

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 †

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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.

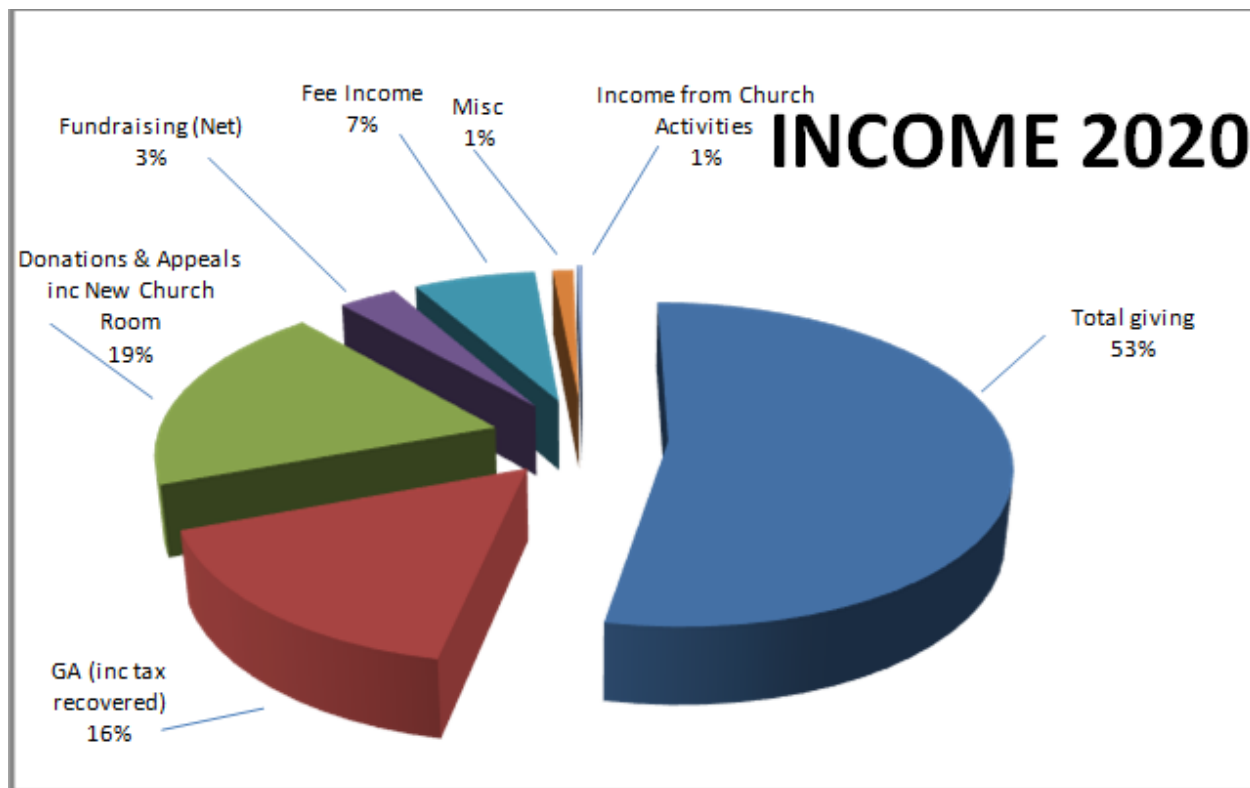
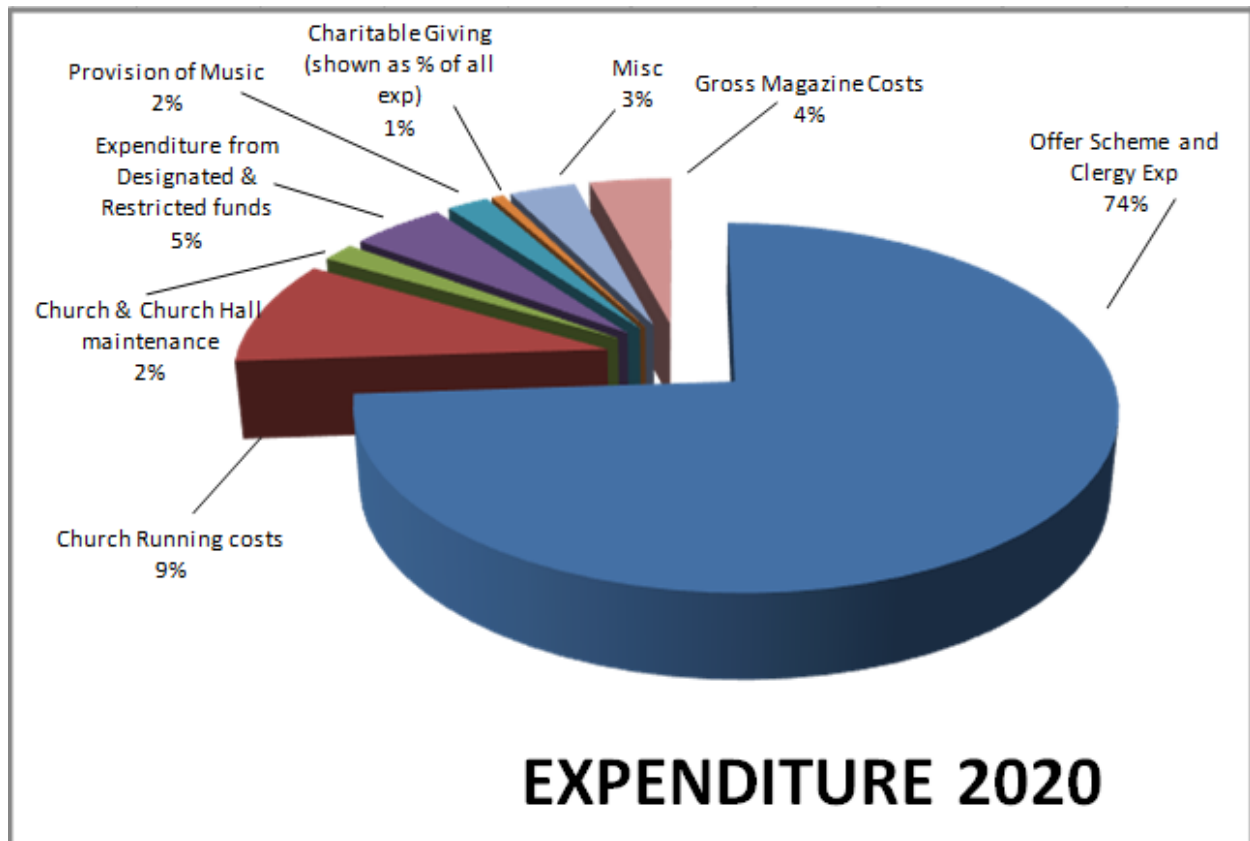
Every year I do add at this point how important regular giving and gift aid is to us as a Church. The Pandemic has certainly highlighted how vulnerable we can be financially and thanks to those who took note of my plea to consider regular giving via the bank and gift aiding where possible, this has afforded 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.

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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

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Signed:



Dated: 28/03/2021

Jack Fryer ACA

Hedley Dunk Limited