

St Mary the Virgin

in the Parish of Stone



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

For Christ's Sake †

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St Mary the Virgin, Stone

Agenda for the Vestry Meeting & Annual Parochial Church Meeting

Sunday 11th May 2025 at 11.30am

Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

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

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

Prayers

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

Vestry Meeting

Number present – 25

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

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

Election of Churchwardens

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

Annual Parochial Church Meeting (APCM)

Number present - 25

1. Apologies

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

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

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

3. Election of representatives to the Deanery Synod

There was no election to the Deanery Synod this year.

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

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

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

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

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

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

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

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

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

5.1 Electoral Roll

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

5.2 Proceedings of the Parochial Church Council

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

5.3 Financial Affairs

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

5.4 Audited Accounts

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

5.5 Fabric, goods & ornaments

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

5.6 Proceedings of Deanery Synod

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

5.7 Matters of parochial or general Church interest.

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

6. Any other business

There was none.

7. Closing Prayers

The meeting concluded with prayer.

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

ADMINISTRATIVE INFORMATION

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

The correspondence address is:

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

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

Incumbent

The Revd. Kenneth Clark.

Bank

The National Westminster Bank, High Street Dartford.

Independent Examiner

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

OBJECTIVES AND ACTIVITIES

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

Mission Statement

"For Christ's Sake†"

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

Wardens

Ms. Lois Derham

Mrs. Maureen Franke

Representatives to Deanery Synod

Mrs. Dianne Adair (Treasurer)

Ms. Lois Derham

Ex Officio

Mrs. Kathryn Swanston

Licensed Lay Minister

Elected Members

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

Co-opted

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

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

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

Risk Management

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

ACHIEVEMENTS AND PERFORMANCE

Church attendance

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

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

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

Proceedings of the PCC – The Year in Brief

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

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

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

Financial Review – Dianne Adair (Treasurer)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

MCK Mary's Child Kent – *Thelma Bristow*

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

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

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

Eco-church – *Kathryn Swanston*

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

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

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

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

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

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

Messy Church – Kathryn Swanston

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

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

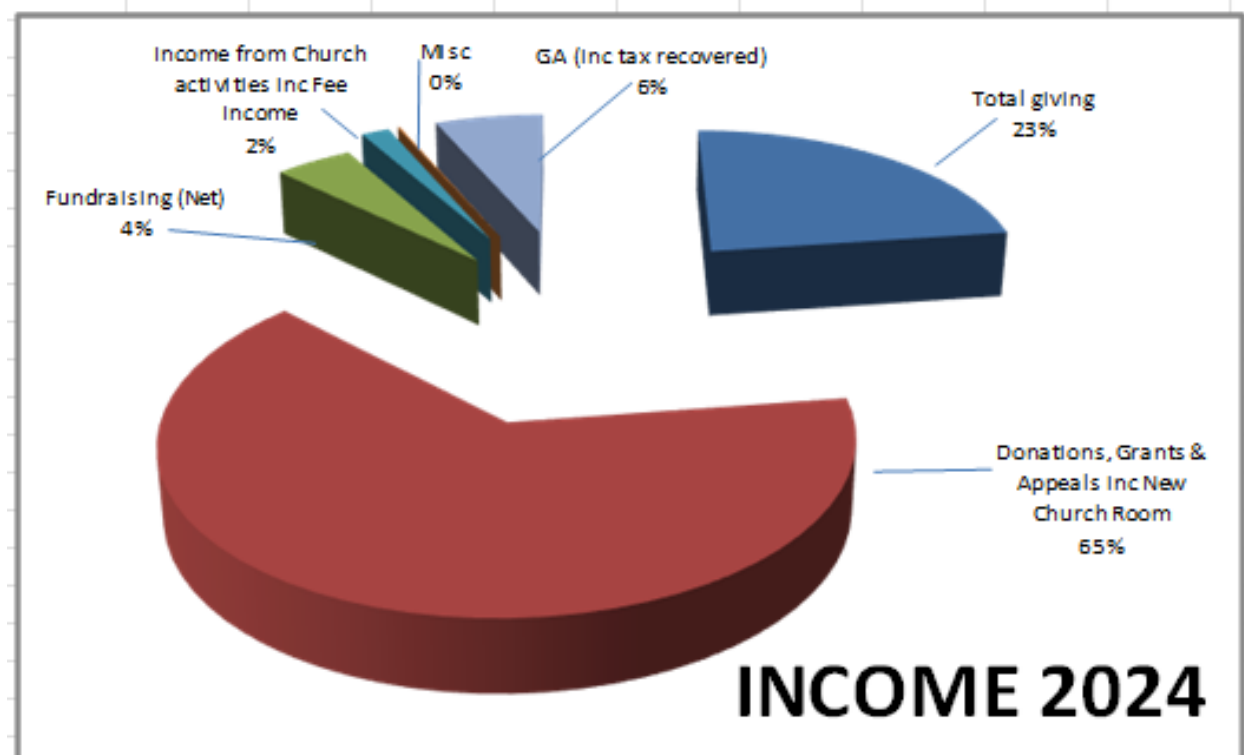
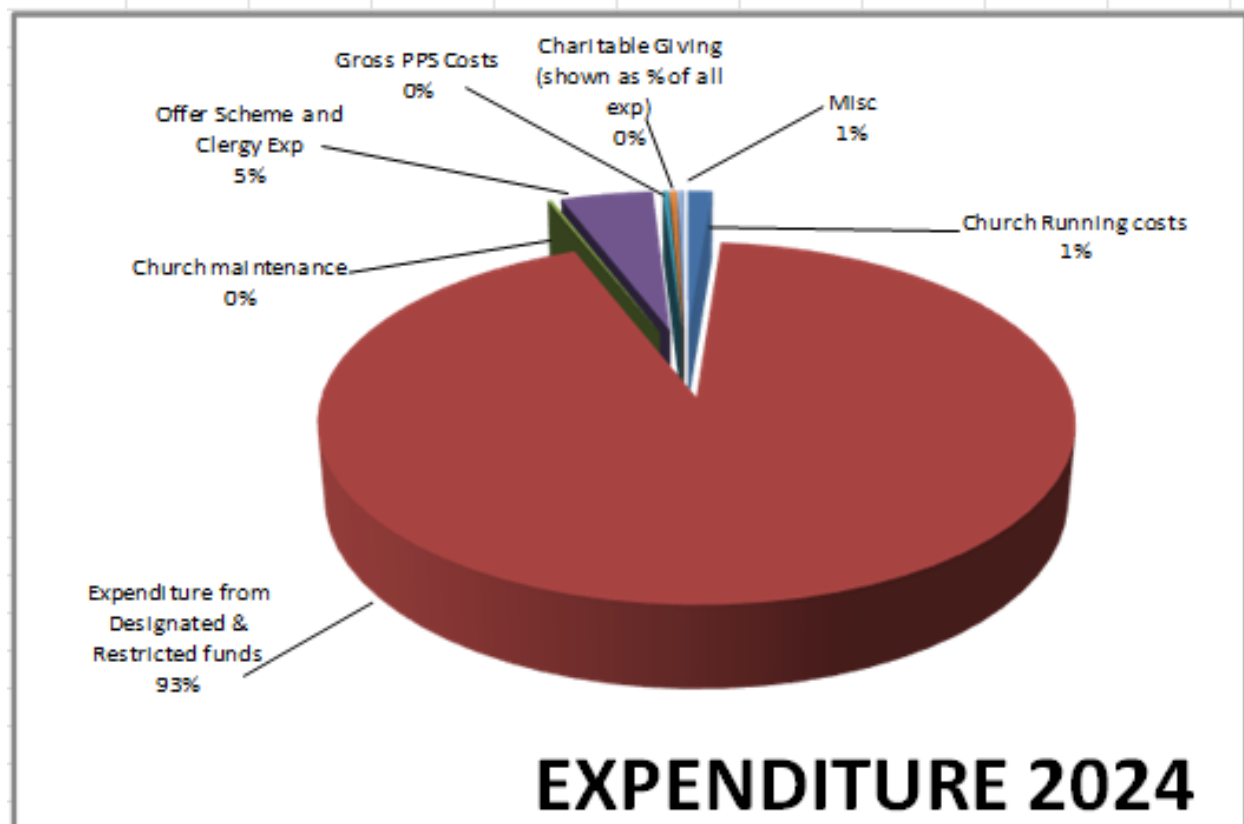
Volunteers help with supervising crafts, preparing food, washing up, leading worship, setting and clearing up and/or chatting to families. A big thank you to our current volunteers for all that they do. We could really do with some more help, so if you are interested in joining the volunteer team in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

Gemstones – Kate Stock

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

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

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



PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2024

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

Reg. Charity No. 1131836

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2024

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

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

Kenneth W. Clark

The Revd Kenneth Clark - Rector (PCC Chairman)

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

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2024

ACCOUNTING POLICIES

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

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

FUNDS

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

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

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

INCOMING RESOURCES

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

RESOURCES USED

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

Fixed Assets

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

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

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

Investments are valued at market value at 31 December

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

4 PAYMENTS TO PCC MEMBERS

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

5 FIXED ASSETS

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

5 ANALYSIS OF NET ASSETS BY FUND

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

6 DEBTORS

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

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

	2024 £	2023 £
	0	0

9 OPERATING LEASE COMMITMENTS

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

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

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

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

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

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

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

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

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

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

Signed: 

Dated: 28/04/2025

Stephen M Fryer FCA

Hedley Dunk Limited