

St Mary the Virgin

in the Parish of Stone



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

For Christ's Sake †

CONTENTS

Agenda and Minutes

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

Annual Report of the Parochial Church Council

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

St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 14th April 2024 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

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

St Mary the Virgin, Stone

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

Prayers

The meetings opened with prayers led by the Rector.

Vestry Meeting

Number present – 20

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

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

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

Election of Churchwardens

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

Annual Parochial Church Meeting (APCM)

Number present - 20

1. Apologies

Deborah Lambert, Martin Trumble, Margaret Apsley and John Wood

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

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

3. Election of representatives to the Deanery Synod

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

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

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

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

5.1 Electoral Roll

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

5.2 Proceedings of the Parochial Church Council

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

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

5.3 Financial Affairs

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

5.4 Audited Accounts

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

5.5 Fabric, goods & ornaments

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

5.6 Proceedings of Deanery Synod

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

5.7 Matters of parochial or general Church interest.

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

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

6. Any other business

No other business was raised.

7. Closing Prayers

The meeting concluded with prayer.

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

ADMINISTRATIVE INFORMATION

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

The correspondence address is:

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

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

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

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

OBJECTIVES AND ACTIVITIES

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

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

Wardens

Ms. Lois Derham
Mrs. Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)
Ms. Lois Derham

Ex Officio

Mrs. Kathryn Swanston

Licensed Lay Minister

Elected Members

Mr. Reginald Cousins

from 18th April 2021

Mrs. Kathy Cousins

from 16th April 2022

Mr. Robin Hergest

from 16th April 2022

Mr. Martin Trumble

from 16th April 2022

Mrs. Kate Stock

from 16th April 2023

Co-opted

Miss Deborah Lambert

Parish Safeguarding Officer

Mr. Dennis Moor

Lay Reader (PTO)

Safeguarding – Deborah Lambert (Parish Safeguarding Officer)

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

Risk Management

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

ACHIEVEMENTS AND PERFORMANCE**Church attendance**

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

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

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

Proceedings of the PCC – The Year in Brief

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

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

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

Financial Review – Dianne Adair (Treasurer)

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

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

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

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

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

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

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

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

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

Reserves Policy

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

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

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

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

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

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

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

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

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

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

Deanery Synod – Dianne Adair (Representative to Deanery Synod)

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

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

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

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

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

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

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

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

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

MCK Mary's Child Kent – *Thelma Bristow*

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

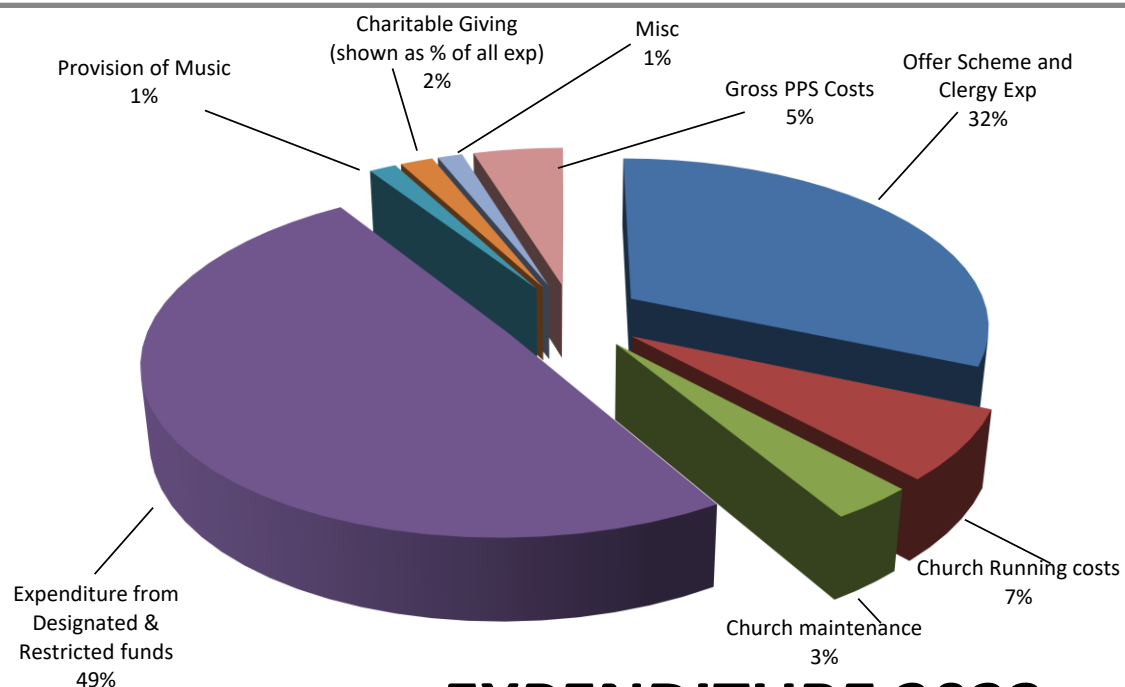
We have a small number of people who come to the church pantry on a Wednesday afternoon and are grateful to Maureen and Janet who regularly welcome them, and Lois for filling in when needed. Once again thank you to everyone who has helped Mary's Child in any way throughout the year.

Eco-church – Kathryn Swanston

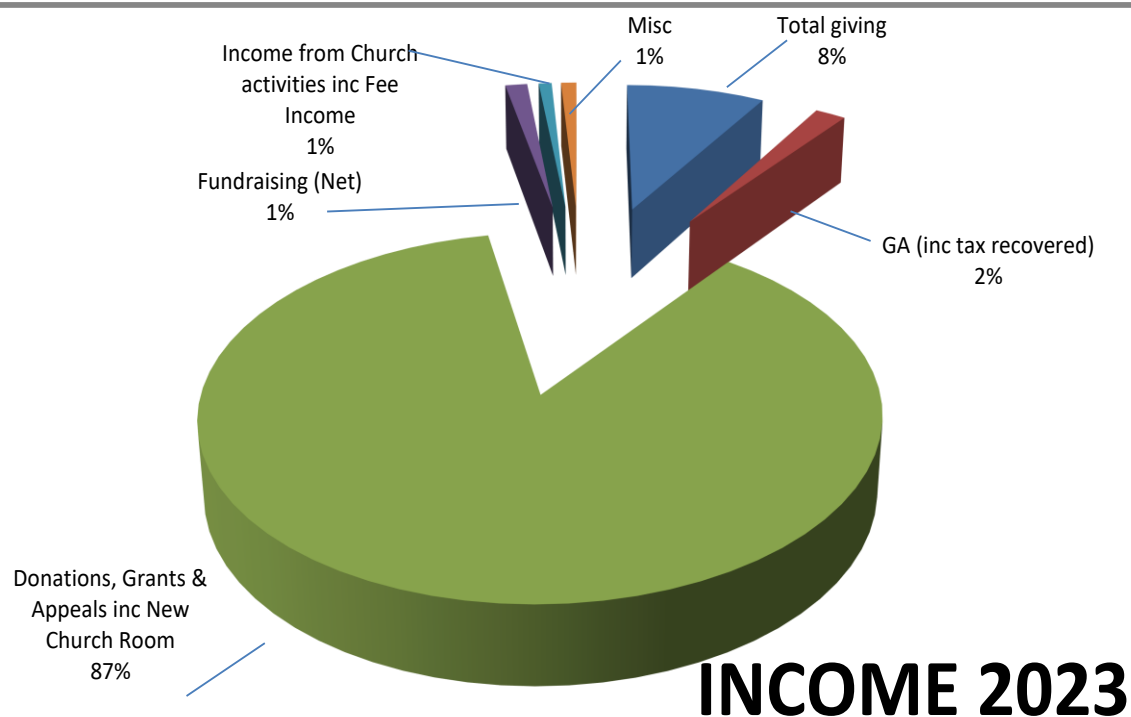
St. Mary's is proud to be an Eco-church, a scheme to enable churches, cathedrals, dioceses, and the equivalent in other denominations, to demonstrate how the gospel is good news for God's earth. Eco-church is run by a charity called A Rocha UK. The vision is to create a vast network of churches as local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

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

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



EXPENDITURE 2023



INCOME 2023

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2023

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2023

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

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

KW Clark

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

The notes on the following pages form part of this account

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2023

1 ACCOUNTING POLICIES

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

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

FUNDS

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

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

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

INCOMING RESOURCES

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

RESOURCES USED

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

Fixed Assets

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

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

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

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

4 PAYMENTS TO PCC MEMBERS

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

5

FIXED ASSETS

Holding at 31 December - 121ordinary shares in Banco Santander (formerly Abbey National)

Cost

0

Movement in the year:

Market value - 31 December 2022

301

Market value - 31 December 2023

415

5 ANALYSIS OF NET ASSETS BY FUND

Unrestricted Funds

Designated Funds

Restricted Funds

Endowment Funds

Total

£

£

£

£

£

Fixed assets for Church use

Investment fixed assets

415

415

Current assets

64514

10501

522964

316

598295

Liabilities - due within one year

(58446)

-58446

Liabilities - due after more than one year

0

Fund balance

6483

10501

522964

316

540264

6 DEBTORS

2023

2022

£

£

Income tax recoverable:

General - GiftAid/Envelope Scheme

5671

General - GiftAid/Envelope Scheme

6171

GASDS

667

GASDS

798

Building Fund - Gift Aid on donations

269

Building Fund - Gift Aid on donations

101

New Church Room Gift Aid

1441

New Church Room Gift Aid

1523

Flower Fund GA

83

Flower Fund GA

55

Tower Fund GA

5

Tower Fund GA

18

Mary's Child

0

Mary's Child

6

Carbon Fund

5

Diocesan loan for proposed new Church Room

57540

Diocesan loan for proposed new Church Room

57540

65681

66212

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

2023

2022

£

£

Offer

0

Offer

0

Independent Examination fee

648

Independent Examination fee

624

Proposed new Church Room

57540

Proposed new Church Room

57540

Wedding Fees Refundable

0

Wedding Fees Refundable

0

Advance funeral fee

258

58446

58164

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

2023

2022

£

£

0

0

9 OPERATING LEASE COMMITMENTS

2023

2022

£

£

Not later than 1 year

1200

1842

Later than 1 year and not later than 5 years

3900

1382

Later than 5 years

0

0

5100

3224

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

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

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

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

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

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

Signed:



Dated: 02 April 2024

Jack Fryer ACA

Hedley Dunk Limited