

# **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 †*

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# **St Mary the Virgin, Stone**

## **Agenda for the Vestry Meeting & Annual Parochial Church Meeting**

**Sunday 24<sup>th</sup> 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 18<sup>th</sup> 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 18<sup>th</sup> 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 24<sup>th</sup> April 2022.

**Annual Parochial Church Meeting (APCM)**

**Number present - 29**

**1. Apologies**

Deborah Lambert

**2. Minutes of previous Annual Parochial Church Meeting held on 4<sup>th</sup> 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 24<sup>th</sup> 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**

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**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 18<sup>th</sup> April 2020</i>
Mrs. Maggie Jarvis	<i>from 28<sup>th</sup> April 2019</i>
Mrs. Thelma Bristow	<i>from 4<sup>th</sup> October 2020</i>
Ms. Lois Derham (Secretary)	<i>from 4<sup>th</sup> October 2020</i>
Ms. Deborah Lambert	<i>from 4<sup>th</sup> October 2020</i>
Mr. Reginald Cousins	<i>from 18<sup>th</sup> April 2021</i>
Mrs. Maureen Franke	<i>from 18<sup>th</sup> April 2021</i>
Mrs. Kathryn Swanston	<i>from 18<sup>th</sup> 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 25<sup>th</sup> 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.

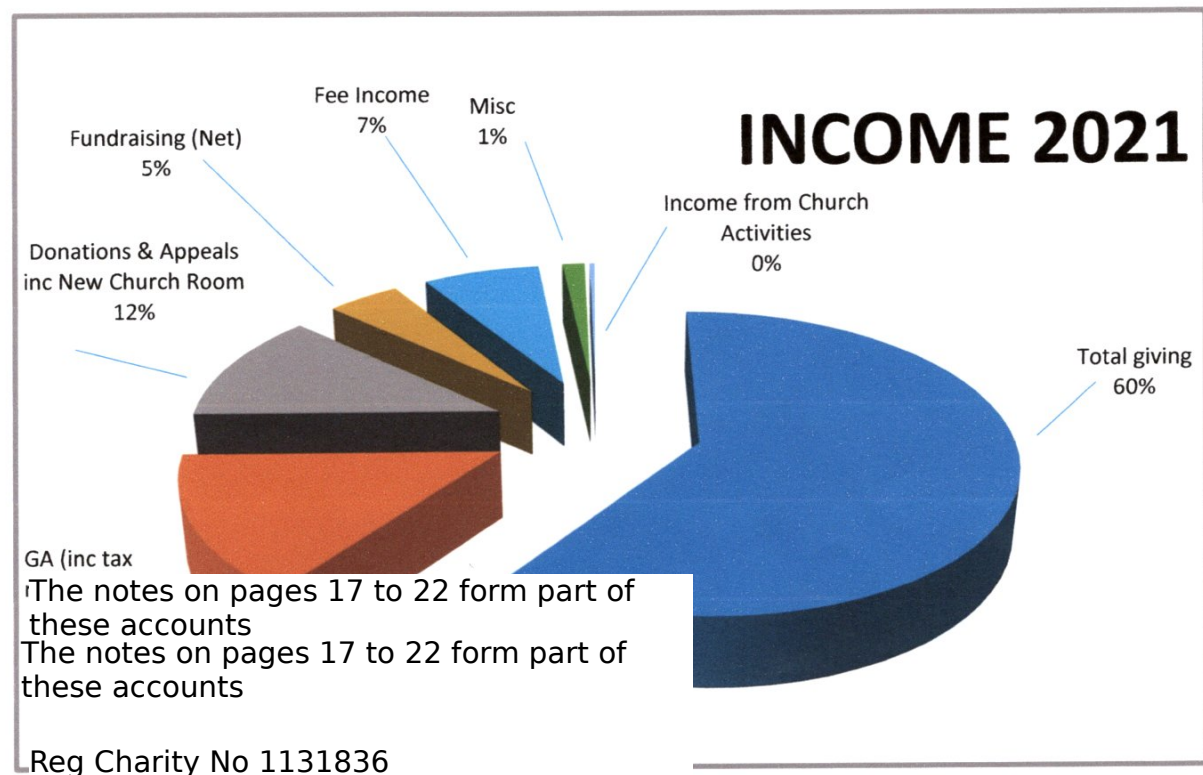
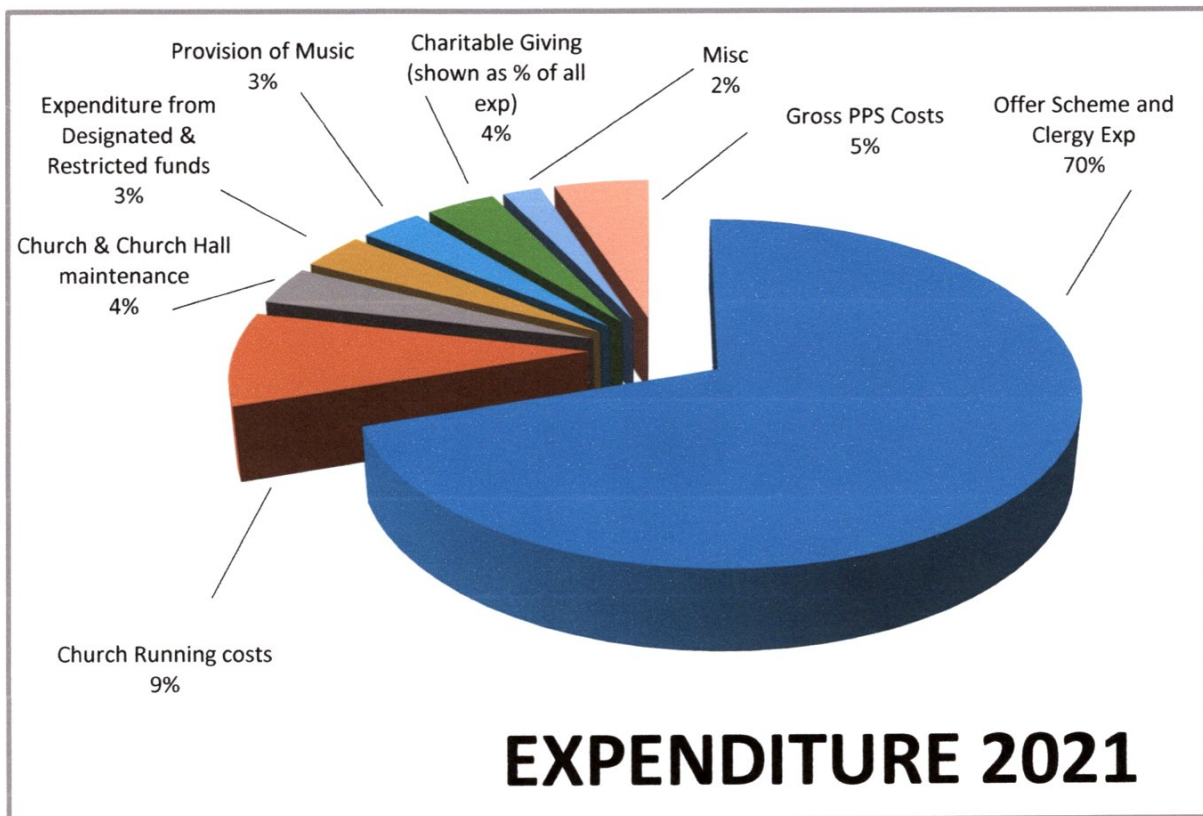
Moving into 2022 we held an AGM on Wednesday 12th January and set a programme for the coming year. On Mothering Sunday we held a very successful cake sale raising £141.30 for funds.

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 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	5a	-	-
Investment assets	5b	300	288
Endowment - Barrows Trust		<u>304</u>	<u>303</u>
		604	591
<b>CURRENT ASSETS</b>			
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>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	7	(58152)	(64378)
<b>NET CURRENT ASSETS</b>		<u>273221</u>	<u>41579</u>
<b>LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	8		
<b>NET ASSETS</b>		<u>273825</u>	<u>42170</u>
<b>PARISH FUNDS</b>			
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 *27<sup>th</sup> 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 £
<b>2a) VOLUNTARY INCOME</b>						
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>
<b>2b) ACTIVITIES FOR GENERATING FUNDS</b>						
Fundraising events	5014	1068			6082	2255
	<u>5014</u>	<u>1068</u>	<u>0</u>	<u>0</u>	<u>6082</u>	<u>2255</u>
<b>2c) INCOME FROM INVESTMENT</b>						
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>
<b>2d) INCOME FROM CHURCH ACTIVITIES</b>						
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>
<b>2e) OTHER INCOMING RESOURCES</b>						
Insurance Claim					751	609
Misc	751		224600		224600	0
New Church Room sale of property						
	<u>751</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>224600</u>	<u>609</u>
<b>TOTAL INCOMING RESOURCES</b>	<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)	<b>CHURCH ACTIVITIES</b>						
	Missionary and charitable giving:						
	Overseas: Jaffa	98		480		578	0
	Poverty & Hope	12		179		191	0
	Home:					0	0
	( Children's Society, Ellenor, FKC, etc)	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)	<b>GENERATION OF VOLUNTARY INCOME</b>						
	Cost of Stewardship	0				0	0
3c)	<b>FUND-RAISING COSTS</b>						
		3041	480			3521	480
		3041	480	0	0	3521	480
	<b>TOTAL RESOURCES EXPENDED</b>	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
<b>Fund balance</b>	<b>10414</b>	<b>7918</b>	<b>255189</b>	<b>304</b>	<b>273825</b>

### **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
	<u>5066</u>	<u>6908</u>

## 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
<b>Designated Funds</b>						
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
<b>Sub total</b>	<b>6210</b>	<b>1667</b>	<b>0</b>	<b>1,500</b>	<b>1459</b>	<b>7918</b>
<b>Restricted Funds</b>						
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
<b>Sub total</b>	<b>21904</b>	<b>5232</b>	<b>0</b>	<b>0</b>	<b>2918</b>	<b>24218</b>
<b>Restricted Funds - held at Rochester</b>						
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
<b>Sub total</b>	<b>6333</b>	<b>224600</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>230971</b>
<b>Total Restricted funds</b>						<b>255189</b>
<b>Endowment - Barrows Trust - upkeep of grave</b>	<b>303</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>304</b>

#### **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



