.

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

The Deanery Synod meets three times a year as a forum for the local Anglican churches to meet and plan work together. All meetings start with an act of worship and a brief report from the host church. The February meeting took place at All Soul's Crockenhill, June was at St Michael's Wilmington and October at St John's Meopham. This was a combined Deanery (Dartford, Cobham and Gravesend) meeting with the new Bishop. Various topics have included the Ukraine situation and how local churches are supporting refugees, how churches are coping with the digital integration into our church life and how we go about opening up our churches again after the pandemic.

Matters of parochial or general Church interest – Kenneth Clark (Rector)

Of more general interest to the diocese was the appointment of a new Bishop of Rochester, Jonathan Gibbs, who took up his post in May 2022 and began to introduce himself more locally in the autumn after his enthronement at the cathedral. He comes from his previous post in Huddersfield and with a national responsibility on behalf of the bishops for safeguarding. As bishop he is, amongst many things, patron of the living of Stone.

It hardly needs reporting but the Queen's death on 8th September (Nativity of the BVM) saw a momentous change at the top of the Church of England with her son and heir, our present King Charles, taking her place as Supreme Governor. Both the Queen's funeral and the new King's forthcoming coronation are significant events where the Christian religion plays its part in guiding people through transition. A special service was held to mark Her late Majesty's passing, a book of condolence was opened, prayer cards distributed and as is customary for the death of the sovereign the bells were rung fully muffled, and they tolled the very evening the news was announced.

The period of national mourning forced the postponement of a fundraising concert, "Music by Moonlight," which added a little more to the building fund for the new church rooms. Two important decisions were made concerning this venture. The first, by acclaim, was to call the new building "The Lantern Community Centre" and our fundraising the "Lantern Appeal." It is a name that seems to have caught on. The second was to break our fundraising and building campaign into two phases, the first of which would see the shell of the new building erected on the foundation slab in the expectation that further building work would encourage some of the more sceptic donors to give. With the funds already received from the sale of the old church hall we look to raise £180,000 in order to meet the cost of a shell build, with £85,000 of that already pledged or received. Although a significant further sum to raise it is reachable.

Throughout the year it has been our task to encourage people in their recovery of confidence following the pandemic of 2020. Nevertheless we continue to stream one service per month to Facebook, knowing that for some this is highly appreciated. It has been two years since vaccines were available to mitigate the effects of Covid, but the psychological and spiritual consequences of lockdown and social distancing continue to be felt. There were educational consequences too and our relationship with Stone St Mary's School continues to be a major channel for God's mission, with regular weekly Christian assemblies (with 630 children), a monthly Messy Church (numbering 30 adults and children) and the school once again being the convenient venue for bi-annual fundraising fairs. Additionally the eucharist is celebrated in school on a termly basis and six children chose to be confirmed in May of 2022.

In the autumn the school played host to Food and Fun, an event to combat food hunger amongst children during the school holidays organized through Mary's Child. Throughout the year Mary's Child volunteers have donated, put together and delivered food parcels to those in need, with St Mary's becoming a regular outlet for this charity during open hours on a Wednesday afternoon. Mary's Child itself completed its transformation from a joint outreach project of the two churches in Stone and Greenhithe into a Charitable Incorporated Organization with its own identity able to attract grants and employ staff in its own right.

Among the joys of 2022 was the celebration of the Queen's Platinum Jubilee (all the more special with hindsight) and St Mary's celebrated in due style by organizing a street party in Church Road. In February, the Bishop of Tonbridge visited to commission Maureen Franke as an Anna Chaplain to minister among the elderly and she continues to build up links with Stow Court and Strawberry Hill. In May at the cathedral, Kathryn Swanston was licensed as a lay minister in the parish and during her service of welcome she read out the license authorizing her to continue in her duties until the age of 70! She has begun to make a contribution to the Bluewater Chaplaincy. Former member of the congregation Ethlyn Roy-Johnson was ordained priest and on 4th September the congregation travelled to St Augustine's, Slade Green to witness her preside for the first time at Holy Communion. And in November, having bid associate rector Anthea Harris-Faulkner goodbye, we attended her service of installation as parish priest of the two churches in Erith. All a fine testimony to the ability of St Mary's to nurture new ministers of the gospel. Paul Davies continues to base his priestly ministry in Stone but is frequently asked to take services elsewhere and this helps to show us in a good light. As the volunteering amongst church members for mission endeavours elsewhere shows, we are not narrowly focused on our own parish.

Lastly, I make mention of those we have "promoted to glory" (as the Salvationists put it): Ray Beven, Ivor Jones, Linda Mitchell, Noreen Russell and Margaret Bower. Ivor Jones in particular was one of the most noted figures in the community of his generation, dedicating his energies to Stone, to Dartford and to Kent and serving on more than one occasion as Mayor of Dartford. True to his Welsh roots however it happened aptly enough that we were able to host his funeral service on St David's Day.

Mary's Child – *Thelma Bristow*

Mary's Child continues to grow, and we are now recognised more and more as a local charity enabling us to seek, and receive, funding from a growing number of sources. As a result, we have been able to employ a part time Project and Fundraising Co-ordinator. This means that Food and Fun activities in the school holidays, parties at Christmas etc. will continue to go ahead. The need for food support is growing and we are so grateful to all those volunteers who shop for fresh food, deliver to families on a regular basis and welcome those who come to the church on a Wednesday afternoon. Legal advice for housing and benefits and on immigration issues is now given monthly at both Greenhithe and Temple Hill. Once again thank you to everyone who has helped Mary's Child in any way throughout the year.

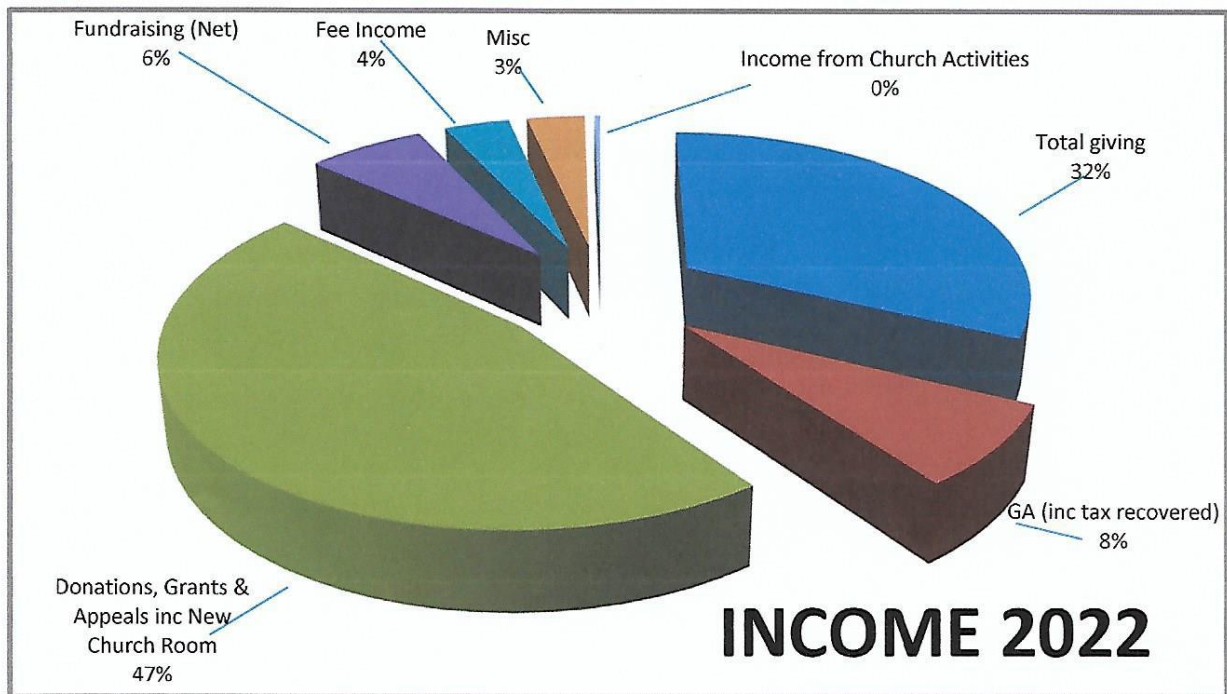
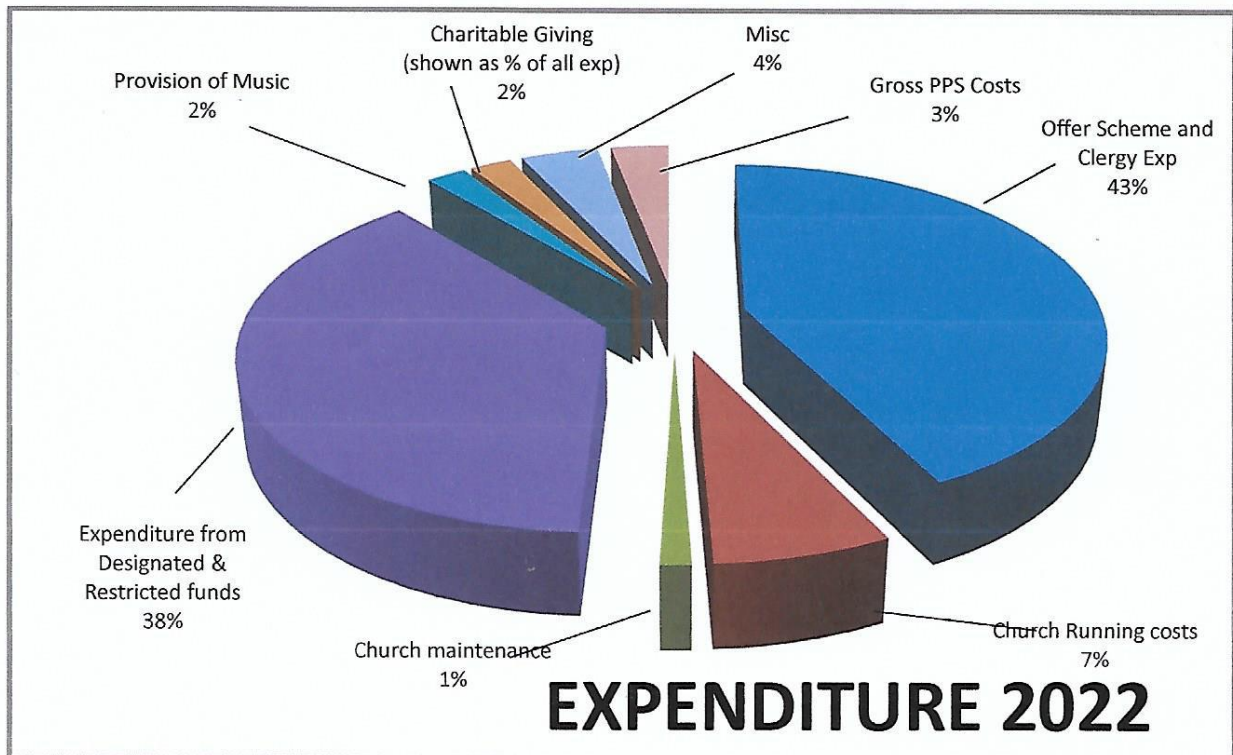
Eco-church – *Kathryn Swanston*

St. Mary's is proud to be an Eco-church and, having achieved the Bronze Award in November 2021, we were delighted to be awarded the Silver Award in October 2022 which was presented by the Major of Dartford. Eco-church is a scheme for churches, cathedrals, dioceses, and the equivalent in other denominations, who want to demonstrate how the Gospel is good news for God's earth. Eco-church is run by a charity called A Rocha UK. The vision is to create a vast network of churches as local centres of creation care in the community. As an Eco-church St. Mary's is committed to caring for God's earth in five key areas of church life; worship and teaching, management of the church's buildings, management of the church's land, in community and global engagement and through the actions that we take in our individual lives. An Eco-church board can be found inside church and is regularly updated with information and advice across these areas. We also share Eco-church news on social media and in the weekly pew sheets. We are extremely grateful to the Reverend Anthea Harris-Faulkner for leading and inspiring us to join the Eco-church movement during her ministry in Stone. Kathryn Swanston now leads the Eco-church steering group, with other current members being Thelma Bristow, Kathy Cousins and Maggie Jarvis. We would like to thank everyone for supporting Eco-church so enthusiastically and for making our most recent award possible. Our vision is for St. Marys' Stone to achieve the Gold Eco-church Award on behalf of the whole community.

Mothers' Union, Stone Branch – *Jeanne Hoadley (MU Branch Treasurer)*

The Mother's Union has had monthly meetings, which have been held in the afternoons in the winter and during the evenings in the summer months. At one of the meetings Diocesan President, Margaret Mary Yates, gave a talk on the work the Mothers Union including that carried out in the prisons. At the Mother's Day service, we enrolled two new members taking our numbers to nine members. We have a full programme during the coming year meeting in each other's houses.

Income and Expenditure Pie Charts 2022



Independently Examined Accounts 2022

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2022

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
						2022	2021
INCOMING RESOURCES	Note	£	£	£	£	£	£
<i>Voluntary income</i>	2a	38513	641	36959		76113	50446
<i>Activities for generating income</i>	2b	7743	1043			8786	6082
<i>Income from Investment</i>	2c	0		2697	2	2699	42
<i>Church Activities</i>	2d	3150	270			3420	4332
<i>Other incoming resources</i>	2e	100		0		100	225351
TOTAL INCOMING RESOURCES		49506	1954	39656	2	91118	286253
RESOURCES EXPENDED							
<i>Cost of generation voluntary income</i>	3b	0				0	0
<i>Fundraising trading costs</i>	3c	2622	480			3102	3521
<i>Church activities</i>	3a	44303	948	29779		75030	51089
<i>Governance costs</i>						0	0
TOTAL RESOURCES EXPENDED		46925	1428	29779	0	78132	54610
<i>Net gain on investments</i>	5b	1				1	12
NET INCOMING/OUTGOING RESOURCES		2582	526	9877	2	12987	231655
<i>Transfers</i>		(4050)	1050	3000		0	0
		(1468)	1576	12877	0	12987	231655
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022		10414	7918	255189	304	273825	42170
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022		8946	9494	268066	306	286812	273825

The notes on pages 16 to 21 form part of these accounts

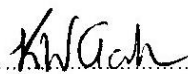
Reg Charity No 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b	301	300
Endowment - Barrows Trust		<u>306</u>	<u>304</u>
		607	604
CURRENT ASSETS			
Debtors	6	66212	66157
Short term deposits		209067	230971
Cash at bank and in hand		<u>69090</u>	<u>34245</u>
		344369	331373
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(58164)	(58152)
NET CURRENT ASSETS		<u>286205</u>	<u>273221</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		<u>286812</u>	<u>273825</u>
PARISH FUNDS			
Unrestricted		8946	10414
Designated		9494	7918
Restricted		268066	255189
Endowment		<u>306</u>	<u>304</u>
		286812	273825

Approved by the Parochial Church Council on 2nd April 2023 and signed on its behalf by:



 The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on pages 16 to 21 form part of these accounts

Reg Charity No 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2022

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011'.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

INCOMING RESOURCES

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

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish offer is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which requires a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£1000) or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements
For the year ending 31 December 2022

2 INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 2021 £ £	
2a) VOLUNTARY INCOME						
Planned giving:						
Gift aid donations (27)	23640				23640	30552
Income Tax recoverable	6939				6939	8617
Other planned giving (inc 3 envelopes)	1477				1477	1836
Collections (open plate) at all services	3064				3064	4169
Grants -			3262		3262	0
Donations/appeals	3393	641	33697		37731	5272
	<u>38513</u>	<u>641</u>	<u>36959</u>	<u>0</u>	<u>76113</u>	<u>50446</u>
2b) ACTIVITIES FOR GENERATING FUNDS						
Fundraising events	7743	1043			8786	6082
	<u>7743</u>	<u>1043</u>	<u>0</u>	<u>0</u>	<u>8786</u>	<u>6082</u>
2c) INCOME FROM INVESTMENT						
Dividends and interest including any reclaimable tax	0		2697	2	2699	42
	<u>0</u>	<u>0</u>	<u>2697</u>	<u>2</u>	<u>2699</u>	<u>42</u>
2d) INCOME FROM CHURCH ACTIVITIES						
Cardstall		270			270	162
Magazine		0			0	0
Church Hall Lettings		0			0	43
Fees	3150				3150	4127
	<u>3150</u>	<u>270</u>	<u>0</u>	<u>0</u>	<u>3420</u>	<u>4332</u>
2e) OTHER INCOMING RESOURCES						
Insurance Claim						
Misc	100				100	751
New Church Room sale of property					0	224600
	<u>100 0</u>	<u>0 0</u>	<u>0 0</u>	<u>0</u>	<u>100</u>	<u>225351</u>
TOTAL INCOMING RESOURCES	<u>49506</u>	<u>1954</u>	<u>39656</u>	<u>2</u>	<u>91118</u>	<u>286253</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2022

3	RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	2021 £
3a)	CHURCH ACTIVITIES						
	Missionary and charitable giving:						
	Overseas:			332		332	578
	Poverty & Hope			193		193	191
	Home:					0	0
	(Children's Society, Ellenor, FKC, etc)			1131		1131	1128
		0	0	1656	0	1656	1897
	Ministry: Offer scheme	28683				28683	31840
						0	0
	Clergy expenses	3342				3342	3713
	Other clergy costs	0				0	0
	Church - running expenses	4501		523		5024	4526
	Church maintenance	875				875	1360
	Training					0	200
	Magazine					0	0
	Church Hall running costs					0	485
	Provision of music	1555				1555	1685
	Other Fund expenses		948	27600		28548	1259
						0	494
	Printing and stationery	2290				2290	2573
	Bank charges					0	0
	Misc	2433				2433	445
	Independent Examination	624				624	612
		<u>44303</u>	<u>948</u>	<u>29779</u>	<u>0</u>	<u>75030</u>	<u>51089</u>
3b)	GENERATION OF VOLUNTARY INCOME						
	Cost of Stewardship					0	0
3c)	FUND-RAISING COSTS	2622	480			3102	3521
		<u>2622</u>	<u>480</u>	<u>0</u>	<u>0</u>	<u>3102</u>	<u>3521</u>
	TOTAL RESOURCES EXPENDED	<u>46925</u>	<u>1428</u>	<u>29779</u>	<u>0</u>	<u>78132</u>	<u>54610</u>

4 PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2022

5 FIXED ASSETS	£
Holding at 31 December - 121 ordinary shares in Banco Santander (formerly Abbey National)	
Cost	<u>0</u>
Movement in the year:	
Market value - 31 December 2021	<u>300</u>
Market value - 31 December 2022	<u>301</u>

5 ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets	301				301
Current assets	66809				66809
Liabilities - due within one year	(58164)	9494	268066	306	219702
Liabilities - due after more than one year					<u>0</u>
Fund balance	<u>8946</u>	<u>9494</u>	<u>268066</u>	<u>306</u>	<u>286812</u>

6 DEBTORS	2022 £		2021 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	6171	General - GiftAid/Envelope Scheme	7891
GASDS	798	GASDS	60
Building Fund - Gift Aid on donations	101	Building Fund - Gift Aid on donations	151
New Church Room Gift Aid	1523	New Church Room Gift Aid	426
Flower Fund GA	55	Flower Fund GA	38
Tower Fund GA	18	Tower Fund GA	32
Mary's Child	6	Mary's Child	19
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	<u>66212</u>		<u>66157</u>

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022 £		2021 £
Offer	0	Offer	0
Independent Examination fee	624	Independent Examination fee	612
Proposed new Church Room	57540	Proposed new Church Room	57540
Wedding Fees Refundable	0	Wedding Fees Refundable	0
	<u>58164</u>		<u>58152</u>

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR	2022 £	2021 £
	<u>0</u>	<u>0</u>

9 OPERATING LEASE COMMITMENTS	2022 £	2021 £
Not later than 1 year	1842	1842
Later than 1 year and not later than 5 years	1382	3224
Later than 5 years		<u>0</u>
	<u>3224</u>	<u>5066</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2022

9 FUND DETAILS	B/fwd 2021	Income	Interest	Transfer	Expenditure	Bal at 31 Dec 2022
Designated Funds						
Church Hall - maintenance and general running of Church Hall plus surplus used to support life of the Church	177					177
Cardstall - funds used to support life of the Church	810	269				1079
Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	339					339
Youth Fund - to provide resources for children's work, ie Junior Church	262	130			274	118
Messy Church - to provide additional outreach to families	437					437
100 Club - fundraising for specific projects decided by PCC	1272	1043			480	1835
Flower Fund	118	511		50	674	5
Outreach	504					504
Reserve Fund	4000			1000		5000
Sub total	7919	1953	0	1,050	1428	9494
Restricted Funds						
Church Room project - funds to support first stage in proposed new build	14255	31304		24,600	24600	45559
Church Building Fund - donations for fabric	7640	505		3000	3000	8145
Tower Fund - funds to support bells and associated items	1306	218				1524
Youth Club (Play Place) -	967					967
Mary's Child	34	31				65
Energy Support Grant (Elec)	0	3262			523	2739
Charity Collections	16	1640			1656	0
Sub total	24218	36960	0	27600	29779	58999
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1522	9.00				1531
Organ Fund - organ maintenance	125					125
Heating Fund - for heating maintenance/renewal	119	1.00				120
Church Building Funds - for fabric repairs/restoration	4578	22.00				4600
Phase 1/2 Restoration - for fabric repair/restoration	1					1
New Church Room	224626	2664		(24600)		202690
Sub total	230971	2696	0	(24600)	0	209067
Total Restricted funds						268066
Endowment - Barrows Trust - upkeep of grave	304	0		0	2	306

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2022.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

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

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



Dated: 02 April 2023

Jack Fryer ACA

Hedley Dunk Limited

Accounts

St Mary the Virgin

in the Parish of Stone



**Annual Report & Financial
Statements
of the Parochial Church Council
for the year ending 31 December
2021**

For Christ's Sake †

CONTENTS

Agenda and Minutes

Agenda for the Vestry and Annual Parochial Church Meetings 2022	3
--	----------

Minutes of the Vestry Meeting held on 18th April 2021	4
---	----------

Minutes of the Annual Parochial Church Meeting held on 18th April 2021	4
--	----------

Annual Report of the Parochial Church Council

Administrative Information, Membership,	7
--	----------

Safeguarding, Risk Management, Attendance	8
--	----------

Proceedings of the Parochial Church Council	9
--	----------

Financial Review	9
-------------------------	----------

Reserves Policy	10
------------------------	-----------

Fabric, Goods and Ornaments	10
------------------------------------	-----------

Deanery Synod	12
----------------------	-----------

Matters of Parochial or General Church Interest	13
--	-----------

Mary's Child	14
---------------------	-----------

Mothers' Union	14
-----------------------	-----------

Finance

Income and Expenditure Pie Charts 2021	15
---	-----------

Independently Examined Accounts 2021	16
---	-----------

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 24th April 2022 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting 18th April 2021
3. Election of representatives to the Parochial Church Council.
4. To note that responsibility for the appointment of Sidesmen (welcomers) now lies with the Parochial Church Council under the new Church Representation Rules 2020
5. To receive and consider reports arising from the following:
 - 5.1 Electoral Roll
 - 5.2 Proceedings of Parochial Church Council
 - 5.3 Financial Affairs
 - 5.4 Audited Accounts
 - 5.5 Fabric, goods & ornaments
 - 5.6 Proceedings of Deanery Synod
 - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

St Mary the Virgin, Stone
Minutes of the Vestry Meeting & Annual Parochial Church Meeting
held on Sunday 18th April 2021 at 11.30am in church

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present - 29

Election of Churchwardens

The Rector thanked Colin Whiskin and Martin Trumble who had served as Churchwardens over the past year.

There were three nominations for Churchwarden: Colin Whiskin (who had been proposed by Maureen Franke and seconded by Janet Gardiner), Martin Trumble (who had been proposed by Thelma Bristow and seconded by Reg Cousins) and Maureen Franke (who had been nominated Janet Gardiner and Colin Whiskin). A ballot was held and Colin Whiskin and Martin Trumble were duly elected for the period up to the next Vestry Meeting scheduled for 24th April 2022.

Annual Parochial Church Meeting (APCM)

Number present - 29

1. Apologies

Deborah Lambert

2. Minutes of previous Annual Parochial Church Meeting held on 4th October 2020.

The minutes of the previous annual meeting had been circulated. These were approved by all present as a true record and signed.

3. Election of representatives of the laity to the Parochial Church Council (PCC) and of representatives to Deanery Synod.

The Rector thanked those who had served over the past six months since the previous delayed APCM. He especially thanked Colin Whiskin and Martin Trumble as Churchwardens, Dianne Adair as PCC Treasurer, Lois Derham as PCC Secretary for their additional duties, and Robin Hergest who had been particularly involved in the negotiations that were necessary for the sale of the old hall to go through. PCC members stepping down from membership this time were Reg Cousins, Maureen Franke and Rudolph Jones, and they too were thanked.

Three nominations were received for the three lay representative places, each to serve a three year term: Kathryn Swanston (who was proposed by Thelma Bristow and seconded by Dianne Adair), Reg Cousins (who was proposed by Kathy Cousins and seconded by Thelma Bristow) and Maureen Franke (who was proposed by Kathryn Swanston and seconded by Colin Whiskin). There being no other nominations and three places available, all three were duly elected.

The Rector thanked the lay representatives to the Deanery Synod, Dianne Adair and Kitty Raj, who continue their roles until the APCM in 2023 and are thereby also members of the PCC.

4. Appointment of Sidesmen (“Welcomers”)

Through a legislative change, Sidesmen or Welcomers, were no longer to be appointed by the Annual Meeting but instead by the PCC.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Thelma Bristow as Electoral Roll Officer reported that following the annual revision there were 62 members, 28 resident within the Parish of Stone and 34 non-resident. There were no questions.

5.2 Proceedings of the Parochial Church Council

The PCC had prepared its annual report about 2020 reflecting on the experience and difficulties of holding meetings by electronic means rather than face to face. There were no questions on the written report.

5.3 Financial Affairs

The Treasurer briefly supplemented the published report with thanks to everyone who had given to St Mary’s financially and in other ways. Despite the pandemic closing so much activity down, the majority of people’s giving came via electronic rather than physical means, enabling contributions to be received with no interruption, and likewise tax could be reclaimed with the benefit of Gift Aid declarations already made. There was also a separate building fund to which a very small number of people gave regularly towards the upkeep of the church structure itself.

Whilst most expenditure went on the “Parish Offer” towards the diocesan budget, insurance and other running and maintenance costs, it was noted that away giving to other good causes had fallen to a very low level. The challenge was made that we were keeping too much money for ourselves and lacking in generosity to others. The Rector promised that the PCC would consider a strategy so that we could show more generosity without imperilling the prudent management of our income, which is necessary to any forward planning or the seeking of grant support. To that end the PCC had repeatedly restated its policy of working towards a reserve of £10,000 in unrestricted funds (or two months’ expenditure) rather than stockpiling money unthinkingly. In reality, it was not always possible even to add to this reserve, so whilst

charitable giving needed to be addressed it was not because the PCC was taking a miserly position. The question was welcomed, generosity and prudence both being gospel values.

5.4 Audited Accounts

The accounts had been independently examined and were presented formally by the Rector and seconded by Maggie Jarvis.

5.5 Fabric, goods & ornaments

There were no questions on the written report.

5.6 Proceedings of Deanery Synod

The Deanery Synod had also been restricted to virtual meetings most of the devoted to comparing notes on different churches' response to the pandemic. There were no questions on the written report.

5.7 Matters of parochial or general Church interest.

With regard to the sale of the church hall, the Rector confirmed that the transaction was in progress with the Land Registry transfer having been signed and the purchase moneys received by the solicitor.

6. Any other business

There was no other business raised.

The next APCM is scheduled to take place on Sunday 24th April 2022.

7. Closing Prayers

The meeting concluded with prayer.

**St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2021**

ADMINISTRATIVE INFORMATION

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:

Stone Rectory,
Church Road,
Stone,
Greenhithe,
Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

Hedley Dunk Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

OBJECTIVES AND ACTIVITIES

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish. It has also been responsible for the maintenance of the Church Hall in Lower Church Hill, Stone (now sold).

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2021 until the date this report was approved are:

Wardens

Mr. Martin Trumble (Vice Chairman)
Mr. Colin Whiskin

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)
Ms. Kitty Raj

Elected Members

Mr Rudolph Jones	<i>until 18th April 2020</i>
Mrs. Maggie Jarvis	<i>from 28th April 2019</i>
Mrs. Thelma Bristow	<i>from 4th October 2020</i>
Ms. Lois Derham (Secretary)	<i>from 4th October 2020</i>
Ms. Deborah Lambert	<i>from 4th October 2020</i>
Mr. Reginald Cousins	<i>from 18th April 2021</i>
Mrs. Maureen Franke	<i>from 18th April 2021</i>
Mrs. Kathryn Swanston	<i>from 18th April 2021</i>

Assistant Curate/Associate Rector

The Revd. Anthea Harris-Faulkner

Reader

Mr. Dennis Moor Co-opted

Safeguarding – Deborah Lambert

The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church' Ms. Deborah Lambert is our Parish Safeguarding Officer and Mrs. Thelma Bristow her Deputy. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. A Diocesan safeguarding audit was completed in April 2019 and actions will continue to be taken to implement the new safeguarding requirements. Safeguarding was highlighted through the participation of Safeguarding Sunday in the autumn. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church.

Risk Management

As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on risk management. A health and safety policy is implemented and is monitored regularly to ensure compliance.

ACHIEVEMENTS AND PERFORMANCE

Church attendance

In preparation for 2021's Annual Parochial Church Meeting 2021 the Electoral Roll was revised once again after a year's gap and the number of members had fallen to 62 names, its lowest level for quite some time, reflecting the impact of the pandemic on membership.

Active churchgoing was monitored in October 2021 and found to be on average 41 adults and 5.5 children (a significant improvement on the previous year's count of 31.5 adults and 0.5 children, although the growth could be simply attributed to the easing of the pandemic. Until Advent Sunday, the principal Sunday service was live-

streamed on a weekly basis, but those watching had shrunk to one or two viewers with some more catching up later.

Attendance at Easter was once again possible with 49 (39 communicants), and at Christmas 176 people attended (with 52 communicants) indicating some sort of a recovery. Daily morning and evening prayer continued. Occasional offices numbered 37 baptisms, 8 weddings and 30 funerals, 12 of them held in the church. From October, a monthly Messy Church numbering about 30 people began again held on the school premises.

Proceedings of the PCC - The Year in Brief

Since the last APCM the full PCC met on six occasions (two of them in 2022) in person in the church, with sub-committees for the church hall replacement and an Eco-church group meeting in between. A new charitable giving committee met once to consider and propose a plan for stimulating away giving. The standing committee has not met for various reasons, to the detriment of communication and the running of the PCC.

There are 14 members and attendance at meetings has been 78.5%. At each meeting the PCC receives officer reports from the Rector, Churchwardens, Treasurer and Secretary. The PCC also discusses health and safety and safeguarding matters and ensures policies for these are in place. Updates from the Dartford Deanery and the Diocese are also received.

During 2021 the principal topics of discussion were the balancing of ongoing Covid precautions with attempts to rebuild the congregation and encourage a return to church, the decision to become a point of access for Mary's Child food parcels on a Wednesday afternoon, tendering for the construction of the new church room, arrangements for operating without the church hall including hosting a Harvest Lunch in the church, measures taken to pursue the eco-church bronze award, proposed restoration of the Talbot memorials funded by a descendant, arrangements for the Christmas Market, considering again the growth priorities for St Mary's, namely:-

- To run *Everybody Welcome*, the course in which everyone grows the Church, trying to engage as many of the congregation with it as possible;
- To restart the children's church (Gemstones);
- To build the new church room;
- To issue invitations, targeting especially those who live in the immediate vicinity of the church, in order to create a culture of invitation and welcome;
- To construct an interior porch to enable the church's west door to stand open during the day.

Financial Review - Dianne Adair (Treasurer)

Yet another interesting year financially. The Covid 19 Pandemic continued to have an impact on our finances, but again the generosity of our regular givers enabled us to meet our commitments. However, it must be remembered that like us all, the church will be subject to rising costs too and whilst the unrestricted funds going forward look significant, it is going to take us some while to build and rebuild our

church family. We sadly said a final farewell to several members of that family which means not only will their presence be missed, but will have an impact on our finances.

Total receipts, therefore, on ordinary unrestricted funds were £54715 and are detailed in the financial statements. £50,233 was spent to provide the Christian ministry from St Mary's Church.

The net result for the year was an excess of income over expenditure of £4494 (inc. an unrealised small gain on investments), but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward at 31 December for unrestricted funds totalled £10414. Our Parish Offer for 2021 was £31,840 and we have been able to pay this in full.

To try and redress the affect that the pandemic had on our away giving, it was decided to implement a programme of special collections supporting a few charities on a regular basis. Charities included Poverty & Hope, The Children's Society, The Dartford Winter Shelter, A Rocha and Jaffa. A special organ concert was also held in aid of Cancer Research. We were able to donate £1897. We have also continued supporting 'in kind', ie Mary's Child, Parish Pantry, Women's Refuge, Harvest gifts, etc.

Despite enormous efforts, a commencement building date is still awaited on the New Church Room, but the fund now stands at £14,255 which will be added to the proceeds from the sale of our existing hall now that the sale has been finalised. This currently stands at £224,627. However, the DBF also holds the same amount which we hope to be able to call upon. Building costs have escalated due to the Pandemic and Brexit and has had an adverse effect on our projected building costs. We will still face a significant shortfall and it is not too late to make a donation as the more we raise, the less we may need to borrow. We very much appreciate the help and support from the Diocese.

Currently there are 4 people who regularly contribute to the Building Fund, which stands at £12,218. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to show that we do have some funds of our own. If you would like to support this work, or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

Every year I do add at this point how important regular giving and gift aid is to us as a Church. The Pandemic highlighted how vulnerable we can be financially. It is so important that if you do give to St Mary's Church that it is given regularly and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We are also continuing to monitor expenditure and reducing it wherever possible. Again this has been particularly crucial during the Pandemic

It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months unrestricted expenditure (i.e. £10,000). To achieve this we will aim to put £1,000 per year into reserves from income until that level is achieved.

Fabric, goods and ornaments - Colin Whiskin & Martin Trumble (Churchwardens)

Foreword

Usually, the Churchwardens report starts with detailing the current state of the church building and its contents. However, it can be useful to use this medium to bring other topics and matters to the attention of the church membership.

Over the years at the Annual Parochial Church Meeting Kenneth has, from time to time, reminded those present about a couple of aspects relating to the ministry of being a Churchwarden. The first of these is that the office of Churchwarden is one of the oldest positions anyone can hold in the United Kingdom. The second and third aspects (and probably less commonly known) is that Churchwardens are the agents of and represent their Diocesan Bishop in their Parish and, equally important, they're also there to represent the laity.

To assist Churchwardens in these duties the Diocese lay on the odd training course or two to cover various 'other duties' that Churchwardens may be called upon to perform. While attending one of these courses more recently, the Churchwardens present were reminded of the above - but with particular emphasis on the role of Churchwardens representing the Laity - or all church members and attendees of church services however this may be required.

The course leader, a very experienced ordained rector, indicated that if a member (or members) of the congregation wished to let one of the Churchwardens know how good anything was within the church say, from the performance of the Priest to the way that services were being conducted etc; it will always be an easy and very pleasant task for a Churchwarden to pass on 'the good news'. On the other hand, however, it was equally important for Churchwardens to pass on any issues any members of the Laity might feel was wrong with how the church was being led and everything else that this may entail. Underlining the point that, however difficult it might be to bring any such issues to the attention of the priest, it was incumbent for the Churchwardens to ensure this more onerous part of their ministry was covered too.

It is therefore very important that all members and attendees of our beautiful church are aware that, should they have any matter or issues they wish to be brought to the attention of the Rector, Assistant Rector, the Parochial Church Council (PCC) or aspect of the way is managed or used; this can be done, in complete confidence by having a word with either one or both of your Churchwardens.

By the way, the course detailed above was set up to provide instruction to Churchwardens in the event their ordained priest was suddenly and unexpectedly

incapacitated. In this event and, under Canon Law, your Parish Church is obliged to provide a service and, in the absence of anyone else being available, it is incumbent upon one of the Churchwardens to lead the service. Bearing in mind the past two years of living with the Covid Pandemic I suppose this must have happened a lot within the Diocese, but that said; if the thought of your Sunday Service being led by either Colin or Martin gives you palpitations - fear not - here at St Mary's we are very lucky to have two ordained priests with Kenneth and Anthea and (nearly) two licenced Readers with Dennis and Kathryn . . . but then, perhaps we should never say never???

The Building, etc

The past 12 months of coping with the impact the Covid Pandemic has been another year of extremes. Because of this and with regard to the general maintenance, the church has not required too much attention.

However, as mentioned in previous reports, the church building will have a full five yearly survey carried out in April 2022. There's probably never been a good time for this survey to take place but bearing in mind the incredibly challenging times our particular Church and Parish is currently facing (with ever increasing level of costs and finding additional funding for the new Church rooms etc) there can be no doubt this survey will add a further level of challenges to all the other challenges that have remained in the full view of our membership.

This Quinquennial Report will not be available until after the Annual Parochial Church Meeting but, if at all possible, we would like to make the full content of this report easily accessible to all Church members. (However, as a further part of this process, we will be seeking the guidance of the surveying architect on the legalities and frequency requirements of having the Lightning Conductor surveyed.)

During the year (and too late to be included in last year's report) another 'quinquennial event' occurred which was St Mary's Electrical Installation Condition Report (EICR). Fortunately, only a few items required attention and the Church EICR was signed off for another five years.

Keeping St Mary's warm throughout the winter remains as big a problem as it ever was but, as previously reported, the current heating arrangements remain under review and we hope to have a full survey carried out before next autumn. This will be to ascertain what might be achieved in the probable absence of the heating system from the new Church Rooms being extended to provide St Mary's full heating requirements.

Some of our membership (perhaps not all?) may have noticed that during the latter part of the year the Tower Clock has been experiencing a few problems keeping time. This is currently being investigated and it is hoped that any issues found can be rectified in house.

The annual Portable Appliance Test (PAT) was signed off along with the relevant fire extinguisher inspections. With regard to the organ and belfry: the Father Willis organ is maintained every six months and, so far, no additional expenditure is currently required. The belfry is maintained by the Tower Captain but this too will be included in the Quinquennial Inspection detailed above.

General minor maintenance and regular cleaning was carried out in the church and church hall by church officers and helpers from the congregation. This also extends to the tidying and maintenance of the church yard - including the church room foundations.

We will be very grateful if all members of our church family can look out for the various invitations to join in with this very important work by making your enthusiasm and willingness known to the Rector or either of the Churchwardens. You will also see notices appealing for volunteers to undertake this work appearing in the pew sheets throughout the year.

Once again and, in very testing times, we would like to pass on our most grateful thanks for the continuing dedication of all the volunteers who give up their time, tools and manpower to maintain and care for our beautiful, nationally appreciated, historic and architecturally important Grade 1 listed church that is:

The Parish Church of St Mary the Virgin, Stone next Dartford
The Lantern of Kent

Deanery Synod – *Dianne Adair (Representative to Deanery Synod)*

The Deanery Synod meets three times a year as a forum for the local Anglican churches to meet and plan work together. All meetings start with an act of worship and a brief report from the host church. The February meeting took place at St Margaret's, Darenth and after a brief catch up on how churches were coping and recovering from the Pandemic, Revd. K Clark gave a comprehensive and very helpful introduction to the Synodical System within the Church of England. This led to a lively discussion whereby we were encouraged to raise issues (including those difficult ones) which may then be forwarded to Diocesan (or General) Synod for further consideration. We should also be encouraged to consult with our PCC's as to any issues they would like covered. Synods should be two-way – both top down and bottom up. It was back to a Zoom meeting in June, but thankfully we were able to meet in person for the October Synod. This was held at Holy Trinity and we were pleased to welcome Revd. Dylan Turner. Revd. Turner is one of three Diocesan Growth Enablers. His role is to support churches as they develop their Called to Grow plans over the next 5 years. He spoke about the Five Marks of Mission initiative – Evangelism, Everyday Faith, Engaging with the Community, Equity and Environment and has been working with churches looking at various opportunities.

Matters of parochial or general Church interest – *Kenneth Clark*

At the end of 2020 the first Coronavirus vaccines were rolled out, we learnt to call the infection COVID-19 and started to live with its menace. Whilst nowhere near as disrupted as the previous year, 2021 has still been troubling as matters that had been overlooked because of the pandemic started to be revealed.

As our treasurer points out above, the economic upheaval brought on by Britain's departure from the EU has made a fine reason or excuse for building costs to rise massively, and that has meant that the cost of the new church room is now significantly above what we had raised through the sale of the old church hall site in the early summer. This was revealed in a tendering exercise in September where the cheapest of three tenders came in at £756,000. And so, while the developers

moved in and demolished our venerable old church hall and its contents were distributed between the church, the rectory, and a rented lock-up garage, we were left facing a shortfall between £300,000-350,000 and an intense set of negotiations with the Diocese of Rochester over their half of the hall sale proceeds. This is where we are now, with no clarity as to when we can begin a construction project which at the moment we cannot pay for. A new appeal is being launched and grant funders are being approached.

Also revealed is the stark fact that as a congregation we have dwindled, becoming frailer, more fearful because of the pandemic and more divided. After being united in lockdown, we came back (or not) with differing opinions as to how to do that, and in the meantime, we lost people from the congregation. May O'Neill, Iris Loivette and Ray Wheeler all died for the most part unexpectedly in 2021, not of Covid or with Covid, but with the last months of their life cramped and hedged around by talk of nothing else. And to these I add my own mother, Herta Clark, though not a regular member of St Mary's, whose health and mobility had suffered from lockdowns and disruptions to routine. Taking the temperature of our community, the optimistic resolve at the end of 2020 has been replaced by exhaustion and depression at the end of 2021. We walk very much by faith and not by sight (2 *Corinthians* 5.7).

In the midst of this introspection God continues to work, and the nurture of vocation at St Mary's is the chief source of joy and pleasure. Ethlyn Roy-Johnson, whom we have received as a blessing amongst us for the past three years, was made deacon on 25th September to serve in the parish of St Augustine, Slade Green. Ethlyn often spoke of the "St Mary's School of Theology" as if we were our own training college because, alongside her, Kathryn Swanston continued her path towards Licensed Lay Ministry and Maureen Franke towards becoming an Anna Chaplain (pastoral ministry focused on the elderly). At the same time, Kitty Raj completed the Bishop's Certificate in theological studies and Anthea came to the end of her formal training, a moment marked by a subtle change of job designation from Assistant Curate to Associate Rector. I mention this fact nervously because it does mean that Anthea is at liberty to seek a place and a parish of her own should she choose. We should acknowledge that all of this, the fruits of study and the willingness to serve, comes to us freely and is a great gift from God, along with all the dedication and devotion our church members show as they make their different contributions to our common life out of the joy of self-giving and sharing.

So, what have been the highlights? It was especially pleasant to celebrate two Confirmation services, one for our own candidates and one during the summer holiday for candidates from Stone St Mary's School, postponed from the end of term because of yet another outbreak. In all that saw 21 adults and children turning to Christ.

There has been the ongoing work of Mary's Child in support of needy families and individuals in the local community which is widely recognised and supported. Mary's Child is managed independently by a group of trustees from Greenhithe and Stone churches and the local community, but is seen very much as the church's work.

It has been good to be able to host once again in church people's milestones: weddings (some of them twice postponed) and wedding anniversaries and memorial

services to supplement the very sparse funerals held as the first lockdown began. The numbers of these “occasional offices” are to be found elsewhere in this report.

St Mary’s took its first conscious steps as an eco-Church, promoting recycling and encouraging wildlife, with the churchyard being a readymade nursery for bugs and bats and birds, and Stone Guides took a role in preparing that.

A personal pleasure has been the publication in September of a new biography of our own saint, *Edward King, Teacher, Pastor, Bishop, Saint* by Michael Marshall, retired Bishop of Woolwich, who used the space created by lockdown to put the finishing touches to a life’s work on a man who inspired a generation of Christians as Bishop of Lincoln and who was himself inspired in his childhood by the beautiful church we call our spiritual home.

On the subject of retired bishops, the Bishop of Rochester, James Langstaff, stepped down in July after just over a decade of service to our diocese and, as I write, we imminently expect the announcement of his successor. For his farewell, the bellringers recorded a special piece that was included in a diocesan compilation, remembering that almost the first function Bishop James fulfilled in January 2011 was the blessing of our new bells, the Nightingales, and these too have been ringing for a decade.

Mary’s Child – *Thelma Bristow*

Mary’s Child continues to support local families in the area. We now work with St Alban’s and St Edmunds churches as well as St Mary’s Greenhithe. We have started providing food for local families who are able to collect from church on Wednesday afternoon. This has offered a good opportunity to build a connection with our church and thanks are due to Maureen and Janet who do this. We have restarted our furniture delivery, and Charlie has been able to resume offering legal advice at the Community Café at Greenhithe once a month. Thank you to everyone who has helped Mary’s Child throughout the year.

Mothers’ Union, Stone St Mary’s Branch – *Jeanne Hoadley (MU Branch Treasurer)*

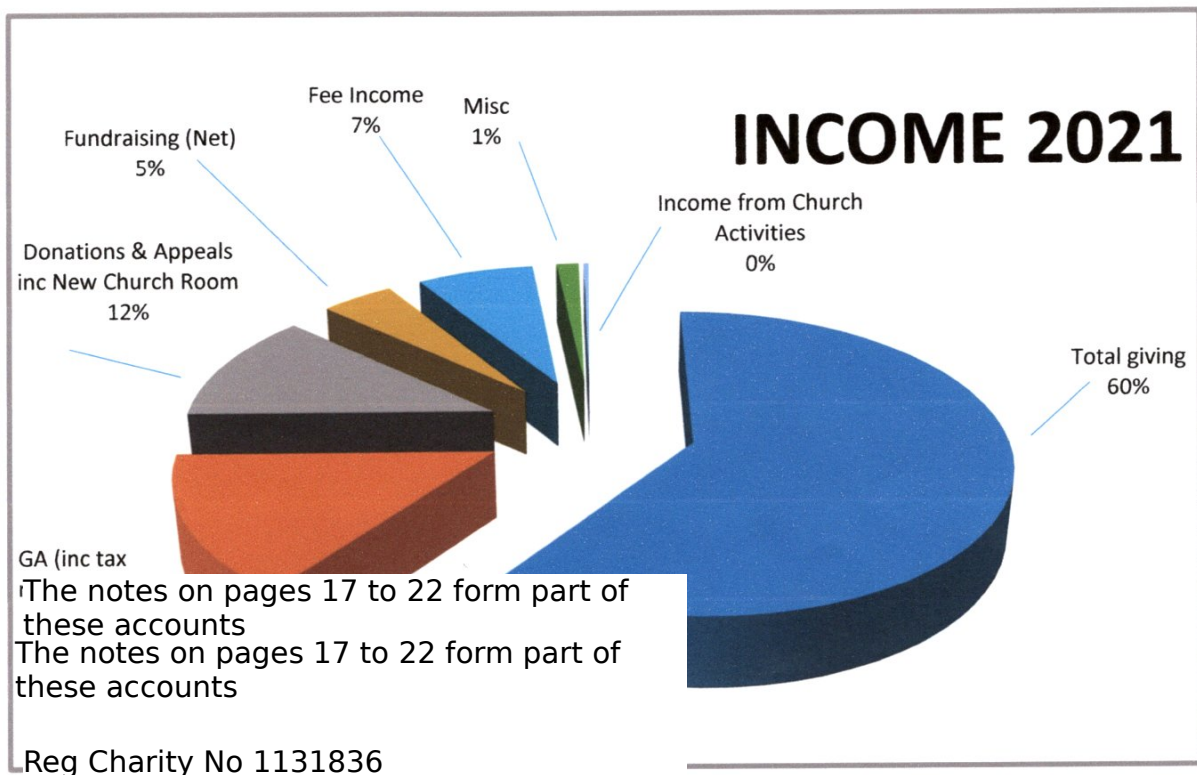
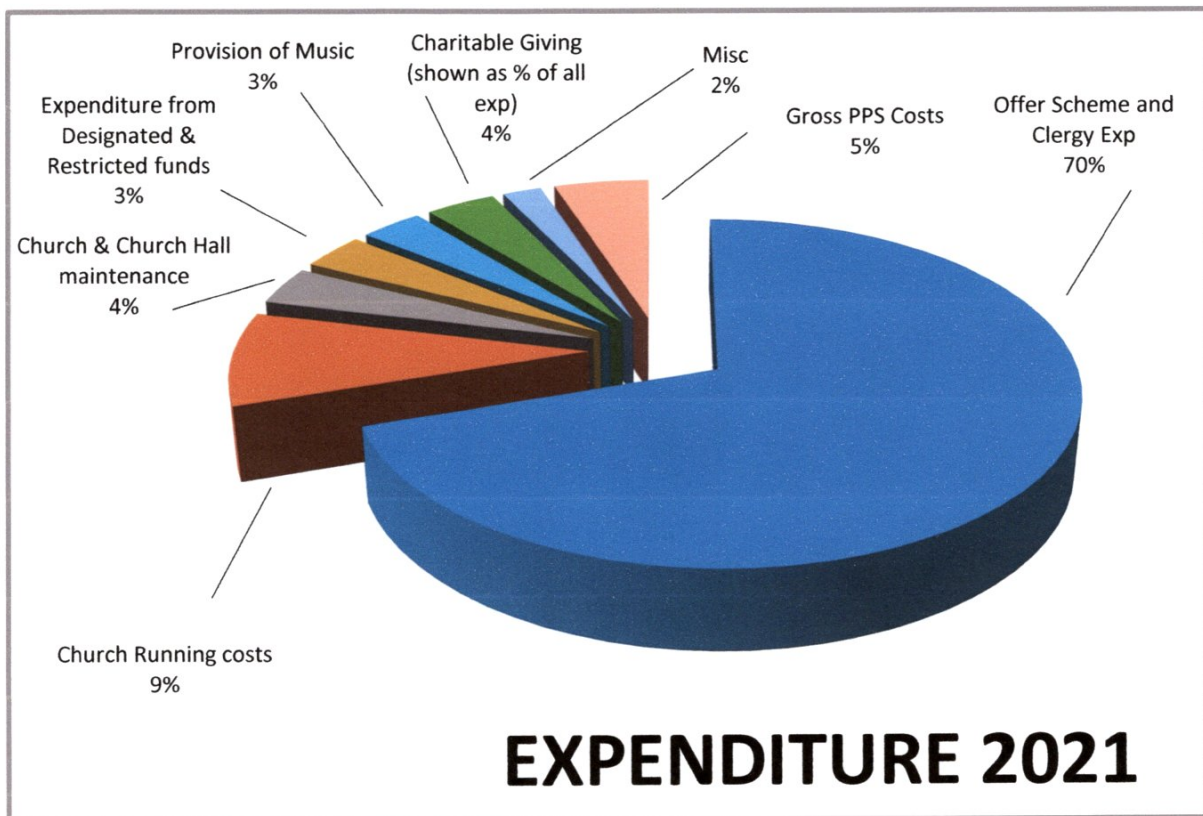
Due to Covid restrictions we weren’t able to meet in person during the year. We did, however, communicate by email and respond to an appeal from MU central office to donate towards The Christmas Prisoners Crisis Appeal and £20 was sent.

We ended 2021 by, at last, being able to hold a meeting in December which included an afternoon tea in the Rectory. One of the items we discussed was how we would like the Mothers’ Union to be run in the future.

Moving into 2022 we held an AGM on Wednesday 12th January and set a programme for the coming year. On Mothering Sunday we held a very successful cake sale raising £141.30 for funds.

To date we have nine members to date and one prospective member joining us soon.

PIE CHARTS 2021



PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b	300	288
Endowment - Barrows Trust		<u>304</u>	<u>303</u>
		604	591
CURRENT ASSETS			
Debtors	6	66157	65558
Short term deposits		230971	6333
Cash at bank and in hand		<u>34245</u>	<u>34066</u>
		<u>331373</u>	<u>105957</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(58152)	(64378)
NET CURRENT ASSETS		<u>273221</u>	<u>41579</u>
LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		<u>273825</u>	<u>42170</u>
PARISH FUNDS			
Unrestricted		10414	7420
Designated		7918	6210
Restricted		255189	28237
Endowment		<u>304</u>	<u>303</u>
		<u>273825</u>	<u>42170</u>

Approved by the Parochial Church Council on *27th March 2022* and signed on its behalf by:

KW Clark

The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on pages 2 to 7 form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2021

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011'.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

INCOMING RESOURCES

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

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish offer is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which requires a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£1000) or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements For the year ending 31 December 2021

2 INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020 £
2a) VOLUNTARY INCOME						
Planned giving:						
Gift aid donations (27)	30552				30552	26700
Income Tax recoverable	7951	38	628		8617	8803
Other planned giving (inc 4 envelopes)	1836				1836	1942
Collections (open plate) at all services	2494		1675		4169	412
Grants -					0	5000
Donations/appeals	1987	356	2929		5272	5494
	<u>44820</u>	<u>394</u>	<u>6232</u>	<u>0</u>	<u>50446</u>	<u>48351</u>
2b) ACTIVITIES FOR GENERATING FUNDS						
Fundraising events	5014	1068			6082	2255
	<u>5014</u>	<u>1068</u>	<u>0</u>	<u>0</u>	<u>6082</u>	<u>2255</u>
2c) INCOME FROM INVESTMENT						
Dividends and interest including any reclaimable tax	3		38	1	42	22
	<u>3</u>	<u>0</u>	<u>38</u>	<u>1</u>	<u>42</u>	<u>22</u>
2d) INCOME FROM CHURCH ACTIVITIES						
Cardstall		162			162	0
Magazine					0	0
Church Hall Lettings		43			43	182
Fees	4127				4127	3718
	<u>4127</u>	<u>205</u>	<u>0</u>	<u>0</u>	<u>4332</u>	<u>3900</u>
2e) OTHER INCOMING RESOURCES						
Insurance Claim					751	609
Misc	751		224600		224600	0
New Church Room sale of property						
	<u>751</u>	<u>0</u>	<u>224600</u>	<u>0</u>	<u>225351</u>	<u>609</u>
TOTAL INCOMING RESOURCES	<u>64716</u>	<u>1667</u>	<u>229870</u>	<u>1</u>	<u>286253</u>	<u>55137</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2021

3	RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020 £
3a)	CHURCH ACTIVITIES						
	Missionary and charitable giving:						
	Overseas: Jaffa	98		480		578	0
	Poverty & Hope	12		179		191	0
	Home: (Children's Society, Ellenor, FKC, etc)					0	0
		128		1000		1128	280
		238	0	1659	0	1897	280
	Ministry: Offer scheme	31840				31840	31250
						0	0
	Clergy expenses	3713				3713	2885
	Other clergy costs	0				0	0
	Church - running expenses	4526				4526	4372
	Church maintenance	1360				1360	781
	Training	200				200	0
	Magazine	0				0	1902
	Church Hall running costs		485			485	1428
	Provision of music	1685				1685	975
	Other Fund expenses			1259		1259	303
			494			494	449
	Printing and stationery	2573				2573	629
	Bank charges					0	0
	Misc	445				445	328
	Independent Examination	612				612	588
		47192	979	2918	0	51089	46170
3b)	GENERATION OF VOLUNTARY INCOME						
	Cost of Stewardship	0				0	0
3c)	FUND-RAISING COSTS						
		3041	480			3521	480
		3041	480	0	0	3521	480
	TOTAL RESOURCES EXPENDED	50233	1459	2918	0	54610	46650

4 PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2021

5 FIXED ASSETS

	£
Holding at 31 December - 121 ordinary shares in Banco Santander (formerly Abbey National)	
Cost	0
Movement in the year:	
Market value - 31 December 2020	288
Market value - 31 December 2021	300

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets	300				300
Current assets	61966	7918	255189	304	325377
Liabilities - due within one year	(51852)				-51852
Liabilities - due after more than one year					0
Fund balance	10414	7918	255189	304	273825

6 DEBTORS

	2021 £		2020 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	7891	General - GiftAid/Envelope Scheme	6835
GASDS	60	GASDS	562
Building Fund - Gift Aid on donations	151	Building Fund - Gift Aid on donations	161
New Church Room Gift Aid	426	New Church Room Gift Aid	443
Flower Fund GA	38	Flower Fund GA	17
Tower Fund GA	32	Tower Fund GA	0
Mary's Child	19		
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	66157		65558

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £		2020 £
Offer	0	Offer	6250
Independent Examination fee	612	Independent Examination fee	588
Proposed new Church Room	57540	Proposed new Church Room	57540
Wedding Fees Refundable	0	Wedding Fees Refundable	0
	58152		64378

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

	2021 £	2020 £
	0	0

9 OPERATING LEASE COMMITMENTS

	2021 £	2020 £
Not later than 1 year	1842	1842
Later than 1 year and not later than 5 years	3224	5066
Later than 5 years	0	0
	5066	6908

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2021

9 FUND DETAILS	B/fwd 2020	Income	Interest	Transfer	Expenditure	Bal at 31 Dec 2021
Designated Funds						
Church Hall - maintenance and general running of Church Hall plus surplus used to support life of the Church	119	43		500	485	177
Cardstall - funds used to support life of the Church	648	162				810
Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	329	10				339
Youth Fund - to provide resources for children's work, ie Junior Church	184	100			22	262
Messy Church - to provide additional outreach to families	437					437
100 Club - fundraising for specific projects decided by PCC	684	1068			480	1272
Flower Fund	305	284			472	117
Outreach	504					504
Reserve Fund	3000			1000		4000
Sub total	6210	1667	0	1,500	1459	7918
Restricted Funds						
Church Room project - funds to support first stage in proposed new build	11935	2320				14255
Church Building Fund - donations for fabric	7364	755			479	7640
Tower Fund - funds to support bells and associated items	1098	388			180	1306
Covid 19 Grant	0					0
Youth Club (Play Place) -	967					967
Mary's Child	540	94			600	34
Charity Collections	0	1675			1659	16
Sub total	21904	5232	0	0	2918	24218
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1518		4			1522
Organ Fund - organ maintenance	124		1			125
Heating Fund - for heating maintenance/renewal	119					119
Church Building Funds - for fabric repairs/restoration	4571		7			4578
Phase 1/2 Restoration - for fabric repair/restoration	1					1
New Church Room	0	224600	26			224626
Sub total	6333	224600	38	0	0	230971
Total Restricted funds						255189
Endowment - Barrows Trust - upkeep of grave	303	0	1	0	0	304

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2021.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

Dated: 05/04/2022

Jack Fryer ACA

Hedley Dunk Limited

Accounts

St Mary the Virgin

in the Parish of Stone



**Annual Report & Financial Statements
of the Parochial Church Council
for the year ending 31 December 2020**

For Christ's Sake †

CONTENTS

Agenda and Minutes

Agenda for the Vestry and Annual Parochial Church Meetings 2021 3

Minutes of the Vestry Meeting held on 4th October 2020 4

Minutes of the Annual Parochial Church Meeting held on 4th October 2020 4

Annual Report of the Parochial Church Council

Administrative Information, Membership 7

Safeguarding, Risk Management, Achievements and Performance, Attendance 8

Proceedings of the Parochial Church Council 9

Financial Review 9

Reserves Policy 10

Fabric, Goods and Ornaments 10

Deanery Synod 12

Matters of Parochial or General Church Interest 12

Mary's Child 13

Mothers Union 14

Finance

Income and Expenditure Pie Charts 2020 14

Independently Examined Accounts 2020 1-9

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 18th April 2021 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting of 4th October 2020
3. Election of representatives to the Parochial Church Council.
4. To note that responsibility for the appointment of Sidesmen (welcomers) now lies with the Parochial Church Council under the new Church Representation Rules 2020
5. To receive and consider reports arising from the following:
 - 5.1 Electoral Roll
 - 5.2 Proceedings of Parochial Church Council
 - 5.3 Financial Affairs
 - 5.4 Audited Accounts
 - 5.5 Fabric, goods & ornaments
 - 5.6 Proceedings of Deanery Synod
 - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

St Mary the Virgin, Stone

Minutes of the Vestry Meeting & Annual Parochial Church Meeting held on Sunday 4th October 2020 at 11.15am in church and by Zoom

Note

These meetings had originally been scheduled to take place on 26th April 2020 but had been postponed until today due to the Covid-19 restrictions.

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present - 23

Election of Churchwardens

The Rector thanked Colin Whiskin and Martin Trumble who had served as Churchwardens over the past year and over this additional six-month period due to the Covid-19 situation.

There were two nominations for Churchwarden: Colin Whiskin who had been proposed by Kathryn Swanston and seconded by Ken Tuffrey and Martin Trumble who had been proposed by Kathy Cousins and seconded by Thelma Bristow. They were both duly elected for the period up to the next Vestry Meeting scheduled for 18th April 2021.

Annual Parochial Church Meeting (APCM)

Number present - 24

1. Apologies

Kitty Raj

2. Minutes of previous Annual Parochial Church Meeting held on 28th April 2019

The minutes of the previous annual meeting had been circulated. These were approved by all present as a true record and signed.

3. Election of representatives of the laity to the Parochial Church Council (PCC) and of representatives to Deanery Synod.

The Rector thanked all who had served over the past year and over this additional six-month period due to the Covid-19 situation. He especially thanked Colin Whiskin and Martin Trumble as Churchwardens, Dianne Adair as PCC Treasurer and Kathryn

Swanston as PCC Secretary. The Rector thanked the PCC members retiring at this meeting: Janet Gardner and Kathryn Swanston and also expressed thanks to Glynis Carpenter who had recently moved away.

There were three places available this year for a three-year term (in this case until the date of the APCM in 2023). Three nominations had been received in advance for Thelma Bristow who had been proposed by Maggie Jarvis and seconded by Dianne Adair, for Deborah Lambert who had been proposed by Lois Derham and seconded by David Essex and for Lois Derham who had been proposed by Deborah Lambert and seconded by Jeanne Hoadley. There being no other nominations, all three were duly elected.

The Rector thanked the Deanery Synod Representatives, Dianne Adair and Kitty Raj, who complete their term of office at this meeting. Both had indicated their willingness to serve again. Dianne Adair was proposed by Maggie Jarvis and seconded by Colin Whiskin and Kitty Raj was proposed by Nik Kerwin and seconded by Colin Whiskin. There being no other nominations, both were duly elected, to serve until the APCM in 2023.

4. Appointment of Sidesmen (“Welcomers”)

The Rector advised that under the new Church Representation Rules 2020 the responsibility for the appointment of welcomers now lies with the PCC. Anyone additional who was interested in becoming a welcomer was invited to let the Rector know. The Rector thanked those who serve as Welcomers and emphasised the importance of this ministry and especially so at the current time of pandemic. He envisioned that the additional welcoming measures now in place, such as showing people to their seats and the pre-placing of hymns books and service books in pews, could be continued in the future.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Thelma Bristow, the Electoral Roll Officer, reported on the revised electoral roll. It was reported that there were 71 names on the roll and of these 33 being resident parishioners and 38 non-residents.

5.2 Proceedings of the Parochial Church Council

There were no questions on the written report of the PCC’s proceedings.

5.3 Financial Affairs

Dianne Adair, PCC Treasurer, had provided an explanation of the accounts in the Annual Report and a detailed presentation which had been circulated in advance. She advised that St Mary’s had been eligible for and received a Covid-19 grant of £5000 from the Diocese to support our finances during this challenging period. She reported that regular giving has remained stable but there has been a significant reduction in open plate giving, fundraising and gift aid during this period. She was anticipating that for 2020 the finances would be tight but just about manageable. However, she emphasised that these

significant financial challenges were likely to continue into 2021. At the next meeting of the PCC options for fundraising would be discussed.

There was a discussion about the church's policy on away giving following a question from a member present. It was noted that the amount recorded in the accounts for 2019 was £900 and the view that this did not seem very much was raised. It was noted in the discussion that charitable giving associated with some activities went directly to the charities concerned and not through the accounts. It was also noted that the high volume of food and toiletries donated by church members to Mary's Child and to the Refuge should be included in the overall picture. As St Mary's does not have a formal policy on away giving at present, it was agreed that this would be discussed at the next meeting of the PCC.

On behalf of church members, the Rector thanked Dianne Adair for her work as Treasurer which included the development of an excellent relationship with the Diocese based upon mutual trust and openness.

5.4 Audited Accounts

The accounts were formally accepted. They had been independently examined and approved by the Parochial Church Council.

5.5 Fabric, goods & ornaments

There were no questions on the written report.

5.6 Proceedings of Deanery Synod

There were no questions on the written report.

5.7 Matters of parochial or general Church interest

There were no questions on the written report.

6. Any other business

None raised.

The next APCM is scheduled to take place on Sunday 18th April 2021.

7. Closing Prayers

The meeting concluded with prayer.

**St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2020**

Administrative information

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:

Stone Rectory,
Church Road,
Stone,
Greenhithe,
Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

Hedley Dunk Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

Objectives and activities

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish. It is also responsible for the maintenance of the Church Hall in Lower Church Hill, Stone.

Mission Statement

"For Christ's Sake†"

Structure, governance and management.

The method of appointment of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2019 until the date this report was approved are:

Wardens

Mr. Martin Trumble

Mr. Colin Whiskin

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)

Ms. Kitty Raj

Elected Members

Mrs. Glynis Carpenter	<i>until 4th October 2020</i>
Mrs. Janet Gardiner	<i>until 4th October 2020</i>
Mrs. Kathryn Swanston	<i>until 4th October 2020</i>
Mr. Reginald Cousins	<i>from 22nd April 2018</i>
Mrs. Maureen Franke	<i>from 22nd April 2018</i>
Mr. Rudolph Jones	<i>from 22nd April 2018</i>
Ms. Pamela Everall	<i>until 17th March 2020</i>
Mrs Maggie Jarvis	<i>from 28th April 2019</i>
Mr. John Stringer	<i>until 12th January 2021</i>
Mrs. Thelma Bristow	<i>from 4th October 2020</i>
Ms. Lois Derham (Secretary)	<i>from 4th October 2020</i>
Ms. Deborah Lambert	<i>from 4th October 2020</i>

Assistant Curate

The Revd. Anthea Harris-Faulkner

Reader

Mr. Dennis Moor

Co-opted

Safeguarding

The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church'. Ms. Deborah Lambert is our Parish Safeguarding Officer. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. A Diocesan safeguarding audit was completed in April 2019 and actions will continue to be taken to implement the new safeguarding requirements. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church.

Risk Management

As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on, risk management. A health and safety policy is implemented and is monitored regularly to ensure compliance.

Achievements and performance

Church attendance

The Church Electoral Roll was revised in preparation for the Annual Parochial Church Meeting scheduled for 26th April 2020 and there were 71 parishioners (residents and non-residents). There was no change to the electoral roll since last year. It should be noted that this year's revision period coincided with the national restrictions on movement brought in as a response to the Covid-19 pandemic.

The average weekly attendance, counted during October 2020, was 31.5 adults and 0.5 children. Set alongside this, the virtual audience for the two Sunday services streamed to Facebook was (morning and evening) an average of 52.5 views per Sunday of at least a minute in length.

The church was closed at Easter but attendance at Christmas was 142 (45 communicants). Daily morning and evening prayer is maintained (during the church closure from March until May at the rectory). There were 8 baptisms, 6 weddings and 43 funerals.

Proceedings of the PCC – The Year in Brief

The full PCC has met five times since the last report (all of them virtual meetings), with a sub-committee supervising the new church room project meeting in between when required. A standing committee of the Rector, Churchwardens, Treasurer and Secretary has also met between PCC meetings to ensure continuity of action. Average attendance at PCC meetings has been 69%, but three members have regularly been unable to participate in electronic meetings. At each meeting the PCC receives officer reports from the Rector, Churchwardens, Treasurer and Secretary. The PCC also discusses health and safety and safeguarding matters and ensures policies for these are in place. Updates from the Dartford Deanery and the Diocese are also received. During 2020 the principal topic of discussion has been the pandemic, its impact on church and parish, closure of the church, safety of the congregation, strategies for enabling small congregations to re-gather, negotiations for the sale of the church hall, supporting the school, including a gift to the head and deputy head teacher at Stone St Mary's in gratitude for the leadership of the church school through the first lockdown.

Financial Review – Dianne Adair (Treasurer)

What a year 2020 has been. The Covid 19 Pandemic significantly impacted our finances. Church closure and then only partial opening with all its restrictions meant our usual avenues to raise money virtually closed – no open plate/gift aid collections, no fundraising, no weddings/funerals, etc. However, thanks to our regular givers who do so via bank transfer either weekly or monthly and the response to a call to help out with extra funds, meant that we were able to pay our way.

Total receipts, therefore, on ordinary unrestricted funds were £44,143 and are detailed in the financial statements. £43,715 was spent to provide the Christian ministry from St Mary's Church.

The net result for the year was an excess of income over expenditure of £428 but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward at 31 December for unrestricted funds totaled £7,132.

Our Parish Offer for 2020 was £31,250 and using a grant from the Diocesan Board of Finance and our Gift Aid claim we were able to pay in full. This grant was offered to help those Parishes in need during the Covid Pandemic.

It should be noted that Statutory Fees for wedding and funerals are now being paid directly to DBF This is inline with all other Dioceses in the country.

Another area that has suffered because of the Pandemic is our Away Giving to charitable causes and we have only been able to donate £280. However, people have still been generous in supporting 'in kind', e.g. Mary's Child, Parish Pantry, Women's Refuge, Harvest gifts, etc.

A commencement building date is still awaited on the New Church Room, but the fund now stands at £11,935 which will be added to the proceeds from the sale of our existing hall once the sale has been finalized. It is not too late to make a donation as the more we raise, the less we may need to borrow. We very much appreciate the help and support from the Diocese.

Currently there are 5 people who regularly contribute to the Building Fund. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to show that we do have some funds of our own. If you would like to support this work, or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

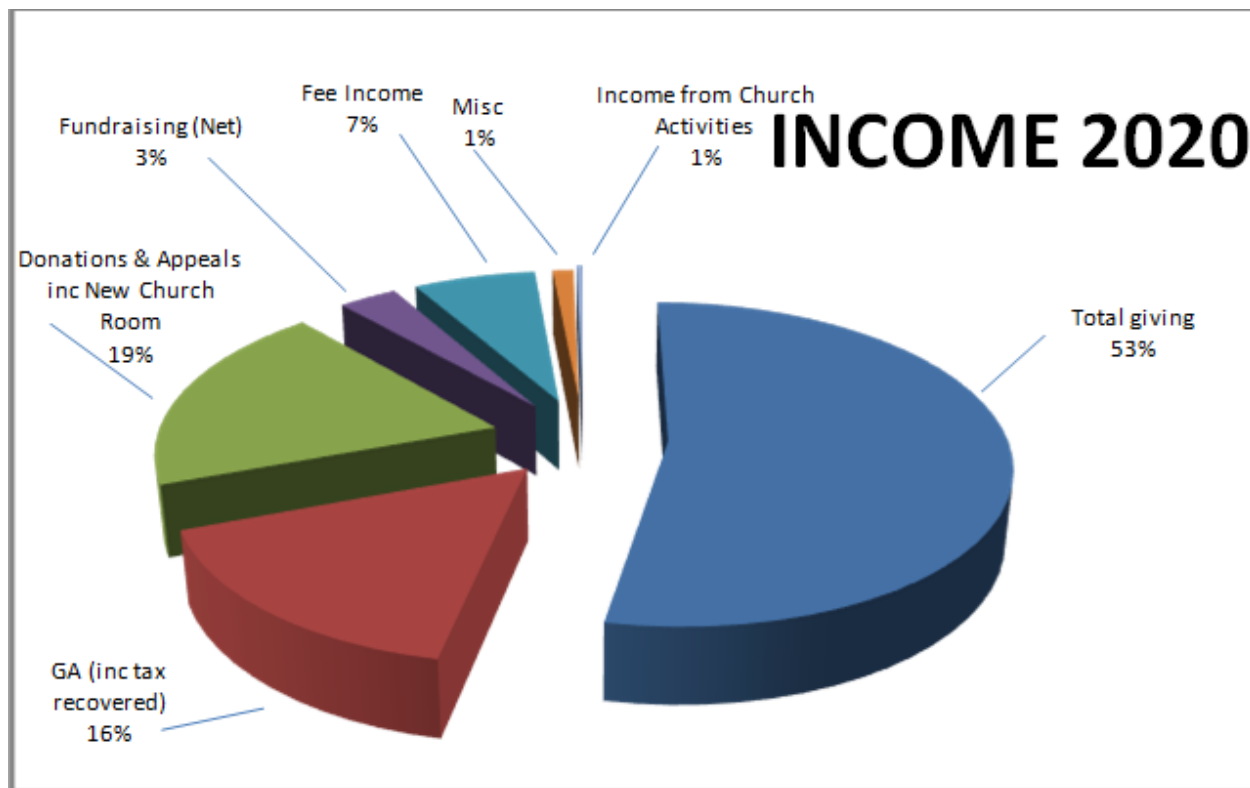
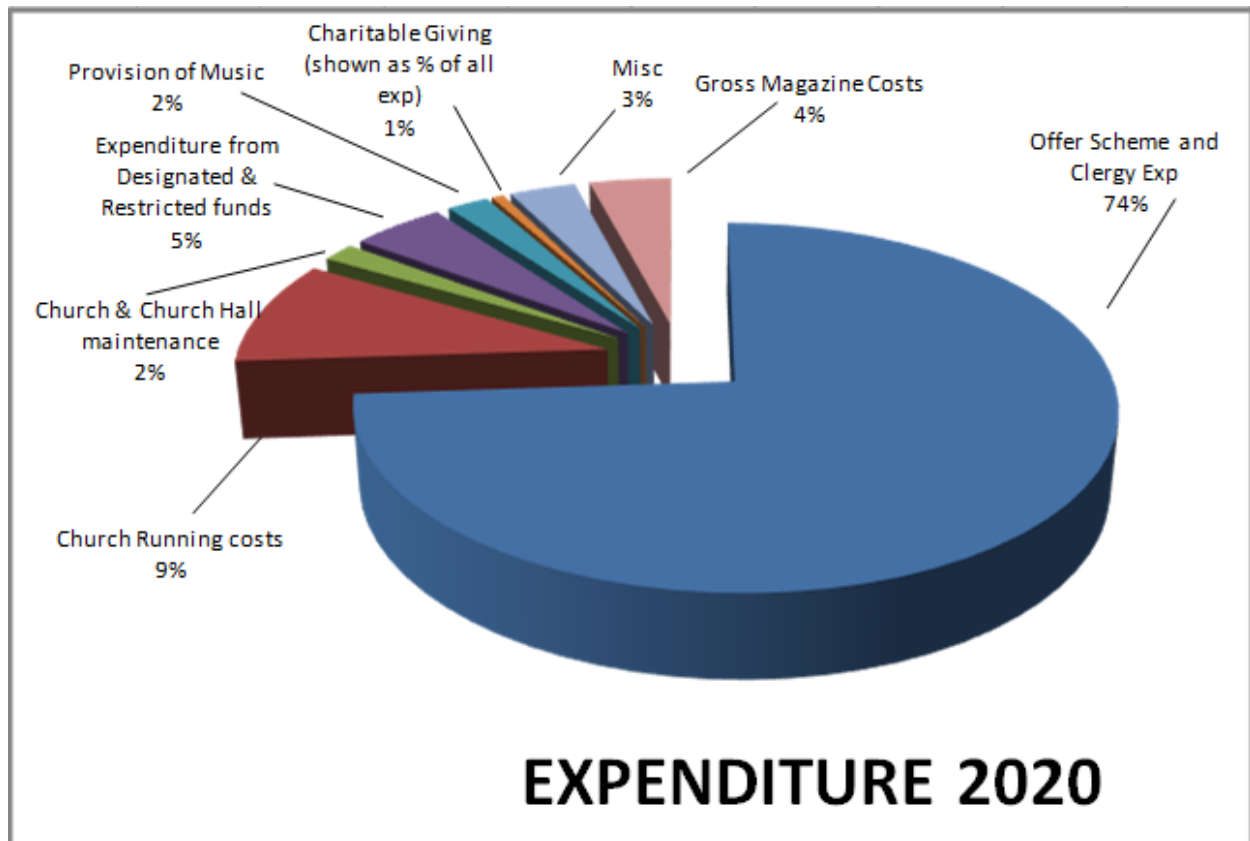
Every year I do add at this point how important regular giving and gift aid is to us as a Church. The Pandemic has certainly highlighted how vulnerable we can be financially and thanks to those who took note of my plea to consider regular giving via the bank and gift aiding where possible, this has afforded us a little protection from financial disaster. It is so important that if you do give to St Mary's Church that it is given regularly and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We are also continuing to monitor expenditure and reducing it wherever possible. Again, this has been particularly crucial during the pandemic.

It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months unrestricted expenditure (ie

£10,000). To achieve this we will aim to put £1,000 per year into reserves from income until that level is achieved.



Fabric, goods and ornaments – Colin Whiskin & Martin Trumble (Churchwardens)

The past 12 months of Covid 19 has been a year like no year in living memory and one that I am sure we all hope will not be repeated any time soon! Therefore, having been weathering this storm for the past year; St Mary's has not experienced the same level of use by parishioners as in previous years. Therefore, with regard to general maintenance and minor additions over the past year the church has not required too much attention.

Every five years the main fabric of the St Mary's church building is subject to a major survey and the next of these Quinquennial Reports as they are known will be completed in June 2022. Over the past 20 years major works have been completed to preserve our beautiful church which has involved works to the upper part of the tower's spiral stairway and walls, replacement of several parts of the masonry window frames, most of the roof and, more recently, major works to the east wall of the Chancel.

As you might imagine, these reports are comprehensive and lengthy documents that terminate with the inspecting architect listing all the building works that need remedial attention under three headings: attention required immediately, attention required within two years and attention required within five years. Unsurprisingly most remedial works cost a great deal of money but, to counter this, St Mary's has procured substantial grants from various groups and organisations that have an interest in looking after important historic buildings. However, these grants do not cover everything listed and it is therefore not unusual for some of the less pressing items to be carried over to the next Quinquennial Reports.

That said, the last Quinquennial Report completed in June 2017 concludes with the following:

"St Mary's Church has come a long way in the 20 years that the inspecting architect has known the building. It has gone from a position of almost redundancy and needing huge amounts of work to a position where there are still works to be undertaken but they are relatively minor and do not reflect poor care. All those that have been involved with the building over the past 20 years are to be congratulated."

Bearing in mind the foregoing all the clergy and churchwardens who have been in the vanguard of these major works and applications etc. throughout this time should take a well-deserved bow and they include: Terry Mason and Kenneth Clark from the clergy and from the ranks of past churchwardens: Allan Wright (who sadly passed away recently), Peter Finch-Turner, Thelma Bristow, Margaret Pickett, Maggie Jarvis and Colin Whiskin. Thank you all for this absolutely amazing work!

(NB: Anyone interested in reading the last quinquennial inspection report from June 2017 can borrow a copy from Colin or Martin.)

Even after two or three lockdowns it is still amazing how time flies (whether you're enjoying yourself or not). Although hard to believe, 5 years have now elapsed since we had our new 'state of the art and magical' lighting system installed. This in turn has thrown up another quinquennial happening which is the Electrical Installation Condition Report (EICR). Although not compulsory for private dwellings, it is recommended that all electrical installations are surveyed every five years (and something you all may wish to consider for your own homes). Of course, we at St Mary's are obliged to have the EICR carried out to ensure the continued safe

running of the church and to ensure that our electrical systems are fully compliant. This work will be completed in late March and after this APCM report will be published. Therefore, any issues emanating from the EICR will be included in the church wardens report at the APCM.

As an adjunct to the above we will shortly need to have our conductor inspected (and don't worry Mr Kerwin, it's not you)! In fact, we have to go all the way back to the 18th century to thank Mr Benjamin Franklin's research into all things pertaining to electricity and which culminated with his invention of the 'Lightning Rod Attractor' in 1752. The upshot of all this is our obligation to have the lightning conductor periodically inspected. The reliability of this component is particularly important to St Mary's Church having lost its roof, spire, bells and belfry through a lightning strike about 100 years before Franklin's invention! We will be having this inspection completed in due course and, we're given to understand, that the introduction of camera carrying drones has helped to maintain the relatively low prices of these inspections. The introduction of a Lightning Conductor Log Book will also help to ensure our 'attractor' meets all current specifications and remains compliant.

As most of you are probably aware, anyone driving over the Queen Elizabeth Bridge will get a great view of St Mary's Church sitting very prettily at the highest point in Stone (the Beacon of Kent). Even if you come over the bridge after dark you will still be able to see our church as St Mary's is flood lit on all sides up to around 11pm each night. Currently the flood lighting system uses 'incandescent (metal halide) tube bulbs. However, when a bulb needed replacing recently, it became apparent these bulbs are being phased out in favour of LED lighting. While it is hoped that, in the not too distant future, an LED replacement bulb will become available that will fit our floodlights, if this doesn't happen, the floodlight fittings themselves will have to be replaced. Meanwhile, we have now managed to find some 'old stock halide bulbs' online that will hopefully last us a year or two.

In the 2020 APCM report we noted the condition of the wall heaters and panel heaters fitted to most of the central pews and which have never really been fit for purpose. While the heating system designed for the new Church Rooms will be sufficient to run the heating system within the church, even when the above ground building works are completed, it is anticipated there will be a lengthy time lapse before funds are available to have the church room heating extended into the church building itself. In the prevailing circumstances the current heating arrangements for St Mary's will remain under review.

The annual Portable Appliance Test (PAT) was signed off along with the relevant fire extinguisher inspections. With regard to the organ and belfry: our wonderful Father Willis organ is maintained every six months (around December and July) and, so far, no additional expenditure is currently required. Very sadly, the regulations relating to the pandemic silenced St Mary's belfry for the time being and so there's nothing further to report.

General minor maintenance and regular cleaning was carried out in the church by church officers and helpers from the congregation. This also extends to the tidying and maintenance of the church yard including the church room foundations.

With the hoped for relaxation of the pandemic rules we would like to invite all members of our church family to join in with this very important maintenance work by making your enthusiasm and willingness known to Kenneth or either of the Churchwardens. Alternatively, please do look out for the notices appealing for volunteers that appear from time to time in the pew sheets throughout the year.

Last but certainly not least - we must give our grateful thanks for the continuing dedication of all the volunteers who give up their time, tools and manpower to care for our beautiful, nationally appreciated, historic and architecturally important Grade 1 listed church that is:
The Parish Church of St Mary the Virgin, Stone next Dartford!

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

Little did we know that the meeting held in February 2020 would be the last we would be able to attend in person. Due to the Covid 19 pandemic the meeting scheduled for June was cancelled and the October meeting was held via Zoom.

The meeting in February was hosted by St Margaret's, Darenth and as is our usual practice, started with an act of worship led by the Rev'd Emma Young. She then went on to briefly speak about their patron saint, St Margaret of Antioch, and the formation of the Darent Valley Benefice of St Margaret's Darenth, St Mary's Horton Kirby and St John's Sutton-at-Hone. The Area Dean, Rev'd. Richard Mortimer mentioned the appointments of 'Growth Enablers' for each Archdeaconry, who will work to support churches as they develop their 'Call to Grow' plans. The Rev'd. Kenneth Clark gave an informative introduction to the Synodical System within the Church of England in terms of origin, history and impact. This led on to some interesting discussion on what our role should be moving forward and that the purpose of Deanery should be that of a policy-making body guiding practice within PCCs and in consultation with PCCs via our members.

The meeting in October 2020 via Zoom shared how the Pandemic had affected individuals and churches and what changes had been implemented to try and cope. It was also noted that General Synod elections (normally 5yr cycles) have been postponed until mid-2021. Diocesan Synod elections (3 yr cycles) will take place after the General Synod elections. Deanery Synod elections (3 yr cycles) were able to take place in October having been delayed from April.

Matters of parochial or general Church interest – Kenneth Clark

2020 was the year we lost to Coronavirus. Thankfully we lost none of our church members to the virus, although some have suffered with it and we have all lost out through it. In the hardships faced by the whole globe St Mary's has had its share and we have been forced to adapt our common life and mission priorities.

At the end of 2019 we had a growth plan that listed five objectives: 1) to build a genuine culture of welcome with as many church members as possible undertaking the diocese's "Everybody Welcome" course; 2) to restart the Gemstones children's provision on a Sunday morning; 3) to build the new hall; 4) to develop relationships within the immediate church neighbourhood through targeted communication and invitations; 5) to pursue the creation of a glass box type of porch inside the west door of the church enabling the main door to stand open during the day with a view into the church even if the inner door had to be locked. But almost immediately the situation changed.

Lockdown came very suddenly in March and lasted until July and (for the first time in centuries) the church was closed for services and any other gatherings. New skills in streaming and zooming had to be learnt very quickly and many church members who had been wary of digital technology turned to it as a lifeline. Even when reopening came, the church regrouped tentatively, in accordance with government rules and Church of England guidelines, and there

was no rush to resume Communion services. These were eventually restarted at the end of August. By the time of the second lockdown in November it was clear that the Church had by now learned to live with the threat of infection and, whilst congregations were again forbidden to gather, the absolute shutting of churches, even for the daily office, private prayer by individuals or the streaming of services, was no longer considered necessary. By then the spiritual and mental health of the nation as well as the physical wellbeing was becoming a widespread concern.

Fellowship has been sustained in a number of ways, not least through the simple expedient of church members telephoning one another. Members of St Mary's pastoral team have shown the way with this, meeting virtually each month to check up on needs. Each Sunday the service has gone out live, at first said, then with more music, sometimes including pre-recorded contributions from those shielding at home. None of the broadcasts were masterpieces but all of them tried to be what a church service is meant to be, our duty and service to God, an important expression of our life together and a witness of Christian faith to the wider world. In this last respect streaming the service has put us in touch with a wider (and even international) audience than ever before. One of the lasting lessons of the pandemic is the value of digital technology and this needs to be incorporated into our plans for growth.

The activities of Mary's Child (the charity jointly operated by volunteers from St Mary's Stone and St Mary's Greenhithe) have continued, though curtailed to the offering of food parcels, supported by the continued generous donations of church members and local organisations eager to be helpful. It was considered too dangerous to go on with offering furniture and furnishings for the time being.

Whilst other communal activities like bellringing, choir practice, and toddler group have stopped, Bible study and fellowship time has moved online, Wednesday becoming the focus for this, and also for our publicized time of opening for individual prayer. Since the beginning of the first lockdown there has been each night (except Sunday) a "good night" slot, most often consisting of a bible reading and prayer. One hopes this has been a fixed point in a changing and frightening world.

In the midst of this, St Mary's has continued to be a school of vocation, Anthea learning the trade of a priest in the most unusual of circumstances and Ethlyn Roy-Johnson progressing inexorably through her studies toward ordination in September 2021. In the summer, Kathryn Swanston was sponsored by the PCC as a candidate for Licensed Lay Ministry (what in the past would have been called a Reader), a vocation endorsed after interviews at diocesan level. She continues her preparation.

The strength of ministry provision at St Mary's and the resilience of both the church and school is a blessing and that has enabled us to be helpful elsewhere. With other clergy and ministers shielding for various reasons, we have been able to help with the understandable increase in funerals in our area. Happily, we have also been able to host slightly more than our planned number of weddings as for legal and logistical reasons couples looked to marry nearer home and smaller, simpler ceremonies became the norm. Baptisms sadly have nearly all been put on hold. We are privileged to be linked with Stone St Mary's School which in the first lockdown acted as a hub school for the children of key workers and has, through rigorous hygiene precautions, managed to stay open for all but the worst of the pandemic with only a few of the year group bubbles being closed at different times. Even when closed, the home-schooling provision has been impressive and admirable. Weekly recorded Christian assemblies have been

made available to all the primary schools in the parish and special acts of worship for Harvest and Christmas went to Stone Lodge (Secondary) School, whose permanent building has been taking shape on the corner of Cotton Lane and London Road.

The year has brought little progress on the sale of the old church hall, but a new buyer has been identified and the purchase price is credible. As reported last year, until funds have been generated by the sale of the hall, we cannot with confidence begin the building of the new.

Despite the suspension of many of our normal activities such as fund-raising fairs, Messy Church, social events, Holy Week and Easter, the Remembrance parade, etc. and the postponement of the Deanery Confirmation to be hosted at Stone in the middle of November, the church of Jesus remains constant here. Her members are loyal to his Gospel, and have a renewed appreciation of the things they value: friendship with God and the freedom to express that with others. Though we thank God from sparing us the worst of the Coronavirus, we have said goodbye to some friends. Glynis Carpenter, Sheila Davies, and Eileen Flint have moved away from Dartford, and Victor Hill, though not so far as to be unable to make return visits. And of course, there are those for whom 2020 has meant no visits outside and certainly none to church. Saddest of all, Graham Harris organist at St Mary's for 20 years died suddenly at home on the day after Christmas. We were also saddened to know that Allan Wright, former churchwarden, died after a long struggle with dementia.

Mary's Child – *Thelma Bristow*

Mary's Child has continued to support local families throughout this challenging year. Due to the pandemic, we have been unable to provide furniture but have carried on our food deliveries in a Covid safe manner. Huge thanks are due to those volunteers who have done this at such a difficult time.

Mary's Child now has a branch in Peterborough. It acts independently of our original branch here with its own bank account but shares our values. As a recognised charity we are able to bid for funding and have been very fortunate in this. In particular this has meant more fresh food has been provided. We are now hoping to receive funding to cover administrative costs and to help with the costs of counselling and legal advice.

It was good to be able to help many families at Christmas, not only with seasonal food but also extra treats. I know that more and more people are finding out about Mary's Child and giving generously to support the work with gifts not only of food but money and items such as laptops for schoolchildren during the lockdown.

Thank you for all that you do to help care for local families.

Mothers' Union, Stone St Mary's Branch – *Jeanne Hoadley (MU Branch Treasurer)*

The last year has been a difficult year for all of us and similarly to our church, the Global MU has been streaming on Facebook sharing prayers and information. Our branch did manage to hold our AGM in February last year before lockdown but of course all our plans had to be cancelled. During last year The Diocesan MU Treasurer, Mark Jamieson, resigned and Susan Brooker took

over the role. We have ten members going through to 2021 having Glynis Carpenter leave due to her moving out of the area and also Doreen Kirk, soon to move out of the county with her family.

We look forward to this coming year to take up the 'Cookbook Challenge,' our president Julia has set us, to raise funds for AFIA an organisation that funds holidays for deprived families.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES For the year ending 31 December 2020

		Unrestricted Funds	Designated	Restricted	Endowment Funds	TOTAL FUNDS	
						2020	2019
INCOMING RESOURCES	Note	£	£	£	£	£	£
<i>Voluntary income</i>	2a	38488	199	9664		48351	48093
<i>Activities for generating income</i>	2b	1328	927			2255	9490
<i>Income from Investment</i>	2c	0		21	1	22	41
<i>Church Activities</i>	2d	3718	182			3900	13750
<i>Other incoming resources</i>	2e	609				609	596
TOTAL INCOMING RESOURCES		44143	1308	9685	1	55137	71970
RESOURCES EXPENDED							
<i>Cost of generation voluntary income</i>	3b	0				0	0
<i>Fundraising trading costs</i>	3c	0	480			480	2831
<i>Church activities</i>	3a	43715	1877	578		46170	64676
<i>Governance costs</i>						0	0
TOTAL RESOURCES EXPENDED		43715	2357	578	0	46650	67507
NET INCOMING/OUTGOING RESOURCES		428	-1049	9107	1	8487	4463
Transfers		4000	1000	-5000		0	0
		4428	-49	4107	1	8487	4463
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020		2704	6259	24130	302	33395	28932
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020		7132	6210	28237	303	41882	33395

Notes on pages 2 to 7 form part of this account

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b		
Endowment - Barrows Trust		<u>303</u>	<u>302</u>
CURRENT ASSETS			
Debtors	6	65558	65406
Short term deposits		6333	6312
Cash at bank and in hand		<u>34066</u>	<u>25503</u>
		<u>105957</u>	<u>97221</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(64378)	(64128)
NET CURRENT ASSETS		<u>41579</u>	<u>33093</u>
LIABILITIES:AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		<u>41882</u>	<u>33395</u>
PARISH FUNDS			
Unrestricted		7132	2704
Designated		6210	6259
Restricted		28237	24130
Endowment		<u>303</u>	<u>302</u>
		<u>41882</u>	<u>33395</u>

Approved by the Parochial Church Council on 28th March 2021 and signed on its behalf by:



 The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on pages 2 to 7 form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STC

Notes to the Financial Statements

For the year ended 31 December 2020

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, the Charities Act 2006 and the Charities Act 2011'.

The financial statements have been prepared under the historical cost convention except for the investment assets which are shown at market value. The financial statements include all transactions and liabilities for which the PCC is responsible in law. They do not include the accounts of the church or their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific purpose. Funds may only be expended on the specific object for which they were given. Any balance remaining at the end of the year must be carried forward as a balance on that fund.

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

INCOMING RESOURCES

Planned giving, collections and donations are recognised when received by or on behalf of the PCC. Grants and legacies are recognised when the incoming resource to which they relate is received. Dividends are accounted for when received. All incoming resources are accounted for gross. All other income is recognised when received.

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish share is accounted for when received. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 1 January 2001 is insufficient cost information available and therefore such assets are not valued in the accounts since 1 January 2001 have been capitalised and depreciated in the accounts over their currently estimated economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items and the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December.

ONE

it of Recommended
005, UK Accounting

valuation of
ctions, assets and
h groups that owe
i.

their use and are
purpose by the PCC

pecific object. The
aining unspent at

investment of the
for which the

CC. Tax refunds are
re accounted for
rable, interest is
receivable.

d for when paid.
re is generally

the Charities Act

and which requires
1 in the church's
rior to 2001 there
s. Items acquired
r anticipated useful

er (£1000) or on the

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements For the year ending 31 December 2020

2 INCOMING RESOURCES	Unrestricted £	Designated £	Restricted £	Endowment Funds £	TOTAL FUNDS	
					2020 £	2019 £
2a) VOLUNTARY INCOME						
Planned giving:						
Gift aid donations (30)	26700				26700	26346
Income Tax recoverable	8182	17	604		8803	7873
Other planned giving (inc 4 envelopes)	1942				1942	1773
Collections (open plate) at all services	412				412	2624
Grants -			5000		5000	0
Donations/appeals	1252	182	4060		5494	9477
	<u>38488</u>	<u>199</u>	<u>9664</u>	<u>0</u>	<u>48351</u>	<u>48093</u>
2b) ACTIVITIES FOR GENERATING FUNDS						
Fundraising events	1328	927			2255	9490
	<u>1328</u>	<u>927</u>	<u>0</u>	<u>0</u>	<u>2255</u>	<u>9490</u>
2c) INCOME FROM INVESTMENT						
Dividends and interest including any reclaimable tax			21	1	22	41
	<u>0</u>	<u>0</u>	<u>21</u>	<u>1</u>	<u>22</u>	<u>41</u>
2d) INCOME FROM CHURCH ACTIVITIES						
Cardstall		0			0	278
Magazine	0				0	720
Church Hall Lettings		182			182	805
Fees	3718				3718	11947
	<u>3718</u>	<u>182</u>	<u>0</u>	<u>0</u>	<u>3900</u>	<u>13750</u>
2e) OTHER INCOMING RESOURCES						
Insurance Claim						
Misc	609				609	596
	<u>609</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>609</u>	<u>596</u>
TOTAL INCOMING RESOURCES	<u>44143</u>	<u>1308</u>	<u>9685</u>	<u>1</u>	<u>55137</u>	<u>71970</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2020

3	RESOURCES EXPENDED	Unrestricted £	Designated £	Restricted £	Endowment £	TOTAL FUNDS 2020 £	2019 £
3a)	CHURCH ACTIVITIES						
	Missionary and charitable giving:						
	Overseas:						0
	Poverty & Hope					0	354
	Home:					0	0
	(Children's Society, Ellenor, FKC, etc)	5		275		280	546
		5	0	275	0	280	900
	Ministry: Offer scheme	31250				31250	41250
						0	0
	Clergy expenses	2885				2885	3705
	Other clergy costs	0				0	0
	Church - running expenses	4372				4372	4679
	Church maintenance	781				781	1136
	Training	0				0	0
	Magazine	1902				1902	1788
	Church Hall running costs		1428			1428	1816
	Provision of music	975				975	1420
	Other Fund expenses			303		303	2656
			449			449	1763
	Printing and stationery	629				629	2006
	Bank charges					0	0
	Misc	328				328	969
	Independent Examination	588				588	588
		43715	1877	578	0	46170	64676
3b)	GENERATION OF VOLUNTARY INCOME						
	Cost of Stewardship	0				0	0
3c)	FUND-RAISING COSTS						
		0	480			480	2831
		0	480	0	0	480	2831
	TOTAL RESOURCES EXPENDED	43715	2357	578	0	46650	67507

4 PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued) For the year ending 31 December 2020

5 FIXED ASSETS

	£
Holding at 31 December - 121 ordinary shares in Banco Santander (formerly Abbey National)	
Cost	0
Movement in the year:	
Market value - 31 December 2019	383
Market value - 31 December 2020	288

5 ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets					0
Current assets	71510	6210	28237	303	106260
Liabilities - due within one year	(64378)				-64378
Liabilities - due after more than one year					0
Fund balance	7132	6210	28237	303	41882

6 DEBTORS

	2020 £		2019 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	6835	General - GiftAid/Envelope Scheme	6758
GASDS	562	GASDS	0
Building Fund - Gift Aid on donations	161	Building Fund - Gift Aid on donations	161
New Church Room Gift Aid	443	New Church Room Gift Aid	789
Flower Fund GA	17	Flower Fund GA	146
Tower Fund GA	0	Tower Fund GA	12
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	65558		65406

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £		2019 £
Offer	6250	Offer	6000
Independent Examination fee	588	Independent Examination fee	588
Proposed new Church Room	57540	Proposed new Church Room	57540
Wedding Fees Refundable		Wedding Fees Refundable	0
	64378		64128

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

2020 £	2019 £
0	0

9 OPERATING LEASE COMMITMENTS

	2020 £	2019 £
Not later than 1 year	1842	1825
Later than 1 year and not later than 5 years	5066	6908
Later than 5 years	0	0
	6908	8733

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2020

9 FUND DETAILS	B/fwd 2019	Income	Interest	Transfer	Expenditure	Bal at 31 Dec 2020
Designated Funds						
Church Hall - maintenance and general running of Church Hall plus surplus used to support life of the Church	364	182		1,000	1427	119
Cardstall - funds used to support life of the Church	648					648
Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	269	60				329
Youth Fund - to provide resources for children's work, ie Junior Church	348	51			215	184
Messy Church - to provide additional outreach to families	437					437
100 Club - fundraising for specific projects decided by PCC	237	927			480	684
Flower Fund	297	87			79	305
Outreach	659				155	504
Reserve Fund	3000					3000
Sub total	6259	1307	0	1,000	2356	6210
Restricted Funds						
Church Room project - funds to support first stage in proposed new build	9704	2429			198	11935
Church Building Fund - donations for fabric	6059	1305				7364
Tower Fund - funds to support bells and associated items	1088	115			105	1098
Covid 19 Grant	0	5000		(5,000)		0
Youth Club (Play Place) -	967					967
Mary's Child	0	540				540
Charity Collections	0	275			275	0
Sub total	17818	9664	0	(5000)	578	21904
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1512		6			1518
Organ Fund - organ maintenance	124		0			124
Heating Fund - for heating maintenance/renewal	118		1			119
Church Building Funds - for fabric repairs/restoration	4557		14			4571
Phase 1/2 Restoration - for fabric repair/restoration	1		0			1
Sub total	6312	0	21	0	0	6333
Total Restricted funds						28237
Endowment - Barrows Trust - upkeep of grave	302	0	1	0	0	303

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2020.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

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 that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Members of the PCC, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Members of the PCC those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Members of the PCC as a body, for my work or for this report

Signed:



Dated: 28/03/2021

Jack Fryer ACA

Hedley Dunk Limited

('the Charity')

the Charity for the

accounts in

ction 145 of the
ons given by the

ntion in connection

y section 130 of the

g the form and
ions 2008 other
not a matter

examination to
anding of the

lance with Part 4 of
ken so that I might
hem in an
mitted by law, I do
ty's Members of

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2020.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

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 that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Members of the PCC, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Members of the PCC those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Members of the PCC as a body, for my work or for this report

Signed:



Dated: 28/03/2021

Jack Fryer ACA

Hedley Dunk Limited