

St Mary the Virgin

in the Parish of Stone



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

For Christ's Sake †

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St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 16th April 2023 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

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

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

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present – 30

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

Election of Churchwardens

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

Annual Parochial Church Meeting (APCM)

Annual Parochial Church Meeting (APCM)

Number present - 30

1. Apologies

George Adair, Kelvin Reynolds, Ruth Reynolds and Kathryn Swanston

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

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

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

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

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

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

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

5.1 Electoral Roll

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

5.2 Proceedings of the Parochial Church Council

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

5.3 Financial Affairs

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

5.4 Audited Accounts

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

5.5 Fabric, goods & ornaments

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

5.6 Proceedings of Deanery Synod

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

5.7 Matters of parochial or general Church interest.

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

6. Any other business

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

7. Closing Prayers

The meeting concluded with prayer.

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

ADMINISTRATIVE INFORMATION

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

The correspondence address is:

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

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

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

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

OBJECTIVES AND ACTIVITIES

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

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

Wardens

Ms Lois Derham
Ms Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)
Ms. Kitty Raj

Elected Members

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

Assistant Curate/Associate Rector

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

Reader

Mr. Dennis Moor Co-opted

Safeguarding – Deborah Lambert (Parish Safeguarding Officer)

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

Risk Management

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

ACHIEVEMENTS AND PERFORMANCE**Church attendance**

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

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

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

Proceedings of the PCC – The Year in Brief

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

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

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

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

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

Financial Review – Dianne Adair (Treasurer)

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

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

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

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

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

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

Reserves Policy

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

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

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

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

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

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

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

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

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

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

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

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

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

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

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

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

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

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

Mary's Child – *Thelma Bristow*

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

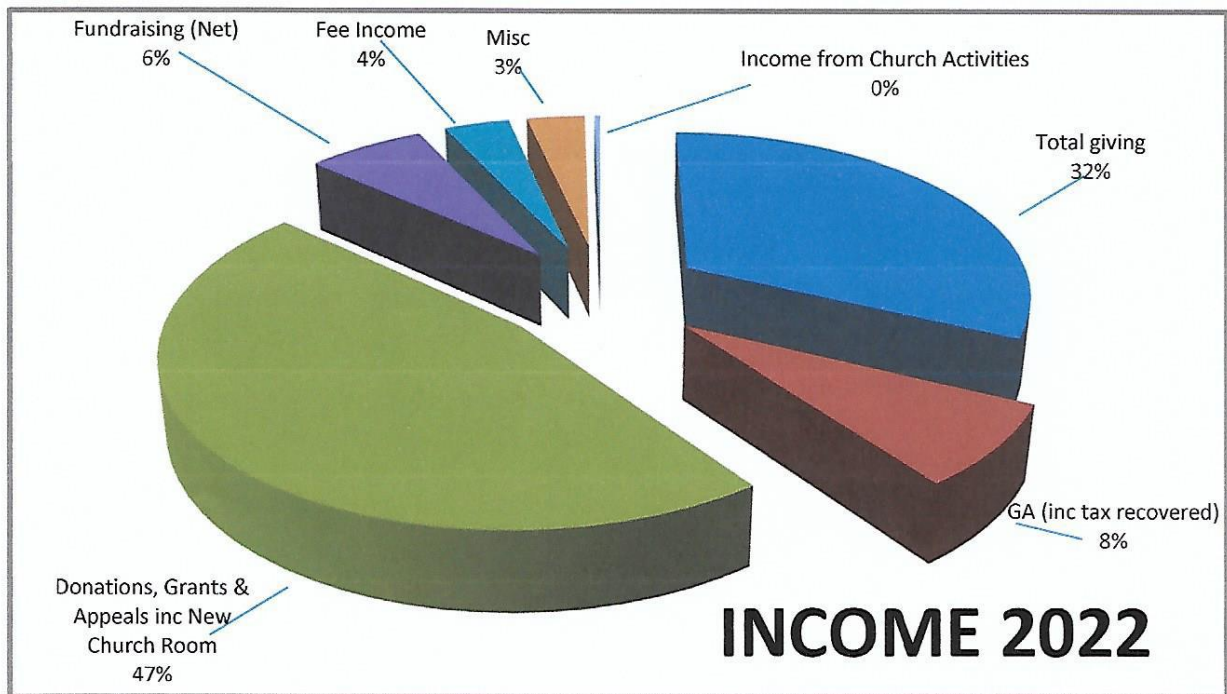
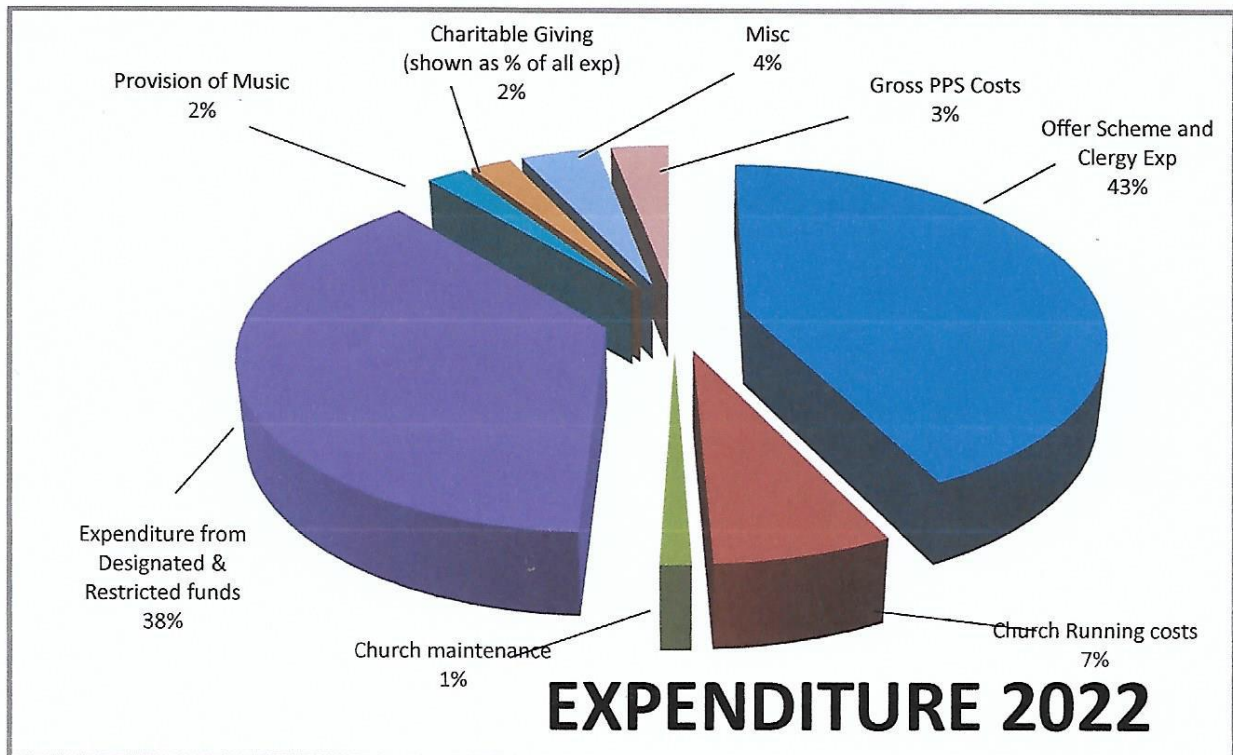
Eco-church – *Kathryn Swanston*

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

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

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

Income and Expenditure Pie Charts 2022



Independently Examined Accounts 2022

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2022

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

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

Reg Charity No 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2022

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

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



 The Revd Kenneth Clark - Rector (PCC Chairman)

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

Reg Charity No 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2022

1 ACCOUNTING POLICIES

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

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

FUNDS

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

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

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

INCOMING RESOURCES

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

RESOURCES USED

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

Fixed Assets

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

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

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

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

4 PAYMENTS TO PCC MEMBERS

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

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

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

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

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

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

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

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

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

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

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

Signed:



Dated: 02 April 2023

Jack Fryer ACA

Hedley Dunk Limited