

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, CHALK

England & Wales - Charity number 1132081

Details

Other names PCC CHALK

Status Registered

Legal form Previously excepted

Registered 2009-10-12

Register [View on the Charity Commission register](#)

Contact

Address 2a Vicarage Lane
Gravesend
DA12 4TF

Phone 01474567906

Email vicarofchalk@hotmail.com

Website www.chalkchurch.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship; provision of space for prayer; pastoral work, eg visiting the sick & bereaved; advice concerning marriage; teaching of Christianity, eg sermons & courses; promotion of Christianity, eg staging of events & meetings; promoting the whole mission of the Church, eg provision of facilities & activities for groups of all ages and special need groups, grants to relieve need etc.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Zambia
- Kent

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £136,146 | £141,661 | - | - |
| 2023-12-31 | £139,654 | £142,483 | - | - |
| 2022-12-31 | £119,731 | £113,705 | - | - |
| 2021-12-31 | £105,502 | £99,856 | - | - |
| 2020-12-31 | £79,692 | £93,166 | - | - |

Trustees

| Name | Role | Appointed |
|-------------------------------------|-------|------------|
| REVEREND NIGEL IRVINE BOURNE | Chair | |
| Anne Wilkinson | | 2022-05-29 |
| Barbara Millatt | | 2014-04-24 |
| Christoph Ronald Bull | | 2022-05-29 |
| Claire Joanne Youells | | 2021-05-23 |
| Dr Mark Louis Morgan | | 2023-09-30 |
| Emily Rachel Irvine Bourne | | 2017-04-28 |
| JENNIFER ANN ELLETT | | 2016-04-28 |
| Janette Kathryn Cooper | | 2025-05-25 |
| Julia Claire Garrod | | 2025-05-25 |
| Karl Addy | | 2014-04-24 |
| Linda Catherine Johnson | | 2025-05-25 |
| MICHAEL PAUL HAMMOCK | | 2024-05-30 |
| Mark Gordon Addy | | 2023-05-25 |
| Philippa Rachel Perry | | 2021-05-23 |
| Ram Mohan Patla | | 2022-05-29 |
| STEVE QUINTON | | |
| Suzanne Christine Smit | | 2023-05-25 |

Accounts

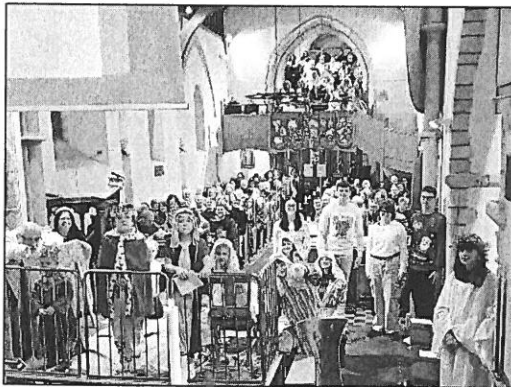
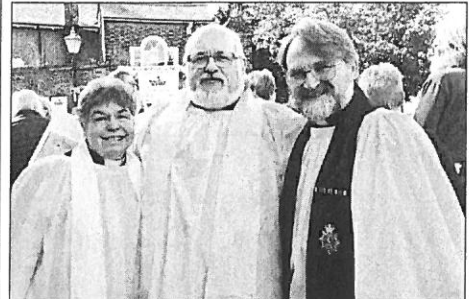


Chalk Church

(St Mary the Virgin, Chalk)


an Anglican Church
in the
Diocese of Rochester
and a
Registered Charity

Registration Number 132081



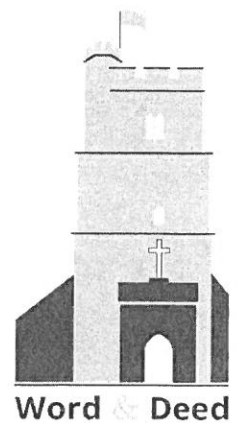
Annual Report & Financial Statements

for the year ended 31 December 2024


'Lifting High the Cross'
Chalk Church

Growing,
Reaching Out
& Stronger

in Christ by



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Cover Photographs – Scenes from 2024

| | |
|----------------|---|
| Top: | Celebrating 30 Years of Take-a-Break |
| Middle: | Artists' Group Using the Parish Hall |
| | Thanking Janet & Michael at a Parish Lunch |
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St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2024

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk
(known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2024 and to the date this report was approved:

| | |
|-------------------------|---------------------------------|
| The Revd Nigel Bourne | (Vicar of Chalk & PCC Chairman) |
| Barbara Millatt | (Churchwarden & PCC Vice-Chair) |
| Steve Quinton | (Churchwarden) |
| The Revd Dr Mark Morgan | (Assistant Curate) |
| Ram Patla | (Treasurer) |
| Karl Addy | (Deanery Synod Representative) |
| Emily Bourne | (Deanery Synod Representative) |
| Christoph Bull | (Assistant Churchwarden) |
| Jenny Ellett | (Assistant Churchwarden) |
| Jane Abrehart | Mark Addy |
| Martin Lake | Suzanne Smit |
| Anne Wilkinson | |

In addition to the above, the following served from May 2024

Mike Hammock

In addition to the above, the following served until May 2024

Duncan Garrod Philippa Perry
Claire Youells

Banks

National Westminster:
NatWest Business Banking
PO Box 16204
Birmingham
B2 2WP

Barclays:
Barclays Bank plc
1 Churchill Place
London
E14 5HP

Independent Examiner

Tanja Lawes
Carleys
Second Floor South, The Fitted Rigging
House
Anchor Wharf
The Historic Dockyard
Chatham
Kent ME4 4TZ

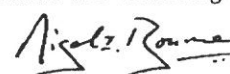
Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2024

2024 was not all bad (the summer Olympics in Paris was probably a highlight) although there was much to cause concern. Many national elections saw newer parties and 'outsider' candidates gaining ground. A desire for 'change' was in the air. In some countries gains were made by the centre-right and far right. In the UK the Conservative party called an earlier-than-expected general election and was heavily defeated. The Labour Party won a landslide victory on a low percentage of the vote with significant gains for the Liberal Democrats and gains for the Green Party and Reform UK. There was probably a global dissatisfaction amongst electors with the inability of governments to deal with international problems including the economy, migration, armed conflicts and perhaps more domestic problems such as crime and violence (including terrorism) on the streets. The re-election of Presidents Putin and Trump (the latter for a very rare non-consecutive term) will probably continue to have long-term consequences for the world, some of which have emerged in the early part of 2025. Governments can sometimes change things, but words are easier than actions, which themselves are easier than positive results. Armed conflicts continued in numerous places with much in the way of atrocity and little prospect of peace. In addition, in the UK a series of scandals seriously undermined public confidence in institutions, leaders of institutions and professional standards generally. Significant in these scandals was the Post Office being shown to have knowingly withheld evidence where it (rather than the CPS) was the prosecuting authority. This led to a huge level of wrong convictions of sub-postmasters and untold misery. The scale of the mix of incompetence and deliberate deception by highly paid officials (including professional advisers) in a huge and powerful organization against individual and effectively powerless sub-postmasters is almost unbelievable. This scandal reached a new and overwhelming level of public consciousness and disgust due to an ITV drama broadcast in the early days of January 2024. Even today many victims still seem not to have been properly or fully compensated. The final days of 2024 saw failures of both our Archbishops brought into clear view. In the wake of a scandal relating to his failure to follow up on a report of physical abuse against young men and boys, the Archbishop of Canterbury announced his retirement (to take effect in January 2025) while withdrawing from the public-facing leadership of the church. The Archbishop of York remained in post although he was widely criticized for his failure to discipline a member of the clergy in relation to sexual abuse. We continue to pray for those in positions of power and influence in both church and state – they need it.

Despite this difficult backdrop, we do not lose heart! (See Bible verse below.) At Chalk we have attempted to maintain our mission of reaching out with the gospel message, addressing issues of personal and institutional brokenness and failure. Partly, rather mundanely, this relates to the maintenance of our buildings. Storms Isha and Jocelyn at the beginning of the year removed a large number of tiles from the church roof. We acted quickly with our insurers not only to replace the tiles but to improve the method by which they are held in place. (So far, so good.) A more long-term issue has related to the barns. Sadly, high inflation post-covid meant that it became too expensive for prospective investors to work with us on redeveloping the barns as a tea room. Therefore during 2024 the PCC began a project to renovate and improve the barns for mission, not least for our work with young people. Having established the factors that needed to be addressed, the PCC advertised this in the parish magazine and in October appealed for funds. Firms were invited to quote for the work with a view to work beginning in early 2025. In addition, the PCC is conscious of the need to improve facilities in the upstairs/loft area of the parish hall in accordance with plans that have been drawn up by an architect and with the relevant permissions in place. Funding will be sought in various ways but the PCC has taken the significant decision to limit the parish share/offer to the Diocese probably for three years in order to ensure the work can be done. However, this will be phased as funds permit and will only progress once the work on the Barns has been completed. Buildings maintenance though is only the means to an end, ie to mission. This occurs notably through our weekly and seasonal activities through church services (eg on Sundays and in funerals and weddings) and our regular village coffee morning *Take-a-Break* (which celebrated 30 years in 2024!), and our various activities with young people, eg (but not limited to) *Loaves & Fishes*. The impact on the community is shown in part through the large congregations at festivals and the footfall more generally at events such as the Summer Fete and the use of the parish hall. Another string to our bow is the local Sea Cadet unit (TS LENNOX) based in the parish and to which I am the chaplain. We also make grants to various good causes.

Inevitably all of this takes much resourcing – and much is offered! However, as a couple of key people knew well in advance that they could not be available for the Firework event and given its complicated nature and the paramount need for safety, it was decided not to hold it in 2024. Nevertheless, I would like everyone to know that every help and offering of time and talents is really appreciated and makes a real difference. While I cannot thank everyone here by name, I want to pay tribute to our churchwardens, Barbara and Steve, to our Treasurer, Ram (thanks also to Martin), to Michael and Janet (for many years of multiple service), to Julie, Philippa, Suzanne and friends who help with children's work and to Mark who was ordained as a priest/presbyter in 2024. Regarding funds, we appeal for grants for specific matters and occasionally we do benefit from legacies, but we can only operate as we do because of generous donations from the congregation and because of the hard work of many who help us to raise funds, and not least through the usual annual cycle of Fete, Fireworks and Christmas Fair. God willing, normal service will be resumed in 2025. Indeed, rather than lose heart, we are conscious that God is at work in us and through us.

It is written: "I believed; therefore I have spoken." ... because we know that the one who raised the Lord Jesus from the dead will also raise us with Jesus and present us with you to himself. All this is for your benefit, so that the grace that is reaching more and more people may cause thanksgiving to overflow to the glory of God. Therefore we do not lose heart ... For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. (2 Corinthians 4: 13-17)



The Revd Nigel Bourne

Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements*.

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the hall is a car park on which we hold a long lease.

Charitable and Legal Status

The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents

The legal basis on which the PCC has operated is set out both in the *Parochial Church Councils (Powers) Measure (1956)* and the *Church Representation Rules*, both as amended from time to time through General Synod.

PCC Structure

The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year plus some shorter meetings. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2026. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel

In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Each makes a unique contribution.

Pastoral Assistant (Permission to Minister): Janet Munson.

Reader (Permission to Officiate): Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in "services") to assist the wider worship of the church, ie the offering of every member's life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to grow in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process

A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. The PCC and congregation more widely reviewed the thinking in the vision and the congregation reaffirmed it in a service in March 2023. The aspiration is to achieve much of this by **Easter 2026**. The vision itself, sometimes called '**Lifting High the Cross**' can be summarised as follows:

The Renewed Vision:

...we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 'thrusts':

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusts:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families, not least through *Loaves & Fishes*, young church and youth group

Stronger in Christ There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged. New groups/activities are being developed.

Communications There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media, including Facebook, bulk texting and email messaging.

Resources – Personnel There will be training and more use of teams and individuals in various critical rôles, paid and unpaid, clergy and lay. Diocesan/Deanery courses will help the leading of groups and occasional preaching.

Resources – Buildings and Finances There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving. Use of grants and income from EV chargers will help.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:

We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God's love and joy by
word and deed.

Our Values:

Chalk Church is committed to:

listening to the Holy Spirit,
especially through the Bible as God's word,
to shape all our values and actions;
with God's help we try to be:

- * Inviting
- * Involving
- * Together
- * Joyful
- * Welcoming
- * Supportive
- * Creative in Proclamation

PCC Meetings and Main Matters Discussed This Year

The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when 'in-person'), provided beforehand by Barbara Millatt. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included: safeguarding: payments for services provided by individuals, eg gardening; improvements to the barns and hall; parish offer to the Diocese; programme of activities; annual review of accounting procedures. Correspondence or items for PCC consideration should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities. We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, reader, pastoral assistant and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

worship and prayer, including 'the occasional offices',
learning about the Bible and its gospel message,
growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
deepening connections with the community and supporting charitable, missionary and outreach work,
maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship

While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 8.30am and 4.30pm services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors, find helpful).

The Vicar, Curate and Reader lead and preach at our various services. The Pastoral Assistant and Churchwardens also help, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books or service sheets. All these (and other) contributions are necessary for our services to work as they do; it is a significant example of our teamwork. The normal pattern of services is not quite fixed post-Covid (and the pattern can change especially around festivals with details in magazine, weekly notice sheet and website) but is essentially as below. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

8.30am [moved to 9am in 2025] BCP Holy Communion - 2nd & 4th Sundays [& 5th Sundays in 2025]
(There is a PCC prayer focus on 4th Sundays)

10.30am Morning Service

Morning Service - 1st Sundays
All-Age/Family Service - 2nd Sundays
Holy Communion - 3rd Sundays
Open House - 4th Sundays
Songs of Praise - 5th Sundays

Evening Service

BCP Holy Communion - 1st Sundays - (in the parish hall starting at 4.30 pm followed by tea)
Tea with the Vicar - 3rd Sundays (an informal event and service in the parish hall starting at 5pm)
[No evening service on 2/4/5th Sundays]

Weekday Worship and Major Festivals

As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, posters, service sheets etc.

The Occasional Offices: Baptisms, Weddings & Funerals

Baptisms usually take place during main Sunday morning services using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar assisted by the Curate mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in these ministries, eg Peter Bull, our verger at weddings and funerals. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister. Marriage registration rules changed significantly in 2021 and that required some training and the cessation of the use of marriage registers in all churches.

Prayer, Learning about the Bible and its Gospel Message & Developing Belief and Trust in God

Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts six or so weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC (in Lent) used the Sunday readings from the Revised Common Lectionary. A new teaching activity started in 2024 in the spring/early summer which included fellowship and pancakes. The Prayer Circle has about 20 members and prays regularly using a distributed sheet with weekly suggestions/ topics. They also respond to urgent requests for prayer at any time when information is passed on by 'phone.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises

As at the APCM in May 2024 there were 102 people on the Church Electoral Roll, revised annually an entirely new roll is made every six years. The next new roll is due in 2025. We estimate that normally well over 2,000 different people attend or visit the church premises annually. In addition to our own website, we use the village Facebook sites to advertise our services and events – see **Chalk (Gravesend) - Past and Present. & Chalk People and Opinions** - <https://www.facebook.com/groups/1730024447212622/> Our posts often attract several positive comments. In addition to church members, there are often visitors to our services and large numbers attend the events we normally run such as *Take-a-Break*, the Fête, Fair and the Bonfire events each year.

Connections with the Community & reaching out across the age spectrum

Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and normally provides a weekly coffee morning open to the whole village in the parish hall and has now been running for over 30 years. This regularly achieves attendances of approximately 60+. It is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

The church has over the years supported various groups helping people with autism, learning difficulties and mental health needs. This has included use of facilities, including use of the woodland area, provision of refreshments and simple acts of worship. Also, the *Loaves & Fishes For All* element of our *Loaves & Fishes* programme has continued to develop and is aimed at children and parents/carers who face some of these issues. We have also continued to support the local foodbank and more recently the Gravesend Hub which deals with homelessness issues. *Tea with the Vicar* takes place in the parish hall on the third Sunday in a month. Starting at 5pm with a buffet tea (in a cafe style) and continues with an informal service at about 5.30-6pm. It has drawn a wide age group (c.30 people – reduced since Covid to about 15) including families with children and others who find the short late afternoon walk to and from the hall (in the centre of the village) an easier undertaking than the journey to church (beyond the edge of the main populated area of the village). In addition to the toddlers corner in church and *Young Church* (our Sunday provision for any children present in church over toddler age), we hope

that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will continue to expand in various ways (eg with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves & Fishes in the Forest* has continued on 4th Sundays for children up to about 11 during church services and regularly attracts 20+ children as well as their parents etc.

The Wider Community and the Wider Church Community including the Gravesend Deanery Synod

We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. Throughout 2024 this synod was chaired by the Vicar. Topics for the Deanery have included Deanery boundaries and the creation of a new Deanery for Ebbsfleet (this eventually became known as the Swanscombe Deanery) and the Diocesan Vision. The Vicar was also a member of the Diocesan Synod, resigning in early 2024 after 25 years of service. The Rochester Diocese covers about 200 parishes in the historic north-west Kent area reaching into the London boroughs of Bromley and Bexley. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Offer/Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the Board in 2019. (He is currently a member of the CMCU Supervisory Committee but will step down from this role in 2025). CMCU is helping individuals and churches to borrow at fair interest rates.

Local Groups, Charities, Missionary Work and Similar Organizations Supported

Other charities etc are being helped in various ways, eg by use of facilities and donations. The PCC commits to support local charities and the Hands of Compassion School in Zambia. Over £4,000 was paid or reserved for charitable causes including Hands of Compassion School £1,380, Embrace Middle East £180, Sea Cadets £500, Elliott Holmes Memorial Fund £250, Sanctuary £500, Tear Fund £500, Salvation Army £500, Open Doors £500, RNLI £250, CPAS £250. Also, we organise collections totalling £1,300 for the Church of England Children's Society in the UK. The PCC, while gaining a rental income from Hall bookings, subsidizes the use of the Hall in various ways to community groups such as the Chalk Village Pre-School.

Buildings and Property

To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property. The buildings and property essentially comprise, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings comprising the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese – a quinquennial inspection took place in 2021, supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2020. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. The next church quinquennial inspection building is due in 2025.

Some Details of This Year's Work on the Buildings etc

At various points in 2024 a Community Payback team was able to complete various jobs around the churchyard, barns and church. The council continued to mow the churchyard, Duncan took care of the woodland, and Marion and Eric worked hard on the Garden of Remembrance and the flower bed by the church path. Fire extinguishers are checked and the lightning conductor tested on a periodic basis. We are grateful for everyone's hard work. Steve Quinton continues to apply for various grants to help improve different aspects of the properties (thanks to the small team of helpers!) and to address ongoing maintenance highlighted in the latest church quinquennial inspection. The pond/garden area of the woodland is being steadily improved, and Gary Cordice is doing much of this work. A commemorative stone for the Jubilee Garden is due to be in place during the summer of 2025. Significant work was planned to take place on the barns during 2025 (this is now nearing completion).

[Covid-19 stopped some activities & much of the following remains under review prior to any restarting

Tea and Toast was a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offered free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. Appreciated by all concerned it has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns was held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes were visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme's aim has been to ensure that every home in the village is visited over an approximately three-year cycle. It started in the mid-2000s and so every home has been visited several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters were usually written to people throughout the year inviting them to particular events and services such as the Village Fête, and the November bonfire and firework event.]

Financial Review

After the high-inflation crisis of 2022-2023, at a macro-economic level, the UK saw significant moderation in price pressures in 2024. This is reflected in our unrestricted expenditure which increased marginally by 1.7% this year compared to a 7.1% increase in 2023. Overall, unrestricted income in 2024 decreased by 3.2% compared to an increase of 9% in 2023. In total, our unrestricted expenditure exceeded unrestricted income and we therefore incurred a loss of £13,125 in 2024 (£6,997 excluding depreciation). This loss was inflated due to our inability to hold a fireworks display event in 2024 but was sustainable due to the use of our reserves. For comparison, there was a loss of £7,288 in 2023 (£1,160 excluding depreciation). A summary of financial activity follows:

Unrestricted Income

Total unrestricted income for 2024 was £113,624, which constitutes 83% of the church's total income (£136,146). Key components of unrestricted income were:

- **Voluntary giving:** £62,371 (55% of unrestricted income)
- **Fundraising activities:** £7,338 (6% of unrestricted income)
- **Investment income:** £1,301 (1% of unrestricted income)
- **Church activities:** £42,614 (38% of unrestricted income)

Unrestricted Expenditure

Unrestricted fund expenditure totalled £126,749, accounting for 89% of total church expenditure (£141,661). Major areas of unrestricted expenditure:

- **Church activities:** £118,562 (94% of unrestricted expenditure)
- **Fundraising costs:** £8,187 (6% of unrestricted expenditure)

Fund Movements and Transfers

Control of Take-a-Break club finances was transferred to PCC Chalk in 2024 resulting in a transfer of £1,416 from restricted to unrestricted funds.

Designated Funds within Unrestricted Funds

Within the unrestricted funds, the PCC has designated £25,996 for specific future needs:

- Hall repair fund: £5,430 (increased by £1,165 during 2024)
- Church repair fund: £12,566 (increased by £1,607 during 2024)
- Organ fund: £8,000 (increased by £1,000 during 2024)

These designations represent internal commitments but remain technically part of unrestricted funds. As such, they represent 44% of the unrestricted net current assets, leaving approximately £33,097 in truly free (i.e. unrestricted) reserves.

Financial Resilience Assessment

Free reserves (excluding fixed assets and designated funds) equate to slightly over 3 months of unrestricted expenditure, which is in-line with our reserves policy. The operational deficit in unrestricted funds of £6,997 represents a drain on liquid resources that is not sustainable in the long term without corrective action such as the restoration of the fireworks display event. Despite this, overall the church's financial position remains sound with strong asset backing.

Notable highlights

- I. Increased funding of our growth initiative called 'Loaves and Fishes' with £8,017 (£6,269 in 2023) from church funds.
- II. An improved contribution of £51,000 (£50,000 in 2023) to Rochester Diocese towards clergy stipends, housing, training and pensions.
- III. Donations to charity slightly decreased to £4,860 (£5,039 in 2023).
- IV. Church hall running costs increased to £17,281 (£15,011 in 2023).
- V. Legacy income of £3,667 (£5,982 in 2023).
- VI. The Parish Hall generated income of £32,656 (£28,088 in 2023) and after deducting running costs, general maintenance and depreciation, a profit of £5,676 (£1,692 in 2023) was made.
- VII. Parochial fees for weddings and funerals contributed £3,382 (£3,999 in 2023) – there were 3 couples married at church (4 in 2023).
- VIII. Fund raising events (Summer Fete, Christmas Bazaar) generated a net profit of £4,084 (£3,183 in 2023). No fireworks display event took place in 2024.
- IX. At year-end the net movement (loss) of unrestricted funds was -£13,125 (-£7,288 in 2023).

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) which equates to at least 3 months unrestricted payments. Based on current year's figures (2024), this is equivalent to approximately £32,000. The balance as of 31st December 2024 of unrestricted free reserves is £59,093. Excluding £25,996 set aside for church and hall repairs and organ fund, leaves £33,097 available. It is our policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The policies of the PCC are explicitly aimed at growing the church numerically and spiritually, by training (including the use of Diocesan resources), where possible, by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues. The second issue has had some attention via two Diocesan courses run by the Deanery: *Hearing God's Word* and *Speaking God's Word* and will also be addressed in the coming years as the PCC considers the content of a 'parish profile'. The third issue received particular attention in 2024 (continuing into the first half of 2025) with respect to the barns (and subsequently this will include the upstairs of the hall). Additionally, renewing the financial resources of the church is partly achieved through, grant income where possible, fund raising events, advertising various ways of giving, using 'gift aid' and gift days including giving for certain projects which in themselves have a tendency to generate membership and income.

In regard to reputational damage, the PCC works in a very open way allowing questions and alternative viewpoints to be explored in regard to all major issues, eg the programme of activities and major expenditure. In addition, the church insures church property, arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks (formerly known as CRB) for all relevant personnel, and carries out regular financial checks. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fête and the fireworks event are made each year they are held. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Diocesan Budget, Parish Offer (Share) etc and the Future

The Diocese now indicates to each parish the figure that it feels is appropriate for the parish to contribute or offer in what is called the 'Parish Offer' (but is often called the 'Parish Share' from an earlier arrangement). The formula is complicated but is essentially related to the income of a parish. For us the Diocese would like us to pay them well in excess of £50,000, although when all the parishes of the Diocese are affected by reductions of income (eg because of a long-lasting pandemic), experience has shown that the amount requested is not always reduced from earlier levels! Nevertheless, the parish share remains a gift to the Diocese that each parish decides it is able to make. In that context, we have in the recent past achieved paying the Diocese something over £50,000. However, we reduced our offer during the pandemic and then increased it again when that was affordable. In 2024 in the context of work being planned on the barns and the hall, the PCC decided that the Parish Offer figure should be significantly lowered in 2025, probably for a period of three years. (Thankfully a separate payment towards stipend and associated costs is not requested as it once used to be. However, the element of the fees that comes into a parish for weddings and funerals, which previously used to help in paying for the parish clergy in that particular parish, is now legally the property of the Diocese. Coupled with this, the Diocese itself remains responsible for paying the parish clergy.) In order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will never be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers. This is reflected in the normal situation at Chalk; ie we can normally, including the fee income, cover the cost of our Vicar, but we cannot pay the full extra amount that the Diocese wants in order to help pay the shortfall from the poorer parishes who are not covering the cost of their clergy.

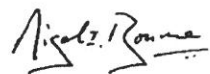
The number of paid clergy (full-time equivalent) posts in parishes is slowly but consistently falling yet there is still a consistent shortfall from the parishes taken as a whole in the money requested by the Diocese. The Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable and transparent way. Clergy pay (technically "stipends") was frozen or subject to below-inflation increases for some time but this is now changing – good for individual vicars, but potentially making the problem for the Diocese harder to solve. A new 'total return' policy is allowing some reserves to be invested in more creative ways. In addition, the central church has agreed to fund elements of the Diocesan strategy over the next few years and this is probably a recognition that the 'new' Diocesan Bishop and the Diocesan Secretary have (with others) worked up a credible plan under the strapline: 'Change, Serve, Grow'.

This may prove successful, but it will take some years before we can be sure and, even so, overall decline in paid clergy numbers seems likely to continue and some form of sharing clergy resources across parishes seems inevitable. There are various bridges that may have to be crossed when we come to them, but it has been the belief of the PCC that Chalk should, normally, continue to pay a level of parish share which (when combined with the fee income passed to the Diocese) covers at least the costs of the incumbent (as calculated by the Diocese). (NB this is a lot more than is actually paid to the clergy as it includes National Insurance, pension contributions, training and administration costs.) However, there may be times (as now) when the needs within the parish, or the moneys coming into the parish (or a combination of the two) will mean that the PCC will need to reduce the money paid to the Diocese for (it would be hoped) a particular year or very small number of years.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient - God willing we will always see that we have things to gain from, as well as contribute to, the wider church. Rather it is about developing a reliance on God, his Word and the talents and other resources he has given us and listening to God that we use all that he has given in a way that discharges our specific responsibilities locally in the parish as well as in the Diocese and beyond, thus bringing glory to God.

While no definite dates have been agreed, it is likely that the current Vicar (aged 65 this year) will retire at some point in the next few years. It will be important to ensure that when this point comes, the parish looks to be a place where God has been allowed to be at work and there is a desire to continue to work with him to do more. Essentially we will want the church to be an attractive prospect to potential vicars as evidenced in the parish profile (and also attractive to the Diocese in terms of funding the post - as supported by the Parish Offer). Hence all the factors that have been important to us over the last years will need to go on being addressed, ie that we continue to "Lift High the Cross" in such a way that we are seen to be growing stronger in Christ, reaching out to impact the whole community and growing as a family of all ages. We pray that this will be so and that the glory continues to go to God.

**Approved by the PCC on 4 May 2025 by email and signed on its behalf by the Vicar of Chalk,
the Revd Nigel Bourne, Chairman of the Parochial Church Council.**



St Mary the Virgin, Chalk

**Annual Report &
Financial Statements of the PCC
for the year to 31 December 2024**

Part Two Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2024, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.

21st May 2025

Second Floor South
The Fitted Rigging House
The Historic Dockyard
Chatham
Kent
ME4 4TZ



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Carleys


**PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2024**

| | note | <u>Unrestricted funds</u> | <u>Restricted funds</u> | <u>Endowment funds</u> | <u>TOTAL 2024</u> | <u>TOTAL 2023</u> |
|---|-------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
| INCOME & ENDOWMENTS: | | | | | | |
| Donations and legacies | | | | | | |
| Voluntary income | 2a | 62,371 | 22,522 | 0 | 84,893 | 83,315 |
| Activities for generating funds | 2b | 7,338 | 0 | 0 | 7,338 | 15,686 |
| Income from investments | 2c | 1,301 | 0 | 0 | 1,301 | 613 |
| Church Activities | 2d | 42,614 | 0 | 0 | 42,614 | 40,040 |
| | | | | | | |
| TOTAL INCOME | | <u>113,624</u> | <u>22,522</u> | <u>0</u> | <u>136,146</u> | <u>139,654</u> |
| EXPENDITURE: | | | | | | |
| Church activities | 3a | 118,562 | 14,912 | 0 | 133,474 | 128,503 |
| Raising Funds | 3b | 8,187 | 0 | 0 | 8,187 | 13,980 |
| | | | | | | |
| TOTAL EXPENDITURE | | <u>126,749</u> | <u>14,912</u> | <u>0</u> | <u>141,661</u> | <u>142,483</u> |
| NET INCOMING/ (OUTGOING) RESOURCES | | (13,125) | 7,610 | 0 | (5,515) | (2,829) |
| MOVEMENTS BETWEEN FUND TYPES | 11a | 1,416 | (1,416) | | | |
| GAINS AND (LOSSES) ON INVESTMENTS | | 0 | 0 | 155 | 155 | 584 |
| CONTRIBUTIONS IN KIND | 7 | | | | 0 | 18,980 |
| NET MOVEMENT OF FUNDS | | <u>(11,709)</u> | <u>6,194</u> | <u>155</u> | <u>(5,360)</u> | <u>16,735</u> |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2024 | | 553,328 | 193,426 | 6,782 | 753,536 | 736,801 |
| BALANCES CARRIED FORWARD 31 DECEMBER 2024 | | <u>541,619</u> | <u>199,620</u> | <u>6,937</u> | <u>748,176</u> | <u>753,536</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK**BALANCE SHEET AT 31 DECEMBER 2024**

| | Note | <u>2024</u> | <u>2023</u> |
|-------------------------------------|-----------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5a | 652,515 | 657,209 |
| Investment assets | 5b | 6,937 | 6,782 |
| | | <u>659,452</u> | <u>663,991</u> |
| CURRENT ASSETS | | | |
| Debtors | 8 | 10,240 | 7,152 |
| Short term deposits | | 18,021 | 15,248 |
| Prepayments | | 0 | 0 |
| Cash in hand | | 75,390 | 79,867 |
| | | <u>103,651</u> | <u>102,267</u> |
| SHORT TERM LIABILITIES: | | | |
| amounts due within 1 year | 9 | 14,927 | 12,722 |
| NET CURRENT ASSETS | | <u>88,724</u> | <u>89,545</u> |
| LONG TERM LIABILITIES | | | |
| amounts due within more than 1 year | 9a | <u>0</u> | <u>0</u> |
| NET ASSETS | | <u>748,176</u> | <u>753,536</u> |
| FUNDS | | | |
| | 6 | | |
| Unrestricted | | 541,618 | 553,328 |
| Restricted | | 199,621 | 193,426 |
| Endowment | | 6,937 | 6,782 |
| TOTAL EQUITY | | <u>748,176</u> | <u>753,536</u> |

Approved by the Parochial Church Council on 28th March 2025 and signed on its behalf by:



The Revd Nigel Bourne (Vicar & PCC Chairman)

**PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL STATEMENTS
YEAR TO 31 DECEMBER 2024**

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require 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 (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments

Investments are quoted at market value as at 31 Dec 2024.

Short term deposits

These are cash holdings on deposit with CBF Church of England funds, at Natwest Bank and Barclays Bank or with CMCU (Churches Mutual Credit Union)

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities

Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont....

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2024

| 2 Note | INCOME & ENDOWMENTS | <u>Unrestricted</u> <u>funds</u> <u>£</u> | <u>Restricted</u> <u>funds</u> <u>£</u> | <u>Endowment</u> <u>funds</u> <u>£</u> | <u>TOTAL</u> <u>2024</u> <u>£</u> | <u>TOTAL</u> <u>2023</u> <u>£</u> |
|-----------|--|---|---|--|---|---|
| | Voluntary income | | | | | |
| 2a | Planned giving: | | | | | |
| | Gift Aid donations | 31,476 | 0 | 0 | 31,476 | 34,751 |
| | Tax recoverable | 10,026 | 2,274 | 0 | 12,300 | 15,605 |
| | Collections (open plate) | 10,619 | 8 | 0 | 10,627 | 9,619 |
| | Grants | | 1,297 | 0 | 1,297 | 1,020 |
| | Donations, appeals, etc. | 7,583 | 17,943 | 0 | 25,526 | 16,338 |
| | Legacies | 2,667 | 1,000 | 0 | 3,667 | 5,982 |
| | | 62,371 | 22,522 | 0 | 84,893 | 83,315 |
| 2b | Activities for generating funds | | | | | |
| | Bookstall/Mag Adverts | 559 | 0 | 0 | 559 | 786 |
| | Summer Fete | 3,496 | 0 | 0 | 3,496 | 2,904 |
| | Firework Display | 0 | 0 | 0 | 0 | 8,609 |
| | Christmas Bazaar | 2,159 | 0 | 0 | 2,159 | 1,971 |
| | 100 Club | 1,124 | 0 | 0 | 1,124 | 1,304 |
| | Teas/Coffees | 0 | 0 | 0 | 0 | 32 |
| | Other | 0 | 0 | 0 | 0 | 80 |
| | | 7,338 | 0 | 0 | 7,338 | 15,686 |
| 2c | Income from Investments | | | | | |
| | Investment income | 0 | 0 | 0 | 0 | 0 |
| | Dividends & Bank deposit interest | 1,301 | 0 | 0 | 1,301 | 613 |
| | Misc Income | 0 | 0 | 0 | 0 | 0 |
| | | 1,301 | 0 | 0 | 1,301 | 613 |
| 2d | Income from church activities | | | | | |
| 12 | Church hall lettings etc. | 32,656 | 0 | 0 | 32,656 | 28,088 |
| | Fees (Weddings & Funerals) | 3,382 | 0 | 0 | 3,382 | 3,999 |
| | Take-a-Break | 6,576 | 0 | 0 | 6,576 | 7,953 |
| | | 42,614 | 0 | 0 | 42,614 | 40,040 |
| | Total Income | 113,624 | 22,522 | 0 | 136,146 | 139,654 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2024

| 3 EXPENDITURE Note | <u>Unrestricted</u> funds | <u>Restricted</u> funds | <u>Endowment</u> funds | <u>TOTAL</u> 2024 | <u>TOTAL</u> 2023 |
|--|------------------------------|----------------------------|---------------------------|----------------------|----------------------|
| 3a Church Activities | | | | | |
| Missionary and charitable giving | | | | | |
| Overseas | | | | | |
| Overseas relief and development agencies | 1,585 | 0 | 0 | 1,585 | 562 |
| Home missions and other societies | 3,275 | 0 | 0 | 3,275 | 4,477 |
| Ministry | | | 0 | | |
| Contribution to Rochester Diocese | 51,000 | 0 | 0 | 51,000 | 50,000 |
| Loaves & Fishes (puppet ministry) | 7,887 | 130 | 0 | 8,017 | 6,269 |
| Other costs | 1,550 | 0 | 0 | 1,550 | 2,461 |
| Church running costs & maintenance | 14,790 | 5,711 | 0 | 20,501 | 21,928 |
| Major repairs (tower & roof) | 0 | 0 | 0 | 0 | 0 |
| Expenditure on parish magazine and bookstall | 0 | 0 | 0 | 0 | 0 |
| Upkeep of other PCC property | 8,530 | 3,608 | 0 | 12,138 | 11,110 |
| Church hall running costs | 17,281 | 0 | 0 | 17,281 | 15,011 |
| Organists payments | 0 | 0 | 0 | 0 | 0 |
| Administration including professional fees | 1,825 | 157 | 0 | 1,982 | 1,992 |
| Printing and stationery | 3,877 | 0 | 0 | 3,877 | 2,786 |
| Depreciation on hall and church equipment | 6,128 | 5,306 | 0 | 11,434 | 11,097 |
| | 117,728 | 14,912 | 0 | 132,640 | 127,693 |
| Support Costs | | | | | |
| Independent Examiner's fee | 834 | 0 | 0 | 834 | 810 |
| | 118,562 | 14,912 | 0 | 133,474 | 128,503 |
| 3b Raising funds | | | | | |
| Christmas Bazaar | 319 | 0 | 0 | 319 | 243 |
| Firework Display | 0 | 0 | 0 | 0 | 4,941 |
| Summer Fete | 1,252 | 0 | 0 | 1,252 | 1,449 |
| Fund Generation - Other | 24 | 0 | 0 | 24 | 0 |
| Costs of stewardship campaign | 48 | 0 | 0 | 48 | 44 |
| Take-a-Break | 6,544 | 0 | 0 | 6,544 | 7,303 |
| | 8,187 | 0 | 0 | 8,187 | 13,980 |
| TOTAL RESOURCES EXPENDED | 126,749 | 14,912 | 0 | 141,661 | 142,483 |

4 STAFF & RELATED PARTY TRANSACTIONS (last year in brackets)

Vicar's stipend is paid by Rochester Diocesan Board of Finance

The PCC employs no paid staff.

Julie Garrod, a trustee, was paid consultancy fees of £6,570 (£4,413) for running the Loaves & Fishes outreach program.

Nigel Bourne, PCC Chairman and trustee was reimbursed £2,407 for 12 mths ministry expenses.

There are no related party transactions or payments to other trustees to report.

Aggregate donations by 12 of 16 Trustees is £9,503 (£9,480)

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2024

5 FIXED ASSETS FOR USE BY THE PCC

| 5a Tangible fixed assets | <u>Freehold land and buildings</u> | <u>Church equipment</u> | <u>Paintings/ Statue</u> | <u>TOTAL</u> |
|---------------------------------|--|-----------------------------|------------------------------|--------------|
| Actual/deemed costs | | | | |
| at 1 Jan 2024 | 799,518 | 57,765 | 1,100 | 858,383 |
| additions | 6,740 | | 0 | 6,740 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2024 | 806,258 | 57,765 | 1,100 | 865,123 |
| Depreciation | | | | |
| at 1 January 2024 | 164,764 | 36,410 | 0 | 201,174 |
| charge for the year | 9,211 | 2,223 | 0 | 11,434 |
| Adjustment | 0 | 0 | 0 | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2024 | 173,975 | 38,633 | 0 | 212,608 |
| Net book value | | | | |
| at 31 December 2024 | 632,283 | 19,132 | 1,100 | 652,515 |
| at 1 January 2024 | 634,754 | 21,355 | 1,100 | 657,209 |

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.

Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

| | |
|---|-------|
| Parish Hall | 1% |
| Parish Hall equipment | 5-10% |
| Church equipment | 20% |
| Church Barns | 3% |
| Land and paintings, etc. are not depreciated. | |

5b Investment fixed assets

Movements in the year

Market value

| | |
|--------------------------|-------|
| at 1 January 2024 | 6,782 |
| revaluation gain or loss | 155 |
| at 31 December 2024 | 6,937 |

The holding at 31 December 2024 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

6 ANALYSIS OF NET ASSETS BY FUNDS

| | <u>unrestricted funds</u> | <u>restricted funds</u> | <u>endowment funds</u> | <u>TOTAL 2024</u> |
|-----------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|
| Fixed assets for Church use | 482,525 | 169,990 | | 652,515 |
| Investment fixed assets | | | 6,937 | 6,937 |
| Current assets | 68,391 | 35,260 | | 103,651 |
| Current liabilities | -9,298 | -5,629 | | -14,927 |
| | 541,619 | 199,620 | 6,937 | 748,176 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2024

| | <u>2024</u> | <u>2023</u> | | |
|---|-----------------|----------------|-----------------|-----------------|
| 7 Donations in kind | | | | |
| Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers. | 0 | 0 | | |
| Marshalls Charity - Grant for church heating | 0 | 18,980 | | |
| 8 Debtors | | | | |
| Gift Aid - HMRC | 7,272 | 5,364 | | |
| Hall rents | 1,218 | 1,788 | | |
| Other accrued income | 1,750 | 0 | | |
| | <u>10,240</u> | <u>7,152</u> | | |
| 9 Liabilities; amounts falling due within one year | | | | |
| Accruals | 5,995 | 7,467 | | |
| Creditors | 2,741 | 2,075 | | |
| Hall deposits | 80 | 80 | | |
| Hands of Compassion funds | 6,111 | 3,100 | | |
| Deferred income | 0 | 0 | | |
| | <u>14,927</u> | <u>12,722</u> | | |
| 9a Liabilities: amounts due within more than 1 year | | | | |
| Hall car park is leased at £272 per annum | | | | |
| 10 Designated funds | | | | |
| Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings. | | | | |
| | 31.12.23 | Xfer In | Xfer Out | 31.12.24 |
| | £ | £ | £ | £ |
| Hall repair fund <i>(Saved from general giving and to be used as and when repairs are required.)</i> | 4,265 | 1,165 | 0 | 5,430 |
| Church repair fund <i>(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)</i> | 10,959 | 1,607 | 0 | 12,566 |
| Organ Fund <i>(Saved from general giving and to be used to replace electronic organ)</i> | 7,000 | 1,000 | 0 | 8,000 |
| Total | <u>22,224</u> | <u>3,772</u> | <u>0</u> | <u>25,996</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2024

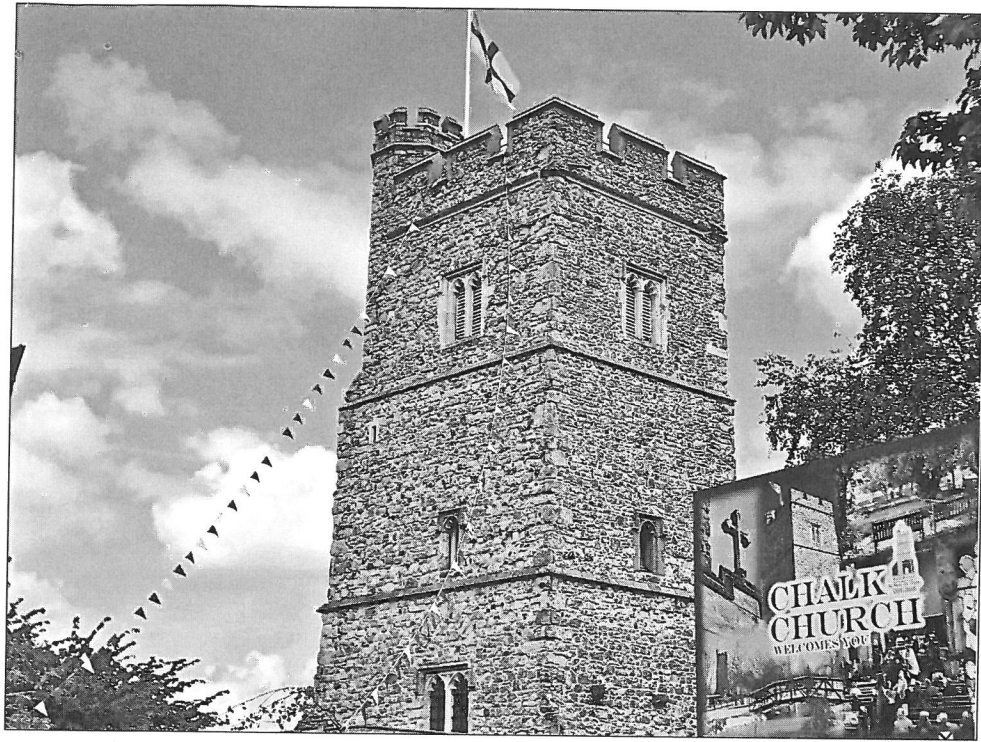
11 Fund details

| Restricted funds / assets Purpose and Trust Law restriction. | As at 31.12.23 | | | | As at 31.12.24 |
|--|-------------------|--------|---------|--------|-------------------|
| | | Income | Expense | xfer | |
| • Village Hall asset: (<i>Rear Garden</i>) Provision of play area for pre-school. KCC grant | 3,525 | 0 | -420 | -1,000 | 2,105 |
| • Village Hall asset: (<i>Air Con equipment</i>) Climate control. Donor restriction | 2,400 | 0 | -600 | | 1,800 |
| • Take a Break: (<i>A club affiliated to the church</i>) Community outreach project. Self funded. | 1,416 | | | -1416 | 0 |
| 11a Club control transferred to PCC. Fund type no longer restricted. | | | | | |
| • Fixed assets for Church use: (<i>Land, Barn buildings, Artworks</i>) | 163,631 | | -3,949 | | 159,682 |
| • Roof & Tower: (<i>Flag fund + roof fund</i>) Repairs and Flag renewals: Appeal restriction. | 484 | 1,000 | -796 | | 688 |
| • Hall Car Park: (<i>maintenance</i>) Tree planting and maintenance. KCC grant restriction | 157 | 0 | -157 | | 0 |
| • C of E Children's Society Street collection appeal. Donor restriction | -8 | 8 | | | 0 |
| • Organ Fund For maintaining & replacing the organ in 2027. Appeal restriction. | 105 | 0 | -105 | | 0 |
| • Hall Lift Project & 2026 Refurb Donor restricted | 17,369 | | -337 | 1,000 | 18,032 |
| • Woodland. Donor restricted | 867 | 0 | 0 | | 867 |
| • Graveyard/Garden of Remembrance Donor restricted | 150 | 0 | -150 | | 0 |
| • Hall Maintenance Donor restricted | 3,200 | 32 | -3,232 | | 0 |
| • Mission & Ministry Fund Puppet ministry | 130 | 0 | -130 | | 0 |
| • Church Maintenance Donor restricted | 0 | 4,811 | -4,811 | | 0 |
| • Barn Fund Appeal restriction | 0 | 16,671 | -225 | | 16,446 |
| Totals | 193,426 | 22,522 | -14,912 | -1,416 | 199,620 |

12 Hall Rents:

Comprise gross rents of £43,373 less subsidies of £10,617
(2023: £39,972 / £11,484)

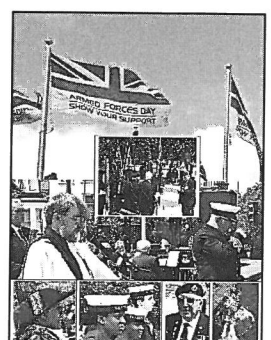
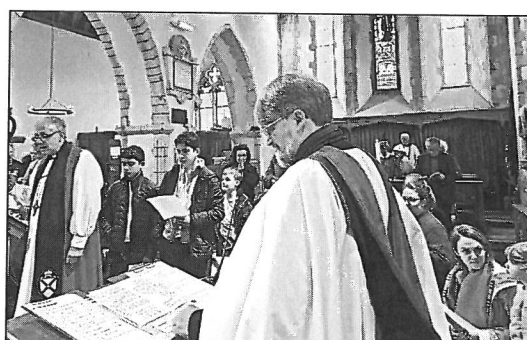
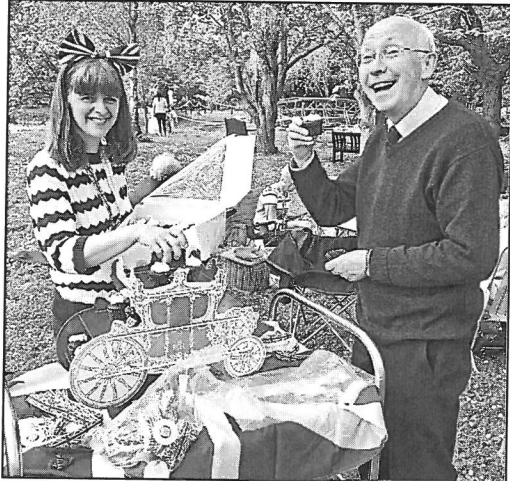
Accounts




Chalk Church

(St Mary the Virgin, Chalk)

an Anglican Church
in the
Diocese of Rochester
and a
Registered Charity
Registration Number 1132081

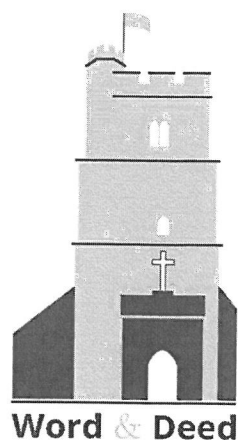


Annual Report & Financial Statements for the year ended 31 December 2023

 **'Lifting High the Cross'**
Chalk Church

**Growing,
Reaching Out
& Stronger**

in Christ by



Contents

Part One:

- Reference and Administrative Details
- Vicar's Preface
- Introduction: Structure, Governance & Management
- Aims & Purposes
- Achievements & Performance
- Financial Review
- Reserves Policy
- Various Matters including Risk Assessments and the Future

Part Two:

- Financial Statements
(The Annual Accounts with explanatory notes and Independent Examiner's Report)

Cover Photographs – Scenes from 2023

Top:

- The Tower Rigged with Bunting for the Coronation Picnic with the New Church sign

Middle:

- Coronation Picnic (left & centre)
- Church Hosting the Village Fete (right)

Bottom:

- Mark & Carol at Mark's Ordination with Bishop Simon & Nigel
- Graham & Lisa's Wedding
- Service Marking Nigel's 25th Anniversary as Vicar of Chalk
- Armed Forces Day at the Civic Centre (Address & Prayers from Nigel)

St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2023

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk
(known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2023 and to the date this report was approved:

| | |
|-----------------------|---|
| The Revd Nigel Bourne | (Vicar of Chalk & PCC Chairman) |
| Barbara Millatt | (Churchwarden & PCC Vice-Chair) |
| Steve Quinton | (Churchwarden) |
| Martin Lake | (Treasurer) |
| Karl Addy | (Deanery Synod Representative) |
| Emily Bourne | (Deanery Synod Representative) |
| Christoph Bull | (Assistant Churchwarden) |
| Jenny Ellett | (Assistant Churchwarden, co-opted post May 2023 APCM) |
| Duncan Garrod | Philippa Perry |
| Claire Youells | Anne Wilkinson |
| Ram Patla | Jane Abrehart |

In addition to the above, the following served from May 2023

| | |
|--------------|-----------|
| Suzanne Smit | Mark Addy |
|--------------|-----------|

In addition to the above, the following served from September 2023

| | |
|-------------------------|--------------------|
| The Revd Dr Mark Morgan | (Assistant Curate) |
|-------------------------|--------------------|

In addition to the above, the following served until May 2023

| | |
|--------------|--------------------|
| Mike Hammock | Beverley Glanville |
|--------------|--------------------|

Bank

National Westminster
30, King Street
Gravesend
Kent DA12 2XX

Independent Examiner

Tanja Lawes
Carleys
Second Floor South, The Fitted Rigging House
Anchor Wharf
The Historic Dockyard
Chatham
Kent ME4 4TZ

Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2023

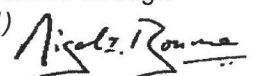
2023 saw the World Health Organization end COVID-19's status as a "global health emergency", but officially it remained a pandemic. The country and the church continued progress towards a new normal that increasingly looked a fair bit like the old normal, other than the fact that we were living with the painful decimation that had been caused both to lives and to the economy – factors that inevitably affected each other. Church attendance improved but did not regularly regain something like pre-covid levels until the Christmas services. Artificial Intelligence (AI) made a greater mark on the world through the year but many have concerns about where it will lead us. Without AI, human beings using their own intelligence (?) have been very able to make a huge and painful mess of various things, not least in wars, eg in Sudan and Ukraine. Various international factors such as the war in Ukraine also affected fuel and food prices. Inflation remained stubbornly high at around 9% for the first few months of the year, only fractionally off the 9.6% peak of 2022. High prices continued to prevent the barns by the church being converted to a (shared use) tearoom which would have brought a rental income into the church. (Eventually it was to become clear in early 2024 that the project would not go ahead for at least the foreseeable future.) There was also yet another terrible twist in the poor relations between the nation of Israel and the Palestinian people. An attack on Israeli civilians by Hamas killed over a thousand people and about 240 hostages were taken. This and much of the Israeli response, continues to have repercussions which will scar relations still further for generations to come. The Holy Land seems more like killing fields and is far from the eternal peace, harmony and wellbeing which God longs to bring to a new creation. Nevertheless, Christians believe this is something which God has secured for the future and which even now can, in significant measure, be known and experienced by individuals and communities as they are in relationship with Jesus, the Prince of Peace, because of what he has done on the Cross.

The proclamation and the living out of this gospel (or good news) has of course been a feature throughout the year and especially so at Christmas and Easter and as we have supported folk in weddings, baptisms and funerals. This has chimed with various elements of positive news such as the coronation of His Majesty King Charles III on 6 May, which we marked with a ringing of bells and a special service and picnic lunch the following day. Other positives included the installation in the church of both a new (and effective) under-pew heating system and a much upgraded tea station. We also gained planning permission that will eventually (we hope) allow the introduction of a lift to Chalk Parish Hall and the improvement of the space upstairs to give a committee room and an office that can be used in various ways for the management of the Hall and Parish - as well as still giving lots of storage space! Thanks to the generosity of Marion Boston, we also installed a new sign for the church, the design of which we have also incorporated into the three main spaces at the Hall. This is a bright and welcoming feature that somehow speaks of the church as a place for all seasons and all folk. The usual elements of Village Fete, Harvest Supper, Fireworks and Christmas Fair all played their part too in bringing a sense of fun and joy as covid memories began to be left behind. The generosity of folk has also allowed the PCC to make various charitable grants, including to the Hands of Compassion School in Zambia, all of which will have done something to bring a measure of healing to at least some of the brokenness mentioned earlier.

Other points of note include my being asked to deputize for the Civic Chaplain in June for the Borough's marking of Armed Forces Day. Rather than the obviously more solemn Remembrance activities, this is a celebration of all that the Armed Forces 'family', including the cadet forces, does for the country. As a Sea Cadet Chaplain for the unit based in the parish and with earlier service in the Royal Navy, this was a joy as well as a duty. Our 'placement person', Mark Morgan, transformed into our Assistant Curate in September 2023; Mark will be with us for about five years in this role as he completes his practical training as a member of the clergy, and it has been really good to work with him. Of course, the whole operation only works because so many people volunteer to do everything from making the coffee to looking after the woodland, managing the Hall and running various spiritual and practical activities. On behalf of the whole church here and, in many ways, the community of Chalk, I want to thank everyone for all their contributions, especially PCC members, lay ministers Janet and Michael Munson, churchwardens Barbara Millatt and Steve Quinton, our Treasurer Martin Lake (who began his handover of responsibilities to Ram Patla – thanks Ram!), Andy Howe (Hall manager), Sue Hammock for magazine editing and Hall booking etc, Mike Hammock for Barn Fellowship, and all who are helping with various elements of the young people's work (much of it under the *Loaves & Fishes* banner) and not least Julie Garrod, Jane Abrehart, Suzanne Smit, Philippa Perry and Joan Wall. (Sorry that I can't name everyone!)

Some progress is being made across the Deanery, and our new Bishop seems to be taking a more strategic view across the Diocese as a whole. Nevertheless, I was glad to give up my 'seat' on the Diocesan Synod after 25 years, and I am assuming the Area Dean role will continue only for one more year. There are a few more years before retirement is due and there is still much to do here – and this needs to continue as a joint effort! A joyful service in March to mark my being the Vicar of Chalk for 25 years (thanks to Joan for icing the cake and to Sue for baking it!) was also accompanied by a renewing by the congregation of our commitment to a vision to be stronger in Christ, to reach out and to grow as a family of all ages. What can we each offer to help achieve this? Love, time, talents, prayer, money, energy, encouragement, good ideas – and probably much more? Well, yes – they are all needed!

Above all, love each other deeply... Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms... so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen. (1 Peter 4: 8-11)



The Revd Nigel Bourne

Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements*.

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the Hall is a car park on which we hold a long lease.

Charitable and Legal Status

The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents

The legal basis on which the PCC has operated is set out both in the *Parochial Church Councils (Powers) Measure (1956)* and the *Church Representation Rules*, both as amended from time to time through General Synod.

PCC Structure

The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year plus some shorter meetings. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2026. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel

In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Each makes a unique contribution.

Pastoral Assistant: Janet Munson.

Reader (Permission to Officiate): Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in “services”) to assist the wider worship of the church, ie the offering of every member’s life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to growth in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process

A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. The PCC and congregation more widely reviewed the thinking in the vision and the congregation reaffirmed it in a service in March 2023. The aspiration is to achieve much of this **by Easter 2026**. The vision itself, sometimes called ‘*Lifting High the Cross*’ can be summarised as follows:

The Renewed Vision:

... we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 ‘thrusts’:

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusts:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families, not least through *Loaves & Fishes*, young church and youth group

Stronger in Christ There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged. New groups/activities are being developed.

Communications There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media, including Facebook, bulk texting and email messaging.

Resources – Personnel There will be training and more use of teams and individuals in various critical rôles, paid and unpaid, clergy and lay. Diocesan/Deanery courses will help the leading of groups and occasional preaching.

Resources – Buildings and Finances There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving. Use of grants and income from EV chargers will help.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:

We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God’s love and joy by
word and deed.

Our Values:

Chalk Church is committed to:

listening to the Holy Spirit,
especially through the Bible as God’s word,
to shape all our values and actions;
with God’s help we try to be:

- * Inviting
- * Joyful
- * Creative in Proclamation
- * Involving
- * Welcoming
- * Together
- * Supportive

PCC Meetings and Main Matters Discussed This Year

The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when ‘in-person’), provided beforehand by Barbara Millatt. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included: vision; safeguarding; financial position; treasurer appointment; banking review; dates/events for the year including the coronation weekend; *Loaves & Fishes*; Jubilee Garden; hall management; curacy; services; projects for replacing the church heating system and tea station; new sign for the church; barn development; hall development; hall rents. Correspondence or items for PCC consideration should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities. We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, reader, pastoral assistant and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

worship and prayer, including 'the occasional offices',
learning about the Bible and its gospel message,
growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
deepening connections with the community and supporting charitable, missionary and outreach work,
maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship

While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 8.30am and 4.30pm services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors find helpful).

The Vicar, Curate and Reader lead and preach at our various services. The Pastoral Assistant and Churchwardens also help, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books or service sheets. All these (and other) contributions are necessary for our services to work as they do; it is significant example of our teamwork. The normal pattern of services is not quite fixed post-covid (and the pattern can change especially around festivals with details in magazine, weekly notice sheet and website) but is essentially as below. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

8.30am BCP Holy Communion - 2nd & 4th Sundays (There is a PCC prayer focus on 4th Sundays)

10.30am Morning Service

Morning Service - 1st Sundays
All-Age/Family Service - 2nd Sundays
Holy Communion - 3rd Sundays
Open House - 4th Sundays
Songs of Praise - 5th Sundays

Evening Service

BCP Holy Communion - 1st Sundays - (in the parish hall starting at 4.30 pm followed by tea)
[No Service] - 2nd Sundays
Tea with the Vicar - 3rd Sundays (an informal event and service in the parish hall starting at 5pm)
[No Service] - 4/5th Sundays

Weekday Worship and Major Festivals

As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, posters, service sheets etc.

The Occasional Offices: Baptisms, Weddings & Funerals

Baptisms usually take place during main Sunday morning services using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar assisted by the Curate mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in these ministries, eg Peter Bull, our vergier at weddings and funerals. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister. Marriage registration rules changed significantly in 2021 and that required some training and the cessation of the use of marriage registers in all churches.

Prayer, Learning about the Bible and its Gospel Message & Developing Belief and Trust in God

Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts seven to ten weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC (in Lent) used the Sunday readings from the Revised Common Lectionary. The Prayer Circle has about 20 members and prays regularly using a distributed sheet with weekly suggestions/topics. They also respond to urgent requests for prayer at any time when information is passed on by 'phone.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises

As at the APCM in May 2023 there were 111 people on the Church Electoral Roll, revised annually an entirely new roll is made every six years. The next new roll is due in 2025. We estimate that normally well over 2,000 different people attend or visit the church premises annually. In addition to our own website, we use the village Facebook sites to advertise our services and events – see **Chalk (Gravesend) - Past and Present. & Chalk People and Opinions** - <https://www.facebook.com/groups/1730024447212622/> Our posts often attract several positive comments. In addition to church members, there are often visitors to our services and large numbers attend the events we normally run such as *Take-a-Break*, the Fête, Fair and the Bonfire events each year.

Connections with the Community & reaching out across the age spectrum

Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and normally provides a weekly coffee morning open to the whole village in the parish hall and has been running for nearly 30 years. This regularly achieves attendances of approximately 80. It is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

The church has over the years supported various groups helping people with autism, learning difficulties and mental health needs. This has included use of facilities, including use of the woodland area, provision of refreshments and simple acts of worship. Also, the *Loaves & Fishes For All* element of our *Loaves & Fishes* programme has continued to develop and is aimed at children and parents/carers who face some of these issues. We have also continued to support the local foodbank and more recently the Gravesend Hub which deals with homelessness issues.

Tea with the Vicar takes place in the parish hall on the third Sunday in a month. Starting at 5pm with a buffet tea (in a cafe style) and continues with an informal service at about 5.30-6pm. It has drawn a wide age group (c.30 people – reduced since Covid to about 15) including families with children and others who find the short late afternoon walk to and from the hall (in the centre of the village) an easier undertaking than the journey to church (beyond the edge of the main populated area of the village). In addition to the toddlers corner in church and *Young*

Church (our Sunday provision for any children present in church over toddler age), we hope that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will continue to expand in various ways (eg with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves & Fishes in the Forest* has continued on 4th Sundays for children up to about 11 during church services and regularly attracts 20+ children as well as their parents etc.

The Wider Community and the Wider Church Community

We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. The Vicar was also a member of the Diocesan Synod throughout the year, resigning after 25 years of service. The Rochester Diocese covers about 200 parishes in the historic north-west Kent area reaching into the London boroughs of Bromley and Bexley. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the CMCU Board in 2019. (He is currently a member of the CMCU Supervisory Committee but has announced his intention to step down from this CMCU role at the beginning of 2025). CMCU is helping individuals and churches to borrow at fair interest rates.

Local Groups, Charities, Missionary Work and Similar Organizations Supported

Other charities etc are being helped in various ways, eg by use of facilities and donations. The PCC commits to support local charities and the Hands of Compassion School in Zambia. Over £4,000 was paid or reserved for charitable causes including Hands of Compassion School £1,380, Embrace Middle East £180, Sea Cadets £414, Kent Search & Rescue £500 and local charities: Gravesend Hub £1,000, Gravesham Food bank £1,000. Also, we organise collections totalling £1,300 for the Church of England Children's Society in the UK. Envelopes for Christian Aid were available in the pews raising £676. The PCC, while gaining a rental income from Hall bookings, subsidizes the use of the Hall in various ways to community groups such as the Chalk Village Pre-School.

Buildings and Property

To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property. The buildings and property essentially comprise, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings comprising the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese – a quinquennial inspection took place in 2021, supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2020. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. The next church quinquennial inspection building is due in 2025.

Some Details of This Year's Work on the Buildings etc

At various points in 2023 a Community Payback team was able to complete various jobs around the churchyard, barns and church. The council continued to mow the churchyard, Duncan took care of the woodland, and Marion and Eric worked hard on the Garden of Remembrance and the flower bed by the church path. Fire extinguishers are checked and the lightning conductor tested on a periodic basis. We are grateful for everyone's hard work. Steve Quinton continues to apply for various grants to help improve different aspects of the properties (thanks to the small team of helpers!) and to address ongoing maintenance highlighted in the latest church quinquennial inspection. The pond/garden area of the woodland is being steadily improved, and Gary Cordice is doing much of this work. A commemorative stone for the Jubilee Garden is awaited following some issues with the design. We twice experienced problems with the organ system; this may have been caused by intrusive squirrels. We think we have stopped access and await a final repair to the organ.

[Covid-19 stopped some activities & much of the following remains under review prior to any restarting
Tea and Toast was a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offered free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. Appreciated by all concerned it has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns was held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes were visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme's aim has been to ensure that every home in the village is visited over an approximately three-year cycle. It started in the mid-2000s and so every home has been visited several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters were usually written to people throughout the year inviting them to particular events and services such as the Village Fête, and the November bonfire and firework event.]

Financial Review

This year's financial results show at long last the restoration of our finances to 2019 pre-covid levels of income and expenditure. We started 2023 in a healthy financial position and, despite a UK economic crisis in the autumn, rising inflation, rising interest rates, spiralling energy costs and rising labour costs, we ended the year only slightly impacted by these. Some impact our church finances but others do not. We incur no borrowing costs and food inflation has no impact but we are impacted by energy prices and general price increases passed on by suppliers for services and labour/material costs. Overall, unrestricted income increased by 9% this year compared to last year. This has helped offset our increased expenditure. In total, our unrestricted expenditure exceeded unrestricted income and we therefore incurred a loss of £7,288. (This does include depreciation of £6,128.)

A summary of financial activity (previous year's figures in brackets).

Total gross **receipts** of unrestricted funds was £117,331 (£107,557). This is represented by three income streams:

- *Voluntary donations* of £68,945 (£59,283)
- *Fund raising activities* of £16,299 (£17,791)
- *Church activities*, such as weddings, funerals and hall lettings of £32,087 (£30,205).

Total gross unrestricted **expenditure** of £124,619 (£116,359) was spent to provide Christian ministry at St. Mary's Chalk.

Notable highlights are:-

(i) A majority grant funded new church heating system £18,980 (ii) funding our continued growth initiative called 'Loaves and Fishes' with £5,347 (£3,483) from church funds. (iii) an improved contribution of £50,000 (£46,000) to Rochester Diocese towards clergy stipends, housing, training and pensions. (iv) a new tea station servery in church £5,131. (v) donations to charity increased by 17% to £5,031. (vi) Legacy income of £5,982 (vii) The Parish Hall generated income of £28,088 (£24,240) and, after deducting running costs, general maintenance and depreciation, a profit of £1,692 (-£9,845) was made. (viii) Parochial fees for weddings and funerals contributed £3,999 (£5,965) - there were 4 (8) couples married at church. (ix) Net income from fund raising events was £9,009 (£12,795). At year-end the net movement (loss) of unrestricted funds was -£7,288 (-£8,803).

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) which equates to at least 3 months unrestricted payments. This is the equivalent to approximately £31,000. The balance as at 31st December of total free reserves is £89,544 and is made up of £22,224 set aside for church and hall repairs and organ fund, £23,870 of restricted funds and £43,450 of free reserve funds. It is our policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues. The policies of the PCC are explicitly aimed at avoiding such difficulties by growing the church numerically and spiritually, by training (including the use of Diocesan resources), by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. To this end, for example, the PCC insures church property, incorporates and arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks (formerly known as CRB) for all relevant personnel. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fête and the fireworks event are made each year they are held. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Diocesan Budget, Parish Share etc and the Future

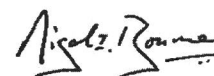
The Diocese now indicates to each parish the figure that it feels is appropriate for the parish to contribute or offer as 'Parish Share'. The formula is complicated but is essentially related to the income of a parish, although when all the parishes of the Diocese are affected by reductions of income (eg because of a long-lasting pandemic), experience has shown that the amount requested is not always reduced from earlier levels. Nevertheless, the parish share remains a gift to the Diocese that each parish decides it is able to make. In that context, we have reduced our offer from pre-pandemic levels but increased it from last year. A separate payment towards stipend and associated costs is not requested. However, the element of the fees that comes into a parish for weddings and funerals (previously used to help in paying for the parish clergy in that particular parish) is now legally the property of the Diocese. Coupled with this, the Diocese itself remains responsible for paying the parish clergy. In order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will not be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers. This is reflected in the situation at Chalk; ie we can normally, including the fee income, cover the cost of our Vicar, but we cannot pay the full extra amount that the Diocese wants in order to help pay the shortfall from the poorer parishes who are not covering the cost of their clergy.

Currently, the number of paid clergy (full-time equivalent) posts is falling and there is a consistent shortfall from the parishes taken as a whole in the money requested by the Diocese. The Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable transparent way. Clergy pay (technically "stipends") was frozen or subject to below-inflation increases for some time but this is now changing – good for individual vicars, but potentially making the problem for the Diocese harder to solve. A new 'total return' policy will allow some reserves to be invested in more creative ways. This may prove successful, but it will take some years before we can be sure and, even so, overall decline in paid clergy numbers seems likely to continue and some form of sharing clergy resources across parishes seems inevitable.

There are various bridges that may have to be crossed when we come to them, but it has been the belief of the PCC that Chalk should, normally, continue to pay a level of parish share which (when combined with the fee income passed to the Diocese) covers at least the costs of the incumbent (as calculated by the Diocese). (NB this is a lot more than is actually paid to the clergy as it includes National Insurance, pension contributions, training and administration costs.) However, there may be times when the needs within the parish, or the moneys coming into the parish (or a combination of the two) will mean that the PCC will need to reduce the money paid to the Diocese for (it would be hoped) a particular year or very small number of years.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient - God willing we will always see that we have things to gain from, as well as contribute to, the wider church. Rather it is about developing a reliance on God, his Word and the talents and other resources he has given us and listening to God that we use all that he has given in a way that discharges our specific responsibilities locally in the parish as well as in the Diocese and beyond thus bringing glory to God. The PCC remains very grateful for the help received during 2017 from Bryn Hughes, a committed Christian and a skilled professional in the area of vision and strategy. Very sadly, Bryn died in December 2023 after six years of illness where he continued to touch the lives of many in a very positive way. His earlier work in Chalk was important in helping us discern the vision to be "at the heart of our community", and significantly this bore fruit in all that has happened through the building of Chalk Parish Hall. His latter work in Chalk has already borne some fruit by encouraging us to begin the *Loaves & Fishes* programme. In turn this has given us confidence to go on funding this ministry which is contributing to a process of helping us be stronger in Christ, reaching out and growing as a family of all ages, lifting high the cross. We pray that further progress will be made in the coming years to the glory of God.

**Approved by the PCC on 3rd May 2024 by email and signed on its behalf by the Vicar of Chalk,
the Revd Nigel Bourne, Chairman of the Parochial Church Council.**



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St Mary the Virgin, Chalk

Annual Report &
Financial Statements of the PCC
for the year to 31 December 2023

Part Two

Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2023, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

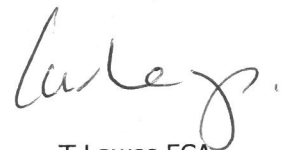
Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.

Second Floor South
The Fitted Rigging House
The Historic Dockyard
Chatham
Kent
ME4 4TZ



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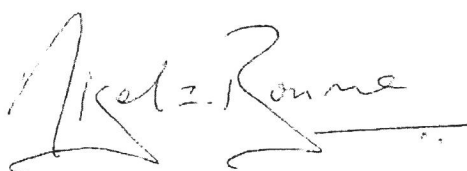
**PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2023**

| | note | <u>Unrestricted funds</u> | <u>Restricted funds</u> | <u>Endowment funds</u> | <u>TOTAL 2023</u> | <u>TOTAL 2022</u> |
|---|-------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
| INCOME & ENDOWMENTS: | | | | | | |
| Donations and legacies | | | | | | |
| Voluntary income | 2a | 68,945 | 14,370 | 0 | 83,315 | 67,231 |
| Activities for generating funds | 2b | 15,686 | 0 | 0 | 15,686 | 17,791 |
| Income from investments | 2c | 613 | 0 | 0 | 613 | 279 |
| Church Activities | 2d | 32,087 | 7,953 | 0 | 40,040 | 34,430 |
| | | | | | | |
| TOTAL INCOME | | <u>117,331</u> | <u>22,323</u> | <u>0</u> | <u>139,654</u> | <u>119,731</u> |
| EXPENDITURE: | | | | | | |
| Church activities | 3a | 117,942 | 10,561 | 0 | 128,503 | 124,409 |
| Raising Funds | 3b | 6,677 | 7,303 | 0 | 13,980 | 9,296 |
| | | | | | | |
| TOTAL EXPENDITURE | | <u>124,619</u> | <u>17,864</u> | <u>0</u> | <u>142,483</u> | <u>133,705</u> |
| NET INCOMING/ (OUTGOING) RESOURCES | | (7,288) | 4,459 | 0 | (2,829) | (13,974) |
| GAINS AND (LOSSES) ON INVESTMENTS | | 0 | 0 | 584 | 584 | (827) |
| CONTRIBUTIONS IN KIND | 7 | | 18,980 | | 18,980 | |
| NET MOVEMENT OF FUNDS | | <u>(7,288)</u> | <u>23,439</u> | <u>584</u> | <u>16,735</u> | <u>(14,801)</u> |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2023 | | 560,616 | 169,987 | 6,198 | 736,801 | 751,602 |
| BALANCES CARRIED FORWARD 31 DECEMBER 2023 | | <u>553,328</u> | <u>193,426</u> | <u>6,782</u> | <u>753,536</u> | <u>736,801</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
BALANCE SHEET AT 31 DECEMBER 2023

| | Note | <u>2023</u> | <u>2022</u> |
|-------------------------------------|-----------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5a | 657,209 | 649,326 |
| Investment assets | 5b | 6,782 | 6,198 |
| | | <u>663,991</u> | <u>655,524</u> |
| CURRENT ASSETS | | | |
| Debtors | 8 | 7,152 | 16,083 |
| Short term deposits | | 15,248 | 12,641 |
| Prepayments | | 0 | 3,132 |
| Cash in hand | | 79,867 | 65,573 |
| | | <u>102,267</u> | <u>97,429</u> |
| SHORT TERM LIABILITIES: | | | |
| amounts due within 1 year | 9 | 12,722 | 16,152 |
| | | <u>89,545</u> | <u>81,277</u> |
| NET CURRENT ASSETS | | | |
| | | 89,545 | 81,277 |
| LONG TERM LIABILITIES | | | |
| amounts due within more than 1 year | 9a | <u>0</u> | <u>0</u> |
| NET ASSETS | | <u>753,536</u> | <u>736,801</u> |
| FUNDS | | | |
| | 6 | | |
| Unrestricted | | 553,328 | 560,616 |
| Restricted | | 193,426 | 169,987 |
| Endowment | | 6,782 | 6,198 |
| TOTAL EQUITY | | <u>753,536</u> | <u>736,801</u> |

Approved by the Parochial Church Council on 25th April 2024 and signed on its behalf by:



The Revd Nigel Bourne (Vicar & PCC Chairman)

**PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL STATEMENTS
YEAR TO 31 DECEMBER 2023**

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require 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 (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments

Investments are quoted at market value as at 31 Dec 2023.

Short term deposits

These are cash holdings on deposit with CBF Church of England funds, at Natwest Bank and Barclays Bank or with CMCU (Churches Mutual Credit Union)

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities

Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont....

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2023

| 2 Note | INCOME & ENDOWMENTS | <u>Unrestricted funds</u> £ | <u>Restricted funds</u> £ | <u>Endowment funds</u> £ | <u>TOTAL 2023</u> £ | <u>TOTAL 2022</u> £ |
|-----------|--|------------------------------------|----------------------------------|---------------------------------|----------------------------|----------------------------|
| | Voluntary income | | | | | |
| 2a | Planned giving: | | | | | |
| | Gift Aid donations | 34,751 | 0 | 0 | 34,751 | 34,109 |
| | Tax recoverable | 15,605 | 0 | 0 | 15,605 | 7,495 |
| | Collections (open plate) | 9,619 | 0 | 0 | 9,619 | 8,591 |
| | Grants | 0 | 1,020 | 0 | 1,020 | 11,283 |
| | Donations, appeals, etc. | 2,988 | 13,350 | 0 | 16,338 | 4,753 |
| | Legacies | 5,982 | 0 | 0 | 5,982 | 1,000 |
| | | 68,945 | 14,370 | 0 | 83,315 | 67,231 |
| 2b | Activities for generating funds | | | | | |
| | Bookstall/Mag Adverts | 786 | 0 | 0 | 786 | 709 |
| | Summer Fete | 2,904 | 0 | 0 | 2,904 | 3,442 |
| | Firework Display | 8,609 | 0 | 0 | 8,609 | 10,510 |
| | Christmas Bazaar | 1,971 | 0 | 0 | 1,971 | 1,748 |
| | 100 Club | 1,304 | 0 | 0 | 1,304 | 1,276 |
| | Teas/Coffees | 32 | 0 | 0 | 32 | 0 |
| | Other | 80 | 0 | 0 | 80 | 106 |
| | | 15,686 | 0 | 0 | 15,686 | 17,791 |
| 2c | Income from Investments | | | | | |
| | Investment income | 0 | 0 | 0 | 0 | 0 |
| | Dividends & Bank deposit interest | 613 | 0 | 0 | 613 | 279 |
| | Misc Income | 0 | 0 | 0 | 0 | 0 |
| | | 613 | 0 | 0 | 613 | 279 |
| 2d | Income from church activities | | | | | |
| 12 | Church hall lettings etc. | 28,088 | 0 | 0 | 28,088 | 24,240 |
| | Fees (Weddings & Funerals) | 3,999 | 0 | 0 | 3,999 | 5,965 |
| | Take-a-Break | 0 | 7,953 | 0 | 7,953 | 4,225 |
| | | 32,087 | 7,953 | 0 | 40,040 | 34,430 |
| | Total Income | 117,331 | 22,323 | 0 | 139,654 | 119,731 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2023

| 3 EXPENDITURE Note | Unrestricted funds | Restricted funds | Endowment funds | TOTAL 2023 | TOTAL 2022 |
|--|-----------------------|---------------------|--------------------|----------------|----------------|
| 3a Church Activities | | | | | |
| Missionary and charitable giving | | | | | |
| Overseas | | | | | |
| Overseas relief and development agencies | 562 | 0 | 0 | 562 | 2,560 |
| Home missions and other societies | 4,469 | 8 | 0 | 4,477 | 1,739 |
| Ministry | | | 0 | | |
| Contribution to Rochester Diocese | 50,000 | 0 | 0 | 50,000 | 46,000 |
| Loaves & Fishes (puppet ministry) | 6,269 | 0 | 0 | 6,269 | 4,627 |
| Other costs | 2,461 | 0 | 0 | 2,461 | 806 |
| Church running costs & maintenance | 19,108 | 2,820 | 0 | 21,928 | 16,139 |
| Major repairs (tower & roof) | 0 | 0 | 0 | 0 | 0 |
| Expenditure on parish magazine and bookstall | 0 | 0 | 0 | 0 | 0 |
| Upkeep of other PCC property | 8,346 | 2,764 | 0 | 11,110 | 21,069 |
| Church hall running costs | 15,011 | 0 | 0 | 15,011 | 14,556 |
| Organists payments | 0 | 0 | 0 | 0 | 0 |
| Administration including professional fees | 1,992 | 0 | 0 | 1,992 | 2,642 |
| Printing and stationery | 2,786 | 0 | 0 | 2,786 | 2,579 |
| Depreciation on hall and church equipment | 6,128 | 4,969 | 0 | 11,097 | 10,912 |
| | 117,132 | 10,561 | 0 | 127,693 | 123,629 |
| Support Costs | | | | | |
| Independent Examiner's fee | 810 | 0 | 0 | 810 | 780 |
| | 117,942 | 10,561 | 0 | 128,503 | 124,409 |
| 3b Raising funds | | | | | |
| Christmas Bazaar | 243 | 0 | 0 | 243 | 201 |
| Firework Display | 4,941 | 0 | 0 | 4,941 | 3,662 |
| Summer Fete | 1,449 | 0 | 0 | 1,449 | 1,091 |
| Fund Generation - Other | 0 | 0 | 0 | 0 | 0 |
| Costs of stewardship campaign | 44 | 0 | 0 | 44 | 42 |
| Take-a-Break | 0 | 7,303 | 0 | 7,303 | 4,300 |
| | 6,677 | 7,303 | 0 | 13,980 | 9,296 |
| TOTAL RESOURCES EXPENDED | 124,619 | 17,864 | 0 | 142,483 | 133,705 |

4 STAFF & RELATED PARTY TRANSACTIONS (last year in brackets)

Vicar's stipend is paid by Rochester Diocesan Board of Finance

The PCC employs no paid staff.

Julie Garrod, a trustee, was paid consultancy fees of £4,413 (£3,470) for running the Loaves & Fishes outreach program.

Nigel Bourne, PCC Chairman and trustee was reimbursed £2,482 for 18 mths ministry expenses.

There are no related party transactions or payments to other trustees to report.

Aggregate donations by 12 Trustees is £9,480 (£9,052)

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2023

5 FIXED ASSETS FOR USE BY THE PCC

| 5a Tangible fixed assets | <u>Freehold land and buildings</u> | <u>Church equipment</u> | <u>Paintings/ Statue</u> | <u>TOTAL</u> |
|---------------------------------|--|-----------------------------|------------------------------|----------------|
| Actual/deemed costs | | | | |
| at 1 Jan 2023 | 799,518 | 38,785 | 1,100 | 839,403 |
| additions | 0 | 18,980 | 0 | 18,980 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2023 | <u>799,518</u> | <u>57,765</u> | <u>1,100</u> | <u>858,383</u> |
| Depreciation | | | | |
| at 1 January 2023 | 155,553 | 34,524 | 0 | 190,077 |
| charge for the year | 9,211 | 1,886 | 0 | 11,097 |
| Adjustment | 0 | | | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2023 | <u>164,764</u> | <u>36,410</u> | <u>0</u> | <u>201,174</u> |
| Net book value | | | | |
| at 31 December 2023 | <u>634,754</u> | <u>21,355</u> | <u>1,100</u> | <u>657,209</u> |
| at 1 January 2023 | <u>643,965</u> | <u>4,261</u> | <u>1,100</u> | <u>649,326</u> |

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.

Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

| | |
|---|-------|
| Parish Hall | 1% |
| Parish Hall equipment | 5-10% |
| Church equipment | 20% |
| Church Barns | 3% |
| Land and paintings, etc. are not depreciated. | |

5b Investment fixed assets

Movements in the year

Market value

| | |
|--------------------------|--------------|
| at 1 January 2022 | 6,198 |
| revaluation gain or loss | <u>584</u> |
| at 31 December 2023 | <u>6,782</u> |

The holding at 31 December 2023 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

6 ANALYSIS OF NET ASSETS BY FUNDS

| | <u>unrestricted funds</u> | <u>restricted funds</u> | <u>endowment funds</u> | <u>TOTAL 2023</u> |
|-----------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|
| Fixed assets for Church use | 488,653 | 168,556 | | 657,209 |
| Investment fixed assets | | | 6,782 | 6,782 |
| Current assets | 71,310 | 30,957 | | 102,267 |
| Current liabilities | -6,635 | -6,087 | | -12,722 |
| | <u>553,328</u> | <u>193,426</u> | <u>6,782</u> | <u>753,536</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2023

| | <u>2023</u> | <u>2022</u> | | |
|---|-----------------|----------------|-----------------|-----------------|
| 7 Donations in kind | | | | |
| Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers. | 0 | 0 | | |
| Marshalls Charity - Grant for church heating | 18,980 | 0 | | |
| 8 Debtors | | | | |
| Gift Aid - HMRC | 5,364 | 14,000 | | |
| Hall rents | 1,788 | 1,598 | | |
| Other accrued income | 0 | 485 | | |
| | <u>7,152</u> | <u>16,083</u> | | |
| 9 Liabilities; amounts falling due within one year | | | | |
| Accruals | 7,467 | 6,110 | | |
| Creditors | 2,075 | 5,758 | | |
| Hall deposits | 80 | 60 | | |
| Hands of Compassion funds | 3,100 | 4,224 | | |
| Deferred income | 0 | 0 | | |
| | <u>12,722</u> | <u>16,152</u> | | |
| 9a Liabilities: amounts due within more than 1 year | | | | |
| Hall car park is leased at £272 per annum | | | | |
| 10 Designated funds | | | | |
| Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings. | | | | |
| | 31.12.22 | Xfer In | Xfer Out | 31.12.23 |
| | £ | £ | £ | £ |
| Hall repair fund <i>(Saved from general giving and to be used as and when repairs are required.)</i> | 3,157 | 1,108 | 0 | 4,265 |
| Church repair fund <i>(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)</i> | 9,460 | 1,499 | 0 | 10,959 |
| Organ Fund <i>(Saved from general giving and to be used to replace electronic organ)</i> | 6,000 | 1,000 | 0 | 7,000 |
| Total | <u>18,617</u> | <u>3,607</u> | <u>0</u> | <u>22,224</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2023

11 Fund details

| Restricted funds / assets | As at 31.12.22 | | | As at 31.12.23 |
|--|---------------------------|---------------|----------------|---------------------------|
| Purpose and Trust Law restriction. | | <u>Income</u> | <u>Expense</u> | <u>In Kind</u> |
| • Village Hall asset: (<i>Rear Garden</i>) Provision of play area for pre-school. KCC grant | 3,945 | 0 | -420 | 3,525 |
| • Village Hall asset: (<i>Air Con equipment</i>) Climate control. Donor restriction | 3,000 | 0 | -600 | 2,400 |
| • Take a Break: (<i>A club affiliated to the church</i>) Community outreach project. Self funded. | 766 | 7,953 | -7,303 | 1,416 |
| • Fixed assets for Church use: (<i>Land, Barn buildings, Artworks</i>) | 148,600 | | -3,949 | 18,980 |
| | | | | 163,631 |
| • Roof & Tower: (<i>Flag fund + roof fund</i>) Repairs and Flag renewals: Appeal restriction. | 484 | 0 | 0 | 484 |
| • Hall Car Park: (<i>maintenance</i>) Tree planting and maintenance. KCC grant restriction | 157 | 0 | 0 | 157 |
| • C of E Children's Society Street collection appeal. Donor restriction | 0 | 0 | -8 | -8 |
| • Organ Fund For replacing the organ in 2027. Appeal restriction. | 105 | 0 | 0 | 105 |
| • Hall Lift Project Donor restricted | 10,000 | 10,000 | -2,631 | 17,369 |
| • Woodland. Donor restricted | 1,000 | 0 | -133 | 867 |
| • Graveyard/Garden of Remembrance Donor restricted | 150 | 0 | 0 | 150 |
| • Hall Maintenance Donor restricted | 1,200 | 2,000 | 0 | 3,200 |
| • Mission & Ministry Fund Puppet ministry | 130 | | | 130 |
| • Church Maintenance Donor Restricted - Sign | 0 | 2,220 | -2,220 | 0 |
| • Church Heating Fund Donor Restricted | 450 | 150 | -600 | 0 |
| Totals | <u>169,987</u> | <u>22,323</u> | <u>-17,864</u> | <u>18,980</u> |
| | | | | <u>193,426</u> |

12 Hall Rents:

Comprise gross rents of £39,972 less subsidies of £11,484
(2022: £35,412 / £11,172)

Accounts

Please use this copy
for Charity
Commission

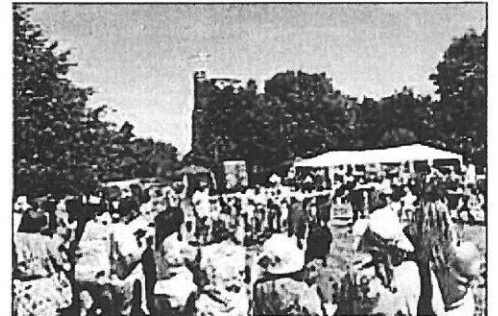
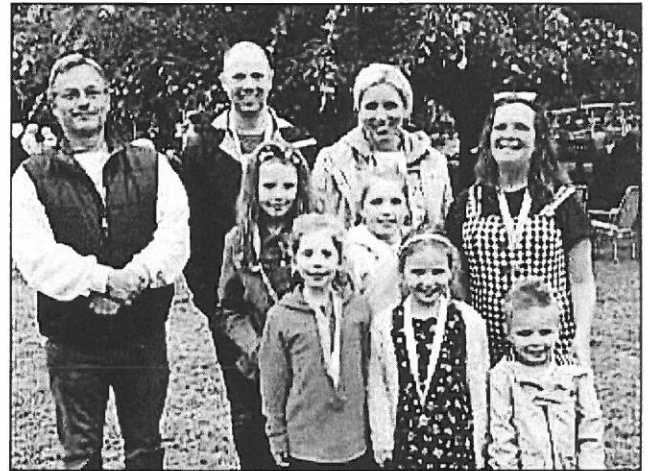
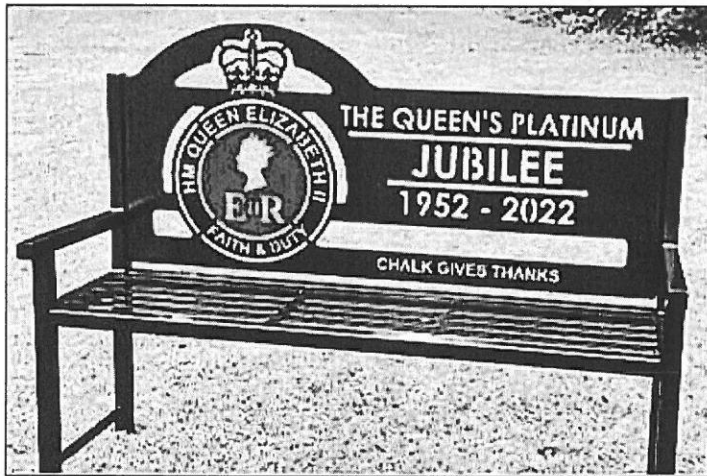


Chalk Church

(St Mary the
Virgin, Chalk)

an Anglican Church
in the
Diocese of Rochester
and a
Registered Charity

Registration Number 1132081



Annual Report & Financial Statements

for the year ended 31 December 2022

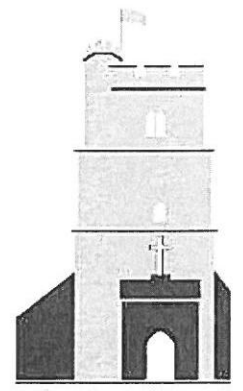


'Lifting High the Cross'

Chalk
Church

Growing,
Reaching Out
& Stronger

in Christ by



Word & Deed

Contents

| | |
|------------------|--|
| Part One: | Reference and Administrative Details Vicar's Preface Introduction: Structure, Governance & Management Aims & Purposes Achievements & Performance Financial Review Reserves Policy Various Matters including Risk Assessments and the Future |
| Part Two: | Financial Statements (The Annual Accounts with explanatory notes and Independent Examiner's Report) |

Cover Photographs – Scenes from 2022

| | | |
|----------------|--|----------------------------|
| Top: | The Funeral of Her Late Majesty Queen Elizabeth II | <i>(Photo: Shajur Ali)</i> |
| Middle: | Celebrating the Platinum Jubilee | |
| Bottom: | Dedicating the New Defibrillator in Memory of Rodney Angell The Fireworks and Bonfire Event The Fête | |

St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2022

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk
(known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2022 and to the date this report was approved:

| | |
|-----------------------|---------------------------------|
| The Revd Nigel Bourne | (Vicar of Chalk & PCC Chairman) |
| Barbara Millatt | (Churchwarden & PCC Vice-Chair) |
| Steve Quinton | (Churchwarden) |
| Martin Lake | (Treasurer) |
| Karl Addy | (Deanery Synod Representative) |
| Emily Bourne | (Deanery Synod Representative) |
| Christoph Bull | (Assistant Churchwarden) |
| Jenny Ellett | (Assistant Churchwarden) |
| Beverley Glanville | Mike Hammock |
| Duncan Garrod | Philippa Perry |
| Claire Youells | |

In addition to the above, the following served from May 2022

| | |
|----------------|-----------|
| Anne Wilkinson | Ram Patla |
| Jane Abrehart | |

In addition to the above, the following served until May 2022

Mark Addy

Bank

National Westminster
30, King Street
Gravesend
Kent

Independent Examiner

Tanja Lawes
The Carley Partnership
8 Overcliffe
Gravesend
Kent

Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2022 & Covid-19

2022 was the third year of the Covid-19 pandemic. The Omicron variant had affected what we felt was safe to offer in terms of services as late as December 2021, and early in 2022 reported deaths in the UK due to the virus exceeded 150,000. However, thankfully the effectiveness of vaccines and the treatments developed during the pandemic meant that national legal restrictions had mainly been reduced over time and were finally all removed in February 2022. Consequently, almost all main elements of our annual programme, including Fête, Fireworks event, (full scale) Christmas Fair and Christmas Eve Nativity were held in 2022 for the first time since 2019. February also saw the Russian invasion of Ukraine and the beginning of a period of significant international tension. Perhaps this is a new long-term 'Cold War'. There is no clear indication of how things will develop other than that more lives will be lost in the fighting in Ukraine itself, where brave resistance to Russian aggression continues. On a much more positive note in February, Her Late Majesty Queen Elizabeth II privately marked the milestone of 70 years on the throne, and then opportunities came through to the summer – an exceptionally hot and dry summer – for the nation to mark and to say thank you to God and to her for her incredible years of service. At Chalk, we held a great commemorative service and picnic, commissioned a new bench and began a remodelling of the pond area to mark the Jubilee and the longest ever reign of a British Monarch – a reign that has been marked by unswerving duty and Christian faith. Through the year Her Majesty was clearly at times very frail but, as her health permitted, she continued to perform her constitutional duties and to attend various celebrations, bringing dignity and delight in equal and great measure. As a highlight and summary of the national celebrations (a superimposed and animated) Paddington Bear put it in a wonderful encounter with Her Majesty thus, "...thank you Ma'am... for everything."

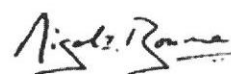
In 2022, without a General Election, we saw three Prime Ministers (and a fair amount of political crisis) but in the middle of this, the day that seemed both inevitable and impossible finally came. On 8th September Her Majesty died and a period of national mourning began. At Chalk, on 19th September, our flag flew at half-mast, half-muffled bells rang and a live video link was made to the funeral service. I was in The Mall in the front of the crowds opposite Buckingham Palace where there was a sound relay of the service and, in due course, an amazing and moving procession, with the Royal family led by our new King. Even the memory of it still moves me today. Unusually for me, I deliberately took no photographs, being there rather than recording the event seemed important to me. However, I struck up a friendship with someone standing next to me and he sent me the picture from the procession on the cover of this report. For all with a heart to recognize the moment, we were all, briefly, united in grief and wonder.

On more regular matters in Chalk, as services, events and hirings of the hall have all made significant moves towards pre-covid norms (with some minor adjustments, particularly in terms of evening services) we managed, via our lay folk working hard in all sorts of ways to meet our immediate needs. We also made plans for various practical improvements, not least using money gained via grants. Changes are not instantaneous, partly because we often need input from Diocesan authorities – rarely a simple process. However, a defibrillator was installed at the Parish Hall in memory of Rodney Angell and significant progress was made especially towards a new heating system in the church (now installed); other projects are in the pipeline. Outreach has also continued via a simplified Facebook version of the main morning service (as often as my time allows) and also via the *Loaves & Fishes* programme to families and children. Many individuals have contributed to our increased programme, and not least the Fête, Fireworks event and Christmas events already mentioned. Mike Hammock has completed a really great stint as Hall Manager and he has been followed by Andy Howe (who also masterminded the restoration work to the bridge over the pond). Alan Holt has been a great chef at our Harvest Supper. We have also been joined by Mark Morgan on placement from the Diocese who is due to become a curate here in September 2023. On behalf of the whole church here and, in many ways, the community of Chalk, I want to thank everyone for all their contributions, especially PCC members, lay ministers Janet and Michael Munson, churchwardens Barbara Millatt and Steve Quinton, and, completing another great stint as Treasurer, Martin Lake.

Teasing out some more problematic issues, while getting back to a more normal situation has had the advantage of increasing income from fundraising events, grants, hall rent and donations, the pandemic and the Ukraine war have had a negative effect on the world economy, and this has increased our costs. We have tried to limit costs in various ways. The new heating system at the church could help here but only time will tell. In the short term we could always limit 'Parish Share' payments to the Diocese as we did significantly during the worst of the pandemic, but this would not be good for our viability in the eyes of the Diocese for the longer term and it has been our policy to increase payments to the Diocese, when we can, towards pre-pandemic levels. It seems likely to me that we will have to think seriously about encouraging increased stewardship to cover all that we want to achieve. The projected costs and viability of the Barn/Tearoom project have also been adversely affected. However, the liabilities here would not be our responsibility but those of the owners of the business. Understandably, they have put the project on a temporary hold with the aim of reassessing the situation in the autumn of 2023. So, again, we have to wait for developments.

The Area Dean role takes more time and energy than is entirely helpful; the death of a local vicar continues to have an impact here. Nonetheless, worthwhile progress is being made across the Deanery, not least in relation to Church Schools and in training the laity via two courses: *Hearing God's Word* and *Speaking God's Word* – both of which have had take-up from Chalk. I am assuming this Area Dean role will continue for another two years. Individually and collectively, we could easily experience these as difficult times, but each of us has something to offer and God will not only use that offering but will help us through.

*Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time.
Cast all your anxiety on him because he cares for you. (1 Peter 5: 6-7)*



Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements*.

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the Hall is a car park on which we hold a long lease.

Charitable and Legal Status

The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents

The legal basis on which the PCC has operated is set out both in the *Parochial Church Councils (Powers) Measure (1956)* and the *Church Representation Rules*, both as amended from time to time through General Synod.

PCC Structure

The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2023. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel

In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Each makes a unique contribution.

Pastoral Assistants: Janet Munson and Sue Scott (the latter retired in 2023).

Reader (Permission to Officiate): Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in "services") to assist the wider worship of the church, ie the offering of every member's life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to growth in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process

A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. Covid-19 has caused the loss of some time and focus and so the PCC began to review the vision in 2022 in order to reframe it as necessary in 2023. The vision to which we were working in 2022, sometimes called '*Lifting High the Cross*' can be summarised as follows:

The Renewed Vision:

...we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 'thrusts':

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusts:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families.

Stronger in Christ. There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged.

Communications. There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media.

Resources – Personnel. There will be training and more use of teams and individuals in various critical rôles, paid and unpaid.

Resources – Buildings and Finances. There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:

We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God's love and joy by
word and deed.

Our Values:

Chalk Church is committed to:

listening to the Holy Spirit,
especially through the Bible as God's word,
to shape all our values and actions;
with God's help we try to be:

- * Inviting
- * Involving
- * Together
- * Joyful
- * Welcoming
- * Supportive
- * Creative in Proclamation

PCC Meetings and Main Matters Discussed This Year

The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when 'in-person'), provided beforehand by Barbara Millatt. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included: safeguarding; the barns/tearoom project; our financial position including parish share offer; stewardship, *Loaves & Fishes*; Jubilee Garden; positions of Hall Manager and Treasurer; services etc especially, in Covid recovery; projects for replacing the church heating system and tea station. Any correspondence or items for future consideration by the PCC should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities.

We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, readers, pastoral assistants and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

- worship and prayer, including 'the occasional offices',
- learning about the Bible and its gospel message,
- growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
- deepening connections with the community and supporting charitable, missionary and outreach work,
- maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship

While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 8.30am and 4.30pm services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors find helpful).

The Vicar and Reader lead and preach at our various services. The Pastoral Assistants and Churchwardens, help in various ways, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books or service sheets. All these (and other) contributions are necessary for our services to work as they do; it is significant example of our teamwork. The normal pattern of services is as follows. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

[Pattern as emerging towards the end of 2022]

8.30am BCP Holy Communion - 2nd & 4th Sundays

10.30am Morning Service

- Morning Service - 1st Sundays
- Morning Service - 2nd Sundays
- Holy Communion - 3rd Sundays
- Open House - 4th Sundays
- Songs of Praise - 5th Sundays

Evening Service

- BCP Holy Communion - 1st Sundays - (in the parish hall starting at 4.30 pm followed by tea)
- [No Service] - 2nd Sundays
- Tea with the Vicar - 3rd Sundays (an informal event and service in the parish hall starting at 5pm)
- [No Service] - 4/5th Sundays

While in-person services have been possible, the pattern has largely centred on a simple main service each week at 10.30am (sometimes supplemented with 'said' Holy Communion services, either after the main service or at 8.30am on 2nd and 4th Sundays.) The 10.30am talk is sometimes recorded and is put on Facebook with a hymn.

- NB1. Baptisms often offered on some 1st Sunday Mornings have tended to move to the early afternoon, due to Covid.
NB2. The pattern can change especially around festivals with details in magazine, weekly notice sheet and web site.
NB3. The village Facebook sites, **Chalk People and Opinions** - <https://www.facebook.com/groups/1730024447212622/>
& **Chalk (Gravesend) - Past and Present**.

Weekday Worship and Major Festivals [Pattern as emerging towards the end of 2022]

As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, posters, service sheets etc.

The Occasional Offices: Baptisms, Weddings & Funerals

Recently baptisms have taken place after main Sunday morning services using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in this ministry, not least our Pastoral Assistants. He is grateful too for Peter Bull's ministry as vergers at weddings and funerals. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister. Marriage registration rules changed significantly in 2021 and that required some training and the cessation of the use of marriage registers in all churches.

Learning about the Bible and its Gospel Message & Developing Belief and Trust in God

Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts seven to ten weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC was in Lent and used the 'set' Sunday readings.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises

As at the Annual Parochial Church Meeting in May 2022 there were 118 people on the Church Electoral Roll. revised annually an entirely new roll is made every six years. The next new roll is due in 2025. We estimate that normally well over 2,000 different people attend or visit the church premises annually. During the lockdowns especially, many have made use of the Facebook service. In addition to church members, there are often visitors to our services and large numbers attend the events we normally run such as *Take-a-Break*, the Fête, Fair and the Bonfire events each year.

Connections with the Community & reaching out across the age spectrum

Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and normally provides a weekly coffee morning open to the whole village in the parish hall. This regularly achieves attendances of approximately 80. It is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

The church has over the years supported various groups helping people with autism, learning difficulties and mental health needs. This has included use of facilities, including use of the woodland area, provision of refreshments and simple acts of worship. Unfortunately, the pandemic has prevented much of this recently. However, the *Loaves & Fishes For All* element of our *Loaves & Fishes* programme has continued to develop and is aimed at children and parents/carers who face some of these issues. As we emerge from the pandemic more may be possible in this area of need. We also continued to support the local foodbank.

Tea with the Vicar takes place in the parish hall on the third Sunday in a month. Starting at 5pm with a buffet tea (in a cafe style) and continues with an informal service at about 5.30-6pm. It has drawn a wide age group (c.30 people – reduced since Covid) including families with children and others who find the short late afternoon walk to and from the hall (in the centre of the village) an easier undertaking than the journey to church (beyond the edge of the main populated area of the village). In addition to the toddlers corner in church and *Young Church* (our Sunday provision for any children present in church over toddler age), we hope that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will continue to expand in various ways (eg with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves & Fishes in the Forest* has continued in 2022 on 4th Sundays for children up to about 11 during church services and regularly attracts 20+ children as well as their parents etc.

Covid-19 stopped some activities & much of the following is still under review prior to any restarting, the *Tea and Toast* was a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offered free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. Appreciated by all concerned it has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns was held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes were visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme's aim has been to ensure that every home in the village is visited over an approximately three-year cycle. It started in the mid-2000s and so every home has been visited several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters were usually written to people throughout the year inviting them to particular events and services such as the Village Fête, and the November bonfire and firework event. The latter event alone usually has over 1,000 people attending! However, the pandemic made events like these very uncertain and so up-to-the-minute advertising (and cancelling) more recently has been done through Facebook.

The Wider Community and the Wider Church Community

We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. The Vicar is also a member of the Diocesan Synod which covers the whole of the Rochester Diocese of about 200 parishes. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the CMCU Board in 2019. CMCU is helping individuals and churches to save and to borrow at fair interest rates.

Charities, Missionary Work and Similar Organizations Supported

Other charities and similar organizations are being helped in various ways, eg by use of facilities and donations. The PCC commits to support local charities and the Hands of Compassion school in Zambia. Approximately £4,000 was paid or reserved for charitable causes and in addition we organise collections totalling £1,300 for the Church of England Children's Society in the UK. Envelopes for Christian Aid have been available in the pews.

Buildings and Property

To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property. The buildings and property essentially comprise, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings comprising the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese – a quinquennial inspection took place in 2021, supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2020. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. The next church quinquennial inspection building is due in 2025.

Some Details of This Year's Work on the Buildings etc: At various points in 2022 a Community Payback team was able to complete various jobs around the churchyard, barns and church. The council continued to mow the churchyard, Duncan took care of the woodland, and Marion and Eric worked hard on the Garden of Remembrance and the flower bed by the church path. Fire extinguishers are checked and the lightning conductor tested on a periodic basis. We are grateful for everyone's hard work. Steve Quinton continues to apply for various grants to help improve different aspects of the properties (thanks to the small team of helpers!) and to address ongoing maintenance highlighted in the latest church quinquennial inspection. The pond/garden area of the woodland is being steadily improved, and Gary Cordice is doing much of this work. A commemorative stone for the Jubilee Garden has been ordered and is awaited.

Financial Review

This is the first year free of Covid restrictions since 2020 and many regular church services, activities and fund raising events have returned to normal. The financial results show that we have nearly recovered to 2019 pre-pandemic levels of income, mainly driven by increased lettings at the Parish Hall and the welcome return of organised events. Voluntary income was stable throughout the pandemic and is now nearly back to 2019 levels. We were successful applying for grants:- £7,000 from Kent County Council to renovate the Woodland Pond area and create the Jubilee Garden and a grant of £2,000 from Rochester Diocese to help with spiralling energy bills. The welcome return of our Summer Fete, Bonfire night and Xmas Bazaar increased income. A great result and thanks to all those that helped. A new scheme for receiving donations was introduced called the Parish Giving Scheme. This excellent scheme allows regular donations or one off contributions and administers monthly Gift Aid claims for us. Please consider joining by signing up online or calling the scheme administrators. It is our policy to maintain a level of unrestricted funds at least equal to three months' income. We measure the health of our finances using this metric and pleased to report this is being maintained. The commentary below shows a continued improvement compared to the previous year (last year's figures in brackets), but our unrestricted income has still yet to recover to pre-pandemic levels by around 10%.

Total gross receipts of unrestricted funds was £107,557 (£84,605) of which £59,283 (£60,339) was from voluntary donations, £17,791 (£3,176) from fund raising activities and £30,205 (£20,879) from church activities such as weddings, funerals and hall lettings. Overall, unrestricted income has increased by 27% compared to last year. Our Parish Hall generated income of £24,240 (£15,192) and after deducting running costs, a major floor repair, general maintenance and depreciation a loss of £9,845 was incurred. There were 8 couples married at church and with funerals fees contributed £5,965 (£5,687) to our income. Net income from fund raising events was £12,795 (£3,090).

Total unrestricted expenditure of £116,359 (£86,293) was spent to provide a Christian ministry at St. Mary's Chalk. Notable highlights are (i) Parish Hall flooring repairs £9,283 (ii) our ministry initiative called 'Loaves and Fishes' was funded with £3,483 (£4,500) from church funds. (iii) an improved contribution of £46,000 (£37,400) to Rochester Diocese towards clergy stipends, housing, training and pensions. At year-end the net movement of unrestricted funds was minus £8,803 (-£1,688).

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) which equates to at least 3 months unrestricted payments. This is the equivalent to approx £30,000. The balance of total free reserves is £81,277 and is made up of £18,617 set aside for church and hall repairs and organ fund (designated funds), £15,442 of restricted funds and £47,218 of unrestricted funds for regular expenditure. It is our policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues. The policies of the PCC are explicitly aimed at avoiding such difficulties by growing the church numerically and spiritually, by training (including the use of Diocesan resources), by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. To this end, for example, the PCC insures church property, incorporates and arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks (formerly known as CRB) for all relevant personnel. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fête and the fireworks event are made each year they are held. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Diocesan Budget, Parish Share etc and the Future

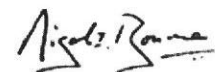
The Diocese now indicates to each parish the figure that it feels is appropriate for the parish to contribute or offer as 'Parish Share'. The formula is complicated but is essentially related to the income of a parish, although when all the parishes of the Diocese are affected by reductions of income (eg because of a long-lasting pandemic), experience has shown that the amount requested is not reduced from earlier levels. Nevertheless, the parish share remains a gift to the Diocese that each parish decides it is able to make. In that context, we have reduced our offer from pre-pandemic levels but increased it from last year. A separate payment towards stipend and associated costs is not requested. However, the element of the fees that comes into a parish for weddings and funerals (previously used to help in paying for the parish clergy in that particular parish) is now legally the property of the Diocese and so these fees are automatically passed on to the Diocese. Coupled with this, the Diocese itself remains responsible for paying the parish clergy. In order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will not be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers. This is reflected in the situation at Chalk; ie we can normally, including the fee income, cover the cost of our Vicar, but we cannot pay the full extra amount that the Diocese wants in order to help pay the shortfall from the poorer parishes who are not covering the cost of their clergy.

Currently, the number of paid clergy (full-time equivalent) posts is falling and there is a consistent shortfall in the money requested by the Diocese of about £1m each year. The Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable transparent way. Clergy pay (technically "stipends") has been frozen or subject to below-inflation increases for some time. A new 'total return' policy will allow some reserves to be invested in more creative ways. This may prove successful, but it will take some years before we can be sure and, even so, overall decline in paid clergy numbers seems likely to continue and some form of sharing clergy resources across parishes seems inevitable.

There are various bridges that may have to be crossed when we come to them, but it has been the belief of the PCC that Chalk should, normally, continue to pay a level of parish share which (when combined with the fee income passed to the Diocese) covers at least the costs of the incumbent (as calculated by the Diocese). (NB this is a lot more than is actually paid to the clergy as it includes National Insurance, pension contributions, training and administration costs.) We did make this figure in 2022 (an increase over the previous year's contribution) but not the additional amount desired by the Diocese to cover their wider costs eg for poorer parishes and the training of ordinands.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient (God willing we will always see that we have things to gain from, as well as contribute to, the wider church), but rather it is about developing a primary reliance on God, his Word and the talents and other resources he has given us. The PCC remains very grateful for the help received during 2017 from Bryn Hughes, a committed Christian and a skilled professional in the area of vision and strategy. This has already borne some fruit via *Loaves & Fishes* and in turn this has given us confidence to go on funding this ministry, as well as helping us to maintain a resilience to withstand some of the financial pressures to which Covid-19 is subjecting us and the rest of society. We pray that further progress will be made in the coming years.

**Approved by the PCC on 15 May 2023 by email and signed on its behalf by the Vicar of Chalk,
the Revd Nigel Bourne, Chairman of the Parochial Church Council.**



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St Mary the Virgin, Chalk

**Annual Report &
Financial Statements of the PCC
for the year to 31 December 2022**

Part Two

Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2022, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.



T Lawes FCA
The Carley Partnership

18th May 2023.

St James's House
8 Overcliffe
Gravesend
Kent
DA11 0HJ

**PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2022**

| | note | <u>Unrestricted funds</u> | <u>Restricted funds</u> | <u>Endowment funds</u> | <u>TOTAL 2022</u> | <u>TOTAL 2021</u> |
|---|-------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
| INCOME & ENDOWMENTS: | | | | | | |
| Donations and legacies | | | | | | |
| Voluntary income | 2a | 59,281 | 7,950 | 0 | 67,231 | 78,656 |
| Activities for generating funds | 2b | 17,791 | 0 | 0 | 17,791 | 3,176 |
| Income from investments | 2c | 279 | 0 | 0 | 279 | 211 |
| Church Activities | 2d | 30,205 | 4,225 | 0 | 34,430 | 23,459 |
| | | | | | | |
| TOTAL INCOME | | <u>107,556</u> | <u>12,175</u> | <u>0</u> | <u>119,731</u> | <u>105,502</u> |
| EXPENDITURE: | | | | | | |
| Church activities | 3a | 111,363 | 13,046 | 0 | 124,409 | 97,694 |
| Raising Funds | 3b | 4,996 | 4,300 | 0 | 9,296 | 2,162 |
| | | | | | | |
| TOTAL EXPENDITURE | | <u>116,359</u> | <u>17,346</u> | <u>0</u> | <u>133,705</u> | <u>99,856</u> |
| NET INCOMING/ (OUTGOING) RESOURCES | | (8,803) | (5,171) | 0 | (13,974) | 5,646 |
| GAINS AND (LOSSES) ON INVESTMENTS | | 0 | 0 | (827) | (827) | 879 |
| NET MOVEMENT OF FUNDS | | <u>(8,803)</u> | <u>(5,171)</u> | <u>(827)</u> | <u>(14,801)</u> | <u>6,525</u> |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2022 | | 569,419 | 175,158 | 7,025 | 751,602 | 745,077 |
| BALANCES CARRIED FORWARD 31 DECEMBER 2022 | | <u>560,616</u> | <u>169,987</u> | <u>6,198</u> | <u>736,801</u> | <u>751,602</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK**BALANCE SHEET AT 31 DECEMBER 2022**

| | Note | <u>2022</u> | <u>2021</u> |
|-------------------------------------|-----------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5a | 649,326 | 660,238 |
| Investment assets | 5b | 6,198 | 7,025 |
| | | <u>655,524</u> | <u>667,263</u> |
| CURRENT ASSETS | | | |
| Debtors | 8 | 16,083 | 11,609 |
| Short term deposits | | 12,641 | 19,777 |
| Prepayments | | 3,132 | 3,132 |
| Cash in hand | | 65,573 | 69,365 |
| | | <u>97,429</u> | <u>103,883</u> |
| SHORT TERM LIABILITIES: | | | |
| amounts due within 1 year | 9 | 16,152 | 19,544 |
| NET CURRENT ASSETS | | <u>81,277</u> | <u>84,339</u> |
| LONG TERM LIABILITIES | | | |
| amounts due within more than 1 year | 9a | <u>0</u> | <u>0</u> |
| NET ASSETS | | <u>736,801</u> | <u>751,602</u> |
| FUNDS | | | |
| Unrestricted | 6 | 560,616 | 569,419 |
| Restricted | | 169,987 | 175,158 |
| Endowment | | 6,198 | 7,025 |
| TOTAL EQUITY | | <u>736,801</u> | <u>751,602</u> |

Approved by the Parochial Church Council on 12th May 2023 and signed on its behalf by:

The Revd Nigel Bourne (Vicar & PCC Chairman)

**PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL STATEMENTS
YEAR TO 31 DECEMBER 2022**

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require 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 (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments

Investments are quoted at market value as at 31 Dec 2022.

Short term deposits

These are cash holdings on deposit with CBF Church of England funds, at the bank or with CMCU (Churches Mutual Credit Union)

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities

Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont....

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2022

| 2 | INCOME & ENDOWMENTS | <u>Unrestricted</u> | <u>Restricted</u> | <u>Endowment</u> | <u>TOTAL</u> | <u>TOTAL</u> |
|-----------|--|---------------------|-------------------|------------------|----------------|----------------|
| Note | | <u>funds</u> | <u>funds</u> | <u>funds</u> | <u>2022</u> | <u>2021</u> |
| | | <u>£</u> | <u>£</u> | <u>£</u> | <u>£</u> | <u>£</u> |
| | Voluntary income | | | | | |
| 2a | Planned giving: | | | | | |
| | Gift Aid donations | 34,109 | 0 | 0 | 34,109 | 38,206 |
| | Tax recoverable | 7,495 | 0 | 0 | 7,495 | 9,610 |
| | Collections (open plate) | 8,591 | 0 | 0 | 8,591 | 5,299 |
| | Grants | 3,783 | 7,500 | 0 | 11,283 | 6,568 |
| | Donations, appeals, etc. | 4,303 | 450 | 0 | 4,753 | 18,973 |
| | Legacies | 1,000 | 0 | 0 | 1,000 | 0 |
| | | 59,281 | 7,950 | 0 | 67,231 | 78,656 |
| 2b | Activities for generating funds | | | | | |
| | Bookstall/Mag Adverts | 709 | 0 | 0 | 709 | 370 |
| | Summer Fete | 3,442 | 0 | 0 | 3,442 | 0 |
| | Firework Display | 10,510 | 0 | 0 | 10,510 | 0 |
| | Christmas Bazaar | 1,748 | 0 | 0 | 1,748 | 0 |
| | 100 Club | 1,276 | 0 | 0 | 1,276 | 1,606 |
| | Teas/Coffees | 0 | 0 | 0 | 0 | 41 |
| | Other | 106 | 0 | 0 | 106 | 1,159 |
| | | 17,791 | 0 | 0 | 17,791 | 3,176 |
| 2c | Income from Investments | | | | | |
| | Investment income | 0 | 0 | 0 | 0 | 0 |
| | Dividends & Bank deposit interest | 279 | 0 | 0 | 279 | 211 |
| | Misc Income | 0 | 0 | 0 | 0 | 0 |
| | | 279 | 0 | 0 | 279 | 211 |
| 2d | Income from church activities | | | | | |
| 12 | Church hall lettings etc. | 24,240 | 0 | 0 | 24,240 | 15,192 |
| | Fees (Weddings & Funerals) | 5,965 | 0 | 0 | 5,965 | 5,687 |
| | Take-a-Break | 0 | 4,225 | 0 | 4,225 | 2,580 |
| | | 30,205 | 4,225 | 0 | 34,430 | 23,459 |
| | Total Income | 107,556 | 12,175 | 0 | 119,731 | 105,502 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2022

| 3 EXPENDITURE Note | <u>Unrestricted</u> funds | <u>Restricted</u> funds | <u>Endowment</u> funds | <u>TOTAL</u> 2022 | <u>TOTAL</u> 2021 |
|--|------------------------------|----------------------------|---------------------------|----------------------|----------------------|
| 3a Church Activities | | | | | |
| Missionary and charitable giving | | | | | |
| Overseas | | | | | |
| Overseas relief and development agencies | 2,560 | 0 | 0 | 2,560 | 2,310 |
| Home missions and other societies | 1,739 | 0 | 0 | 1,739 | 2,776 |
| Ministry | | | 0 | | |
| Contribution to Rochester Diocese | 46,000 | 0 | 0 | 46,000 | 37,400 |
| Loaves & Fishes (puppet ministry) | 3,483 | 1,144 | 0 | 4,627 | 7,687 |
| Other costs | 806 | 0 | 0 | 806 | 224 |
| Church running costs & maintenance | 16,069 | 70 | 0 | 16,139 | 14,713 |
| Major repairs (tower & roof) | 0 | 0 | 0 | 0 | 0 |
| Expenditure on parish magazine and bookstall | 0 | 0 | 0 | 0 | 0 |
| Upkeep of other PCC property | 14,114 | 6,955 | 0 | 21,069 | 6,800 |
| Church hall running costs | 14,556 | 0 | 0 | 14,556 | 10,634 |
| Organists payments | 0 | 0 | 0 | 0 | 320 |
| Administration including professional fees | 2,642 | 0 | 0 | 2,642 | 1,372 |
| Printing and stationery | 2,486 | 93 | 0 | 2,579 | 1,679 |
| Depreciation on hall and church equipment | 6,128 | 4,784 | 0 | 10,912 | 11,060 |
| | 110,583 | 13,046 | 0 | 123,629 | 96,974 |
| Support Costs | | | | | |
| Independent Examiner's fee | 780 | 0 | 0 | 780 | 720 |
| | 111,363 | 13,046 | 0 | 124,409 | 97,694 |
| 3b Raising funds | | | | | |
| Christmas Bazaar | 201 | 0 | 0 | 201 | 0 |
| Firework Display | 3,662 | 0 | 0 | 3,662 | 49 |
| Summer Fete | 1,091 | 0 | 0 | 1,091 | 0 |
| Fund Generation - Other | 0 | 0 | 0 | 0 | 0 |
| Costs of stewardship campaign | 42 | 0 | 0 | 42 | 37 |
| Take-a-Break | 0 | 4,300 | 0 | 4,300 | 2,076 |
| | 4,996 | 4,300 | 0 | 9,296 | 2,162 |
| TOTAL RESOURCES EXPENDED | 116,359 | 17,346 | 0 | 133,705 | 99,856 |

4 STAFF & RELATED PARTY TRANSACTIONS (last year in brackets)

Vicar's stipend is paid by Rochester Diocesan Board of Finance

The PCC employs no paid staff.

Julie Garrod, a trustee, was paid consultancy fees of £3,470 (£4,440) for running the Loaves & Fishes outreach program.

Nigel Bourne, PCC Chairman and trustee was reimbursed £2,482 for 18 mths ministry expenses.

There are no related party transactions or payments to other trustees to report.

Aggregate donations by 13 Trustees is £9,052 (£8,412)

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2022

5 FIXED ASSETS FOR USE BY THE PCC

| 5a Tangible fixed assets | <u>Freehold land and buildings</u> | <u>Church equipment</u> | <u>Paintings/ Statue</u> | <u>TOTAL</u> |
|---------------------------------|--|-----------------------------|------------------------------|----------------|
| Actual/deemed costs | | | | |
| at 1 Jan 2022 | 799,518 | 38,785 | 1,100 | 839,403 |
| additions | 0 | 0 | 0 | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2022 | <u>799,518</u> | <u>38,785</u> | <u>1,100</u> | <u>839,403</u> |
| Depreciation | | | | |
| at 1 January 2022 | 146,342 | 32,823 | | 179,165 |
| charge for the year | 9,211 | 1,701 | 0 | 10,912 |
| Adjustment | 0 | | | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2022 | <u>155,553</u> | <u>34,524</u> | <u>0</u> | <u>190,077</u> |
| Net book value | | | | |
| at 31 December 2022 | <u>643,965</u> | <u>4,261</u> | <u>1,100</u> | <u>649,326</u> |
| at 1 January 2022 | <u>653,176</u> | <u>5,962</u> | <u>1,100</u> | <u>660,238</u> |

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.

Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

| | |
|---|-------|
| Parish Hall | 1% |
| Parish Hall equipment | 5-10% |
| Church equipment | 20% |
| Church Barns | 3% |
| Land and paintings, etc. are not depreciated. | |

5b Investment fixed assets

Movements in the year

Market value

| | |
|--------------------------|--------------|
| at 1 January 2021 | 7,025 |
| revaluation gain or loss | <u>-827</u> |
| at 31 December 2022 | <u>6,198</u> |

The holding at 31 December 2022 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

| 6 ANALYSIS OF NET ASSETS BY FUNDS | <u>unrestricted funds</u> | <u>restricted funds</u> | <u>endowment funds</u> | <u>TOTAL 2022</u> |
|--|-------------------------------|-----------------------------|----------------------------|-----------------------|
| Fixed assets for Church use | 494,783 | 154,543 | | 649,326 |
| Investment fixed assets | | | 6,198 | 6,198 |
| Current assets | 73,058 | 24,371 | | 97,429 |
| Current liabilities | -7,225 | -8,927 | | -16,152 |
| | <u>560,616</u> | <u>169,987</u> | <u>6,198</u> | <u>736,801</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2022

| | <u>2022</u> | <u>2021</u> | | |
|---|-----------------|----------------|-----------------|-----------------|
| 7 <u>Donations in kind</u> | | | | |
| Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers. | 0 | 0 | | |
| 8 <u>Debtors</u> | | | | |
| Gift Aid - HMRC | 14,000 | 8,700 | | |
| Hall rents | 1,598 | 2,688 | | |
| Other accrued income | 485 | 221 | | |
| | <u>16,083</u> | <u>11,609</u> | | |
| 9 <u>Liabilities; amounts falling due within one year</u> | | | | |
| Accruals | 6,110 | 5,459 | | |
| Creditors | 5,758 | 6,120 | | |
| Hall deposits | 60 | 60 | | |
| Hands of Compassion funds | 4,224 | 7,405 | | |
| Deferred income | 0 | 500 | | |
| | <u>16,152</u> | <u>19,544</u> | | |
| 9a <u>Liabilities: amounts due within more than 1 year</u> | | | | |
| Hall car park is leased at £260 per annum | | | | |
| 10 <u>Designated funds</u> | | | | |
| Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings. | | | | |
| | 31.12.21 | Xfer In | Xfer Out | 31.12.22 |
| | £ | £ | £ | £ |
| Hall repair fund <i>(Saved from general giving and to be used as and when repairs are required.)</i> | 11,544 | | -8,387 | 3,157 |
| Church repair fund <i>(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)</i> | 8,211 | 1,249 | 0 | 9,460 |
| Organ Fund <i>(Saved from general giving and to be used to replace electronic organ)</i> | 5,000 | 1,000 | 0 | 6,000 |
| Total | <u>24,755</u> | <u>2,249</u> | <u>-8,387</u> | <u>18,617</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2022

11 Fund details

| Restricted funds / assets Purpose and Trust Law restriction. | As at 31.12.21 | | | As at 31.12.22 | |
|---|-------------------|---------------|----------------|-------------------|----------------|
| | | Income | Expense | Xfer | |
| • Village Hall asset: (<i>Rear Garden</i>) Provision of play area for pre-school. KCC grant | 4,365 | 0 | -420 | | 3,945 |
| • Village Hall asset: (<i>Air Con equipment</i>) Climate control. Donor restriction | 3,600 | 0 | -600 | | 3,000 |
| • Take a Break: (<i>A club affiliated to the church</i>) Community outreach project. Self funded. | 842 | 4,225 | -4,301 | | 766 |
| • Church Maintenance Fund: (<i>Fabric and contents improvement</i>) Church upkeep. Legacy restriction. | 0 | 0 | 0 | | 0 |
| • Fixed assets for Church use: (<i>Land, Barn buildings, Artworks</i>) | 151,600 | 0 | -3,000 | | 148,600 |
| • Roof & Tower: (<i>Flag fund + roof fund</i>) Repairs and Flag renewals: Appeal restriction. | 748 | 500 | -764 | | 484 |
| • Hall Car Park: (<i>maintenance</i>) Tree planting and maintenance. KCC grant restriction | 157 | 0 | 0 | | 157 |
| • C of E Children's Society Street collection appeal. Donor restriction | 0 | 0 | 0 | | 0 |
| • Organ Fund For replacing the organ in 2027. Appeal restriction. | 105 | 0 | 0 | | 105 |
| • Flowers Flower displays. Donor restricted | 70 | 0 | -70 | | 0 |
| • Hall Lift Project Donor restricted | 10,000 | 0 | 0 | | 10,000 |
| • Woodland. Donor restricted | 1,048 | 0 | -48 | | 1,000 |
| • Graveyard/Garden of Remembrance Donor restricted | 150 | 0 | 0 | | 150 |
| • Hall Maintenance Donor restricted | 1,200 | 0 | 0 | | 1,200 |
| • Mission & Ministry Fund Puppet ministry | 1,273 | 0 | -1,143 | | 130 |
| • Church Heating Fund Donor Restricted | 0 | 450 | 0 | | 450 |
| • Jubilee Grant Donor Restricted | 0 | 7,000 | -7,000 | | 0 |
| Totals | 175,158 | 12,175 | -17,346 | 0 | 169,987 |

12 Hall Rents:

Comprise gross rents of £35,412 less subsidies of £11,172
(2021: £23,085 / £7,893)

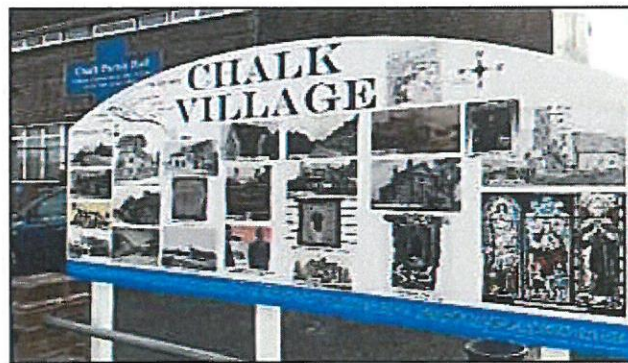
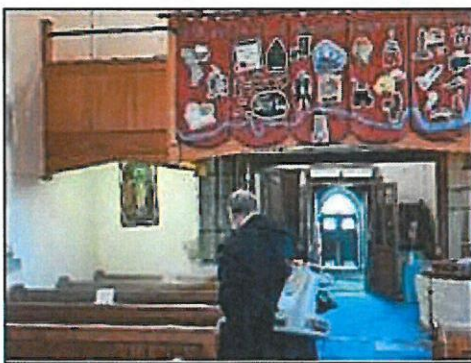
Accounts



Chalk Church

(St Mary the Virgin, Chalk)

an Anglican Church
in the
Diocese of Rochester
and a
Registered Charity
Registration Number 1132081



Annual Report & Financial Statements

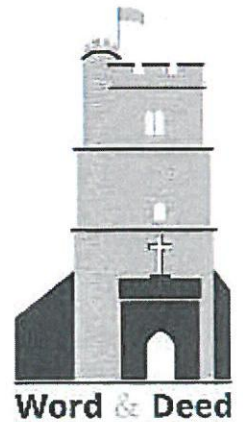
for the year ended 31 December 2021

+ *'Lifting High the Cross'*

Chalk Church

Growing,
Reaching Out
& Stronger

in Christ by



Contents

| | |
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| Part One: | Reference and Administrative Details Vicar's Preface Introduction: Structure, Governance & Management Aims & Purposes Achievements & Performance Financial Review Reserves Policy Various Matters including Risk Assessments and the Future |
| Part Two: | Financial Statements (The Annual Accounts with explanatory notes and Independent Examiner's Report) |

Cover Photographs – Contrasting Scenes from 2021

| | |
|----------------|---|
| Top: | A 'Gwen & Alan' BBQ for the church family to celebrate the 25 th wedding anniversary of Nigel & Sue Bourne |
| Middle: | Restarting Take-a-Break (NB masks aka 'face coverings') & Church flag at half-mast for the death of HRH The Prince Philip, Duke of Edinburgh |
| Bottom: | Peter Bull, our verger, cleaning the church between services & The new village sign |

St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2021

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk
(known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2020 and to the date this report was approved:

| | |
|-----------------------|---------------------------------|
| The Revd Nigel Bourne | (Vicar of Chalk & PCC Chairman) |
| Barbara Millatt | (Churchwarden & PCC Vice-Chair) |
| Steve Quinton | (Churchwarden) |
| Martin Lake | (Treasurer) |
| Emily Bourne | (Deanery Synod Representative) |
| Karl Addy | (Deanery Synod Representative) |
| Christoph Bull | (Assistant Churchwarden) |
| Jenny Ellett | (Assistant Churchwarden) |
| Mark Addy | Mike Hammock |
| Beverley Glanville | |

In addition to the above, the following served from May 2021

| | |
|----------------|--|
| Duncan Garrod | Philippa Perry |
| Claire Youells | Jane Abrehart (retired wef 25 Sept 2021) |

In addition to the above, the following served until May 2021

| | |
|----------------|--------------|
| Anne Wilkinson | Ram Patla |
| Albert Ellis | Julie Garrod |

Bank

National Westminster
30, King Street
Gravesend
Kent

Independent Examiner

Tanja Lawes
The Carley Partnership
8 Overcliffe
Gravesend
Kent

Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2021 & Covid-19

2021 was looked to at many points in 2020, both in the church and in wider society, as a time when things would be back to normal. It turned out that, while there were some 'ups', 2021 had a fair number of false dawns and moments of real sadness as well as frustrations with the various restrictions. Two months short of his 100th birthday, HRH The Prince Philip, Duke of Edinburgh died peacefully of old age at Windsor Castle. Covid-19 restrictions meant that Prince Philip's funeral service could only be attended by 30 people. Her Majesty The Queen rejected an offer from the Government to relax the rules, and the image of the Queen seated in the chapel at Windsor with no one around her, wearing black and with a face covering is a most poignant memory of the year. This image is symbolic, both of the Queen's sacrificial and servant leadership and of the painful times through which we have all travelled (and, to some extent, are still travelling). Variants of the virus emerged, and sometimes, even at short notice, events and services etc – even for major festivals – had to be cancelled, although vaccines and booster shots were developed and administered which, along with the social distancing measures, did much to prevent the situation from becoming even worse. Nevertheless, official statistics for England and Wales showed that by 31 December 2021 ('excess') deaths due to Covid-19 over the course of the pandemic and above the five-year average numbered 134,914. Some of these were people we knew and protecting folk as much as we could was and remains a high priority. On the world stage, there was also much pain from Covid-19 as well as rioting as President Trump ungraciously gave way to President Biden and the first female Vice-President of the USA, Kamala Harris. Amongst other places, Myanmar and Afghanistan had undemocratic changes of government, leaving the West to realise that we cannot always be successful in our foreign policy, and not least in assuming that democracy and western values will be embraced by other cultures.

More positively, Japan hosted the delayed 2020 Olympics and Glasgow hosted the COP26 climate conference. On home turf we have continued to support the local foodbank and managed to get some things going again for both church and village, notably *Take-a-Break* (thanks to Kathleen Connelly and the whole *T-a-B* team) and various services (special thanks to Michael Munson, Churchwardens and PCC members), although congregational singing was not allowed until July. Even then, masks were recommended, and we couldn't normally have two services on the same day (or even on consecutive days) without doing a deep cleaning operation (thanks to folk who helped with all of the cleaning including, Steve Quinton, Barbara Millatt, Jenny Ellett and Peter Bull). Baptisms and weddings, like funerals, were permitted but with the restrictions there was little demand. However, after various delays Sue and I were able to invite the church family to celebrate our belated 25th Wedding Anniversary in glorious sunshine beside the church (thanks to Gwen and Alan Holt for the fantastic BBQ), also the new village sign was erected outside the Parish Hall (thanks to all involved, including Peter Torode, Christoph Bull and Leslie Hills, who enabled that to happen). When services started again, we continued to provide simplified Facebook and telephone line versions of the service and they have been valued by some folk who could not get to church, not least because of vulnerability issues. The Facebook services in particular have helped to maintain and even advance our profile in the community. Other highlights include the continued development of our *Loaves & Fishes* programme (thanks to Julie Garrod, her family and the wider team) which reaches out to families and children in various ways.

Church members continued to respond positively to our needs, and the PCC continued the policy of adjusting expenditure in the light of income being below pre-pandemic levels. In these times, everything we have received from Hall rents has been very valuable, so we are very grateful for all that has been done by the Hall Committee and, not least, Mike and Sue Hammock for their work on hall management and bookings. Thanks are, of course, also due to Martin Lake for his invaluable contribution as Treasurer. The possibility of some kind of arrangement regarding the use of the barns by others as a tearoom was explored further during the year and planning permission was obtained. Charity law requires that it is established that any final agreement represents best value for the church. We are still working on the terms of the agreement and the final contract will be subject to PCC approval. Nevertheless, the PCC and the Diocese are fully supportive of the principle. Assuming the prospective tenants (who will allow us significant use of the barns, eg when we normally use them as now) continue to pursue their plan, we might hope for completion of this project in 2022 and, in addition to increased income, the refurbished barns should provide increased and enhanced opportunities for community engagement, mission and teaching.

The Area Dean role continues to demand time and energy, not least in responding to questions that emerge from other parishes and the Diocese, and in trying to help the Deanery see and address long-term issues, eg in relation to a lack of clergy/authorised lay ministers and in relation to church schools. Building on this, in 2021 the Bishop made me his nominee on the Diocesan Board of Education for the next few years. Some capacity for this came as I retired in 2021 from my 12-year stint as a trustee and Board Member of the Church of England Pensions Board.

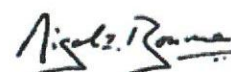
In conclusion, 2021 was another strange year and there is no doubt that these Covid years have been exceptionally difficult to navigate. I would like to thank every member of the church for prayers and support as we continue to discern and shape the new normal that keeps evolving, including our worship pattern. God willing, that new normal will provide many opportunities for the building up of the congregation and the benefit of the people of this area in which we are set. God may be prompting you to lead or help in some new endeavour that emerges! Amazing things can happen as each person plays his or her part and, of course, God will be with us at every step of the journey.

The Lord is my shepherd; I shall not want...

Yea, though I walk through the valley of the shadow of death,

I will fear no evil: for thou art with me; thy rod and thy staff they comfort me...

and I will dwell in the house of the Lord for ever. (From Psalm 23)



Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements*.

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the Hall is a car park on which we hold a long lease.

Charitable and Legal Status

The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents

The legal basis on which the PCC has operated is set out both in the *Parochial Church Councils (Powers) Measure (1956)* and the *Church Representation Rules*, both as amended from time to time through General Synod.

PCC Structure

The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2023. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel

In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Each makes a unique contribution.

Pastoral Assistants: Janet Munson and Sue Scott.

Reader: Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in "services") to assist the wider worship of the church, ie the offering of every member's life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to growth in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process

A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. Covid-19 has caused the loss of some time and focus; we will need to revisit some aspects of this, including the original target date of "By January 2022...". However, the vision is sometimes called '**Lifting High the Cross**' and the results are summarised as follows:

The Renewed Vision:

...we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 'thrusts':

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusts:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families.

Stronger in Christ. There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged.

Communications. There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media.

Resources – Personnel. There will be training and more use of teams and individuals in various critical rôles, paid and unpaid.

Resources – Buildings and Finances. There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:
We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God's love and joy by
word and deed.

Our Values:

Chalk Church is committed to:
listening to the Holy Spirit,
especially through the Bible as God's word,
to shape all our values and actions;
with God's help we try to be:

- * Inviting * Involving * Together
- * Joyful * Welcoming * Supportive
- * Creative in Proclamation

PCC Meetings and Main Matters Discussed This Year

The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when 'in-person'), provided beforehand by Barbara Millatt. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included: safeguarding; further detail on the proposal for partnership regarding the barns and formation of a committee; our financial position including parish share offer; installation of a defibrillator at the Parish Hall; responding to Covid-19 developments; PCC appointments. Any correspondence or items for future consideration by the PCC should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities.

We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, readers, pastoral assistants and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

worship and prayer, including 'the occasional offices',
learning about the Bible and its gospel message,
growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
deepening connections with the community and supporting charitable, missionary and outreach work,
maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship (when possible – see preface for Covid-19 effects)

While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 8.30am and 6pm evening services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors find helpful).

The Vicar and Reader lead and preach at our various services. The Pastoral Assistants and Churchwardens, help in various ways, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books or service sheets. All these (and other) contributions are necessary for our services to work as they do; it is significant example of our teamwork. The normal pattern of services is as follows. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

[Pre-Covid Pattern]

8.30am BCP Holy Communion - 2nd & 4th Sundays

10.30am Morning Service

Morning Prayer - 1st Sundays
All-Age & Parade - 2nd Sundays
Holy Communion - 3rd Sundays
Open House - 4th Sundays
Songs of Praise - 5th Sundays

6pm Evening Service

BCP Holy Communion - 1st Sundays - with prayer for wholeness and healing
Evening Prayer - 2nd Sundays
Tea with the Vicar - 3rd Sundays (an informal event and service in the parish hall starting at 5pm)
BCP Evening Prayer - 4th Sundays
Holy Communion - 5th Sundays

When in-person services have been possible, the Covid Pattern has largely centred on a main service each week at 10.30am (sometimes supplemented with simple 'said' Holy Communion services, either after the main service or at 8.30am on 2nd and 4th Sundays.) The 10.30am talk is usually recorded and is put on Facebook and a dedicated phone line with a hymn.

- NB1. Baptisms often offered on some 1st Sunday Mornings have tended to move to the early afternoon, due to Covid.
NB2. The pattern can change especially around festivals with details in magazine, weekly notice sheet and web site.
NB3. The village Facebook sites, **Chalk People and Opinions** - <https://www.facebook.com/groups/1730024447212622/> & **Chalk (Gravesend) - Past and Present** & the telephone line **01474 626090** all have a short weekly service.

Weekday Worship and Major Festivals (when possible – see preface for Covid-19 effects)

As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, the weekly notice-sheet and posters etc.

The Occasional Offices: Baptisms, Weddings & Funerals (when possible – see preface for Covid-19 effects)

Normally baptisms take place in a main Sunday morning service using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in this ministry, not least our Pastoral Assistants. He is grateful too for Peter Bull's ministry as verger at weddings and funerals. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister. Marriage registration rules changed significantly in 2021 and that required some training and the cessation of the use of marriage registers in all churches.

Learning about the Bible and its Gospel Message & Developing Belief and Trust in God

Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts about ten weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC was in Lent and used the 'set' Sunday readings from Mark and John.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises

As at the Annual Parochial Church Meeting in May 2021 there were 123 people on the Church Electoral Roll, revised annually an entirely new roll is made every six years. The next new roll is due in 2025. We estimate that normally well over 2,000 different people attend or visit the church premises annually. During the lockdowns especially, many have made use of the weekly Facebook service. In addition to church members, there are often visitors to our services and large numbers attend events such as *Take-a-Break*, the Fête, Fair and the Bonfire events each year, all of which we host and run when pandemics etc allow.

Connections with the Community & reaching out across the age spectrum (when possible – see preface for Covid-19 effects)

Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and normally provides a weekly coffee morning open to the whole village in the parish hall. This regularly achieves attendances of approximately 80. The local community warden often joins us and it is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

The church has over the years supported various groups helping people with autism, learning difficulties and mental health needs. This has included use of facilities, including use of the woodland area, provision of refreshments and simple acts of worship. Unfortunately, the pandemic has prevented much of this recently. However, the *Loaves & Fishes For All* element of our *Loaves & Fishes* programme has developed during 2021 and is aimed at children and parents/carers who face some of these issues. This element of *Loaves & Fishes* receives funding from KCC. As we emerge from the pandemic more may be possible in this area of need. We also continued to support the local foodbank.

Pre-Covid, Tea with the Vicar took place in the parish hall on the third Sunday in a month. Starting at 5pm with a buffet tea (in a cafe style), the event continues with an informal service at about 5.30-6pm. This event has drawn a wide age group (c.30 people) including families with children and some more mature folk who find the short late afternoon walk to and from the hall (in the centre of the village) an easier undertaking than the journey to church (beyond the edge of the main populated area of the village). In addition to the toddlers corner in church and *Young Church* (our Sunday provision for any children present in church over toddler age), we hope that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will continue to expand in various ways (eg with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves & Fishes in the Forest* has continued in 2021 on 4th Sundays for children up to about 11 during church services and regularly attracts 20+ children as well as their parents etc.

When Covid-19 has not prevented it, the following is part of our normal offering: The Parish Hall provides excellent facilities and is available for groups to hire, eg the Chalk Village Pre-School Group, a separate charity in its own right. *Tea and Toast* is a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offers free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. It seems to be very much appreciated by all concerned and has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns is held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes are visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme aims to ensure that every home in the village is visited over an approximately three year cycle. It has been going since the mid-2000s and so every home has been visited at several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters are usually written to people throughout the year inviting them to particular events and services. When it is possible to hold them, activities including the Village Fête, and the November bonfire and firework event are all greatly enjoyed. The latter event alone usually has between 1,000 - 2,000 people attending, the equivalent of up to about a third of the whole parish!

The Wider Community and the Wider Church Community

We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. The Vicar is also a member of the Diocesan Synod which covers the whole of the Rochester Diocese of about 200 parishes. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the CMCU Board in 2019. CMCU is helping individuals and churches to save and borrow at fair interest rates. The PCC has deposited some money in a CMCU savings account as it can offer a better return than the banks. In 2021, the Vicar stood down after about 12 years as an elected trustee and Board Member of the Church of England Pensions Board.

Charities, Missionary Work and Similar Organizations Supported

Other charities and similar organizations are being helped in various ways, eg by use of facilities and donations. The PCC commits to support local charities and the Hands of Compassion school in Zambia. A total of £3,880 (£3,531) was paid or reserved for all charities, including Hands of Compassion, Embrace Middle East, Afghan Emergency, and the Children's Society.

Buildings and Property

To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property. The buildings and property essentially comprise, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings comprising the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese – a quinquennial inspection took place in 2021, supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2020. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. The next church quinquennial inspection building is due in 2025.

Some Details of This Year's Work on the Buildings etc: At various points in 2021 a Community Payback team was able to complete various jobs around the churchyard, barns and church. The council continued to mow the churchyard, Duncan took care of the woodland, and Marion and Eric worked hard on the Garden of Remembrance and the flower bed by the church path. Fire extinguishers were checked and the lightning conductor tested. We are grateful for everyone's hard work. Steve Quinton continues to apply for various grants to help improve different aspects of the properties (eg more trees have been planted on the woodland – thanks to the small team of helpers!) and to address ongoing maintenance highlighted in the latest church quinquennial inspection.

Financial Review

Covid background: The first 3 months of the year were essentially a “stay at home” lockdown. This was followed until mid-July by (gradually reducing) strict social contact restrictions. Even then mask-wearing and social distancing were still encouraged. All of this impacted on our ability to generate income as well as on our ministry. For much of the year there was no opportunity to hire our Parish Hall with only the Pre-School group allowed to meet. Despite the eventual lifting of restrictions, it wasn't until the 4th quarter that bookings picked up. Similarly, church services were cancelled for some months and therefore this limited the opportunity to receive donations via the plate. We are grateful to the many parishioners who continued to donate by standing order. Large-scale fund-raising events were not organised as social distancing and mask wearing became the norm. In an attempt to balance the loss of income, expenditure was kept to a minimum and our Parish Offer (Share) payments to support Rochester Diocese were adjusted appropriately, much like the previous year, to a level that we could afford based on our reduced income. We successfully applied for 2 grants totalling £3,000 to spend on the woodland; thanks to Steve Quinton for this. The commentary below shows that our financial position is similar to the previous year (last year's figures in brackets) with a slight improvement, but income still 20% less than pre-pandemic levels.

2021's total unrestricted income was £84,605 (£75,998) of which £60,339 (£56,426) was from voluntary donations, £3,176 (£2,761) from fund raising activities and £20,879 (£16,463) from church activities such as weddings, funerals and hall lettings. Overall, unrestricted income has increased by 11% compared to last year. Our Parish Hall remained closed for many months, but even so did generate an income of £15,192 (£12,690); pre-covid we generated around £30,000 from the Hall. In 2021, after deducting running costs and depreciation a loss of £5,236 was incurred. Despite limited numbers of people allowed to attend wedding and funerals, 3 couples were married in our church and fees from both weddings and funerals totalled £5,687 (£3,773). Net unrestricted income from fund raising events was £3,090 (£2,721), the 100 Club small lottery generated most of this as all our major events, the Summer fete, Xmas Bazaar and Bonfire night, were cancelled again in 2021.

2021's total unrestricted expenditure of £86,293 (£82,238) was used to provide a Christian ministry at St. Mary's Chalk. Notable elements of this are (i) our ministry initiative to children and families called 'Loaves and Fishes' which was funded with £4,500 (£3,120) and (ii) Our Parish Offer (Share) contribution of £37,400 (£35,945) towards clergy stipends, housing, training and pensions in our diocese. At year-end the net movement of unrestricted funds was minus £1,688 (-£6,240).

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) equating to at least 3 months unrestricted payments. This is equivalent to £33,000 based on pre-pandemic figures. The balance of total free reserves is £84,338 and is made up of £24,755 set aside for church and hall repairs and organ fund (designated funds), £26,589 of restricted funds and £32,994 of unrestricted funds for regular expenditure. It is our policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues. The policies of the PCC are explicitly aimed at avoiding such difficulties by growing the church numerically and spiritually, by training (including the use of Diocesan resources), by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. To this end, for example, the PCC insures church property, incorporates and arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks (formerly known as CRB) for all relevant personnel. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fete and the fireworks event are made each year they are held. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Diocesan Budget, Parish Share etc and the Future

The Diocese now indicates to each parish the figure that it feels is appropriate for the parish to contribute or offer as 'Parish Share'. The formula is complicated but is essentially related to the income of a parish, although when all the parishes of the Diocese are affected by reductions of income (eg because of a long-lasting pandemic), experience has shown that the amount requested is not reduced from earlier levels. Nevertheless, the parish share remains a gift to the Diocese that each parish decides it is able to make. In that context, we have reduced our offer from pre-pandemic levels but increased it from last year. A separate payment towards stipend and associated costs is not requested. However, the element of the fees that comes into a parish for weddings and funerals (previously used to help in paying for the parish clergy in that particular parish) is now legally the property of the Diocese and so these fees are automatically passed on to the Diocese. Coupled with this, the Diocese itself remains responsible for paying the parish clergy. In order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will not be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers. This is reflected in the situation at Chalk; ie we can normally, including the fee income, cover the cost of our Vicar, but we cannot pay the full extra amount that the Diocese wants in order to help pay the shortfall from the poorer parishes who are not covering the cost of their clergy.

The Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable transparent way. Clergy pay (technically "stipends") has been frozen or subject to below-inflation increases for some time. It has been the long-standing view of the Vicar that it is inevitable that the number of parish clergy in the Diocese will be cut over the coming years. Already in the Diocese over the decade to 2021 (while not highlighted) it seems: Clergy full time equivalent posts have fallen from 203 to 181, a decline of 22 or 10.8%; Total Diocesan Expenditure has increased 6.1% in real terms; Total Parish Offers have declined by 5.1% in real terms.

The whole financing problem can only have been made worse by the Covid-19 crisis. It is quite likely therefore that at least a few more parishes will eventually lose the ministry of a vicar essentially focussed on the one parish and some more vicars will have to be the incumbent of more than one parish. The exact details of any clergy cuts will probably depend in large measure on how much money is offered by each of the parishes, how much money is spent by the Diocese, and on the discussions that will take place at an Archdeaconry level. There will be various parameters that will be taken into account, but clearly even if a given parish pays its way, the proximity of another parish with financial problems may 'force', if not the amalgamation of the parishes, then the sharing of clergy resources in some way. Being Area Dean gives the Vicar greater awareness of some of the details in this area.

There are various bridges that may have to be crossed when we come to them, but it has been the belief of the PCC that Chalk should, normally, continue to pay a level of parish share which (when combined with the fee income passed to the Diocese) covers at least the costs of the incumbent (as calculated by the Diocese). NB this is a lot more than is actually paid to the clergy as it includes National Insurance, pension contributions, training and administration costs. However, this has not been possible in 2021 due to the reduction in our income because of the pandemic (eg due to lower than usual Hall income) as last year.

The financial realities should become clearer as (we hope) the pandemic recedes and we will be able to reassess the appropriate level of parish share for us to make. Ideally, as far as possible and commensurate with meeting the local needs for mission and ministry, we would seek to increase our contribution, year by year, in a sustainable way. This is partly long-term self-interest, to ensure that the Diocese will always want to appoint a vicar for Chalk (because we are seen as a growing and lively parish church which is also able to contribute to the wider ministry of the Diocese), but also it seems right as a way of supporting poorer parishes. Significant factors in achieving this will be maximising our outreach and maximising our income potential, not least through the use of our properties and such activities as our *Loaves & Fishes* programme.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient (God willing we will always see that we have things to gain from, as well as contribute to, the wider church), but rather it is about developing a primary reliance on God, his Word and the talents and other resources he has given us. The PCC remains very grateful for the help received during 2017 from Bryn Hughes, a committed Christian and a skilled professional in the area of vision and strategy. This has already borne some fruit via *Loaves & Fishes* and in turn this has given us confidence to go on funding this ministry, as well as helping us to maintain a resilience to withstand some of the financial pressures to which Covid-19 is subjecting us and the rest of society. We pray that further progress will be made in the coming years.

**Approved by the PCC on 19 May 2022 by email and signed on its behalf by the Vicar of Chalk,
the Revd Nigel Bourne, Chairman of the Parochial Church Council.**

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St Mary the Virgin, Chalk

**Annual Report &
Financial Statements of the PCC
for the year to 31 December 2021**

Part Two Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2021, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.

St James's House
8 Overcliffe
Gravesend
Kent
DA11 0HJ



T Lawes FCA
The Carley Partnership

24th Aug 2022

**PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2021**

| | note | <u>Unrestricted funds</u> | <u>Restricted funds</u> | <u>Endowment funds</u> | <u>TOTAL 2021</u> | <u>TOTAL 2020</u> |
|---|-------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
| INCOME & ENDOWMENTS: | | | | | | |
| Donations and legacies | | | | | | |
| Voluntary income | 2a | 60,339 | 18,317 | 0 | 78,656 | 58,747 |
| Activities for generating funds | 2b | 3,176 | 0 | 0 | 3,176 | 3,020 |
| Income from investments | 2c | 211 | 0 | 0 | 211 | 348 |
| Church Activities | 2d | 20,879 | 2,580 | 0 | 23,459 | 17,577 |
| | | | | | | |
| TOTAL INCOME | | <u>84,605</u> | <u>20,897</u> | <u>0</u> | <u>105,502</u> | <u>79,692</u> |
| EXPENDITURE: | | | | | | |
| Church activities | 3a | 86,207 | 11,487 | 0 | 97,694 | 91,576 |
| Raising Funds | 3b | 86 | 2,076 | 0 | 2,162 | 1,590 |
| | | | | | | |
| TOTAL EXPENDITURE | | <u>86,293</u> | <u>13,563</u> | <u>0</u> | <u>99,856</u> | <u>93,166</u> |
| NET INCOMING/ (OUTGOING) RESOURCES | | (1,688) | 7,334 | 0 | 5,646 | (13,474) |
| GAINS AND (LOSSES) ON INVESTMENTS | | 0 | 0 | 879 | 879 | 395 |
| NET MOVEMENT OF FUNDS | | <u>(1,688)</u> | <u>7,334</u> | <u>879</u> | <u>6,525</u> | <u>(13,079)</u> |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2021 | | 571,107 | 167,824 | 6,146 | 745,077 | 758,156 |
| BALANCES CARRIED FORWARD 31 DECEMBER 2021 | | <u>569,419</u> | <u>175,158</u> | <u>7,025</u> | <u>751,602</u> | <u>745,077</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
BALANCE SHEET AT 31 DECEMBER 2021

| | Note | <u>2021</u> | <u>2020</u> |
|-------------------------------------|-----------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5a | 660,238 | 671,298 |
| Investment assets | 5b | 7,025 | 6,146 |
| | | <u>667,263</u> | <u>677,444</u> |
| CURRENT ASSETS | | | |
| Debtors | 8 | 11,609 | 22,580 |
| Short term deposits | | 19,777 | 17,727 |
| Prepayments | | 3,132 | 0 |
| Cash in hand | | 69,365 | 46,956 |
| | | <u>103,883</u> | <u>87,263</u> |
| SHORT TERM LIABILITIES: | | | |
| amounts due within 1 year | 9 | 19,544 | 19,630 |
| NET CURRENT ASSETS | | <u>84,339</u> | <u>67,633</u> |
| LONG TERM LIABILITIES | | | |
| amounts due within more than 1 year | 9a | <u>0</u> | <u>0</u> |
| NET ASSETS | | <u>751,602</u> | <u>745,077</u> |
| FUNDS | | | |
| | 6 | | |
| Unrestricted | | 569,419 | 571,107 |
| Restricted | | 175,158 | 167,824 |
| Endowment | | 7,025 | 6,146 |
| TOTAL EQUITY | | <u>751,602</u> | <u>745,077</u> |

Approved by the Parochial Church Council on 19th May 2022 and signed on its behalf by:



The Revd Nigel Bourne (Vicar & PCC Chairman)

**PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL STATEMENTS
YEAR TO 31 DECEMBER 2019**

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require 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 (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments

Investments are quoted at market value as at 31 Dec 2021.

Short term deposits

These are cash holdings on deposit with CBF Church of England funds, at the bank or with CMCU (Churches Mutual Credit Union)

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities

Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont...

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2021

| 2 Note | INCOME & ENDOWMENTS | <u>Unrestricted funds</u> £ | <u>Restricted funds</u> £ | <u>Endowment funds</u> £ | <u>TOTAL 2021</u> £ | <u>TOTAL 2020</u> £ |
|-----------|--|------------------------------------|----------------------------------|---------------------------------|----------------------------|----------------------------|
| | Voluntary income | | | | | |
| 2a | Planned giving: | | | | | |
| | Gift Aid donations | 38,206 | 0 | 0 | 38,206 | 37,750 |
| | Tax recoverable | 9,610 | 0 | 0 | 9,610 | 9,861 |
| | Collections (open plate) | 5,299 | 0 | 0 | 5,299 | 4,173 |
| | Grants | 0 | 6,568 | 0 | 6,568 | 1,000 |
| | Donations, appeals, etc. | 7,224 | 11,749 | 0 | 18,973 | 5,963 |
| | Legacies | | 0 | 0 | 0 | 0 |
| | | 60,339 | 18,317 | 0 | 78,656 | 58,747 |
| 2b | Activities for generating funds | | | | | |
| | Bookstall/Mag Adverts | 370 | 0 | 0 | 370 | 455 |
| | Summer Fete | 0 | 0 | 0 | 0 | 0 |
| | Firework Display | 0 | 0 | 0 | 0 | 0 |
| | Christmas Bazaar | 0 | 0 | 0 | 0 | 491 |
| | 100 Club | 1,606 | 0 | 0 | 1,606 | 1,734 |
| | Teas/Coffees | 41 | 0 | 0 | 41 | 145 |
| | Other | 1,159 | 0 | 0 | 1,159 | 195 |
| | | 3,176 | 0 | 0 | 3,176 | 3,020 |
| 2c | Income from Investments | | | | | |
| | Investment income | 0 | 0 | 0 | 0 | 0 |
| | Bank deposit interest | 211 | 0 | 0 | 211 | 348 |
| | Misc Income | 0 | 0 | 0 | 0 | 0 |
| | | 211 | 0 | 0 | 211 | 348 |
| 2d | Income from church activities | | | | | |
| 12 | Church hall lettings etc. | 15,192 | 0 | 0 | 15,192 | 12,690 |
| | Fees (Weddings & Funerals) | 5,687 | 0 | 0 | 5,687 | 3,773 |
| | Take-a-Break | 0 | 2,580 | 0 | 2,580 | 1,114 |
| | | 20,879 | 2,580 | 0 | 23,459 | 17,577 |
| | Total Income | 84,605 | 20,897 | 0 | 105,502 | 79,692 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2021

| 3 EXPENDITURE Note | <u>Unrestricted</u> funds | <u>Restricted</u> funds | <u>Endowment</u> funds | <u>TOTAL</u> 2021 | <u>TOTAL</u> 2020 |
|--|------------------------------|----------------------------|---------------------------|----------------------|----------------------|
| 3a Church Activities | | | | | |
| Missionary and charitable giving | | | | | |
| Overseas | | | | | |
| Overseas relief and development agencies | 2,310 | 0 | 0 | 2,310 | 1,561 |
| Home missions and other societies | 1,570 | 1,206 | 0 | 2,776 | 2,941 |
| Ministry | | | 0 | | |
| Contribution to Rochester Diocese | 37,400 | 0 | 0 | 37,400 | 35,945 |
| Loaves & Fishes (puppet ministry) | 4,500 | 3,187 | 0 | 7,687 | 4,433 |
| Other costs | 224 | 0 | 0 | 224 | 314 |
| Church running costs & maintenance | 14,713 | 0 | 0 | 14,713 | 13,684 |
| Major repairs (tower & roof) | 0 | 0 | 0 | 0 | 0 |
| Expenditure on parish magazine and bookstall | 0 | 0 | 0 | 0 | 247 |
| Upkeep of other PCC property | 4,638 | 2,162 | 0 | 6,800 | 5,956 |
| Church hall running costs | 10,634 | 0 | 0 | 10,634 | 10,242 |
| Organists payments | 320 | 0 | 0 | 320 | 500 |
| Administration including professional fees | 1,372 | 0 | 0 | 1,372 | 2,904 |
| Printing and stationery | 1,679 | 0 | 0 | 1,679 | 1,108 |
| Depreciation on hall and church equipment | 6,128 | 4,932 | 0 | 11,060 | 11,051 |
| | 85,487 | 11,487 | 0 | 96,974 | 90,886 |
| Support Costs | | | | | |
| Independent Examiner's fee | 720 | 0 | 0 | 720 | 690 |
| | 86,207 | 11,487 | 0 | 97,694 | 91,576 |
| 3b Raising funds | | | | | |
| Christmas Bazaar | 0 | 0 | 0 | 0 | 4 |
| Firework Display | 49 | 0 | 0 | 49 | 0 |
| Summer Fete | 0 | 0 | 0 | 0 | 0 |
| Fund Generation - Other | 0 | 0 | 0 | 0 | 0 |
| Costs of stewardship campaign | 37 | 0 | 0 | 37 | 36 |
| Take-a-Break | 0 | 2,076 | 0 | 2,076 | 1,550 |
| | 86 | 2,076 | 0 | 2,162 | 1,590 |
| TOTAL RESOURCES EXPENDED | 86,293 | 13,563 | 0 | 99,856 | 93,166 |

4 STAFF & RELATED PARTY TRANSACTIONS

Vicar's stipend is paid by Rochester Diocesan Board of Finance

The PCC employs no paid staff.

Julie Garrod, a trustee, was paid consultancy fees of £4,440 for running the Loaves & Fishes outreach program.

Nigel Bourne, PCC Chairman and trustee was reimbursed £586 for ministry expenses.

There are no related party transactions or payments to other trustees to report.

Aggregate donations by Trustees is £8,412

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2021

5 FIXED ASSETS FOR USE BY THE PCC

| | <u>Freehold land and buildings</u> | <u>Church equipment</u> | <u>Paintings/ Statue</u> | <u>TOTAL</u> |
|---------------------------------|--|-----------------------------|------------------------------|----------------|
| 5a Tangible fixed assets | | | | |
| Actual/deemed costs | | | | |
| at 1 Jan 2021 | 799,518 | 38,785 | 1,100 | 839,403 |
| additions | 0 | 0 | 0 | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2021 | <u>799,518</u> | <u>38,785</u> | <u>1,100</u> | <u>839,403</u> |
| Depreciation | | | | |
| at 1 January 2021 | 137,131 | 30,974 | 0 | 168,105 |
| charge for the year | 9,211 | 1,849 | 0 | 11,060 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2021 | <u>146,342</u> | <u>32,823</u> | <u>0</u> | <u>179,165</u> |
| Net book value | | | | |
| at 31 December 2021 | <u>653,177</u> | <u>5,962</u> | <u>1,100</u> | <u>660,238</u> |
| at 1 January 2021 | <u>662,387</u> | <u>7,811</u> | <u>1,100</u> | <u>671,298</u> |

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.

Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

| | |
|---|-------|
| Parish Hall | 1% |
| Parish Hall equipment | 5-10% |
| Church equipment | 20% |
| Church Barns | 3% |
| Land and paintings, etc. are not depreciated. | |

5b Investment fixed assets

Movements in the year

Market value

| | |
|--------------------------|--------------|
| at 1 January 2021 | 6,146 |
| revaluation gain or loss | <u>879</u> |
| at 31 December 2021 | <u>7,025</u> |

The holding at 31 December 2021 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

| 6 <u>ANALYSIS OF NET ASSETS BY FUNDS</u> | <u>unrestricted funds</u> | <u>restricted funds</u> | <u>endowment funds</u> | <u>TOTAL 2021</u> |
|--|-------------------------------|-----------------------------|----------------------------|-----------------------|
| Fixed assets for Church use | 500,426 | 159,812 | | 660,238 |
| Investment fixed assets | | | 7,025 | 7,025 |
| Current assets | 77,294 | 26,589 | | 103,883 |
| Current liabilities | -8,301 | -11,243 | | -19,544 |
| | <u>569,419</u> | <u>175,158</u> | <u>7,025</u> | <u>751,602</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2021

| | <u>2021</u> | <u>2020</u> | | |
|---|-----------------|----------------|-----------------|-----------------|
| 7 Donations in kind | | | | |
| Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers. | 0 | 0 | | |
| 8 Debtors | | | | |
| Gift Aid - HMRC | 8,700 | 21,411 | | |
| Hall rents | 2,688 | 1,169 | | |
| Accruals | 221 | 0 | | |
| | <u>11,609</u> | <u>22,580</u> | | |
| 9 Liabilities; amounts falling due within one year | | | | |
| Accruals | 5,459 | 3,885 | | |
| Creditors | 6,120 | 3,521 | | |
| Grant by KCC deposited with PCC for 'Chalk' village sign | 0 | 480 | | |
| Hall deposits | 60 | 40 | | |
| Hands of Compassion funds | 7,405 | 10,204 | | |
| Deferred income | 500 | 1,500 | | |
| | <u>19,544</u> | <u>19,630</u> | | |
| 9a Liabilities: amounts due within more than 1 year | | | | |
| Hall car park is leased at £260 per annum | | | | |
| 10 Designated funds | | | | |
| Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings. | | | | |
| | 31.12.20 | Xfer In | Xfer Out | 31.12.21 |
| | £ | £ | £ | £ |
| Hall repair fund | 10,706 | 838 | 0 | 11,544 |
| <i>(Saved from general giving and to be used as and when repairs are required.)</i> | | | | |
| Church repair fund | 6,999 | 1,212 | 0 | 8,211 |
| <i>(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)</i> | | | | |
| Organ Fund | | | | |
| <i>(Saved from general giving and to be used to replace electronic organ)</i> | 4,000 | 1,000 | 0 | 5,000 |
| Total | <u>21,705</u> | <u>3,050</u> | <u>0</u> | <u>24,755</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2021

11 Fund details

| Restricted funds / assets | As at 31.12.20 | | | As at 31.12.21 |
|---|---------------------------|---------------|----------------|---------------------------|
| Purpose and Trust Law restriction. | | <u>Income</u> | <u>Expense</u> | <u>Xfer</u> |
| • Village Hall asset: (<i>Rear Garden</i>) Provision of play area for pre-school. KCC grant | 4,285 | 500 | -420 | 4,365 |
| • Village Hall asset: (<i>Air Con equipment</i>) Climate control. Donor restriction | 4,200 | 0 | -600 | 3,600 |
| • Take a Break: (<i>A club affiliated to the church</i>) Community outreach project. Self funded. | 338 | 2,580 | -2,076 | 842 |
| • Church Maintenance Fund: (<i>Fabric and contents improvement</i>) Church upkeep. Legacy restriction. | 0 | 0 | | 0 |
| • Fixed assets for Church use: (<i>Land, Barn buildings, Artworks</i>) | 154,600 | 0 | -3,000 | 151,600 |
| • Roof & Tower: (<i>Flag fund + roof fund</i>) Repairs and Flag renewals: Appeal restriction. | 616 | 1,044 | -912 | 748 |
| • Hall Car Park: (<i>maintenance</i>) Tree planting and maintenance. KCC grant restriction | 367 | 0 | -210 | 157 |
| • C of E Children's Society Street collection appeal. Donor restriction | 0 | 1,206 | -1,206 | 0 |
| • Organ Fund For replacing the organ in 2027. Appeal restriction. | 105 | 0 | 0 | 105 |
| • Flowers Flower displays. Donor restricted | 70 | 0 | | 70 |
| • Hall Lift Project Donor restricted | 0 | 10,000 | 0 | 10,000 |
| • Woodland. Donor restricted | 0 | 3,000 | -1,952 | 1,048 |
| • Graveyard/Garden of Remembrance Donor restricted | 150 | | | 150 |
| • Hall Maintenance Donor restricted | 1,200 | | | 1,200 |
| • Mission & Ministry Fund Puppet ministry | 1,893 | 2,567 | -3,187 | 1,273 |
| Totals | <u>167,824</u> | <u>20,897</u> | <u>-13,563</u> | <u>175,158</u> |

12 Hall Rents:

Comprise gross rents of £23,085 less subsidies of £7,893
(2020: £19,449 / £6,759)

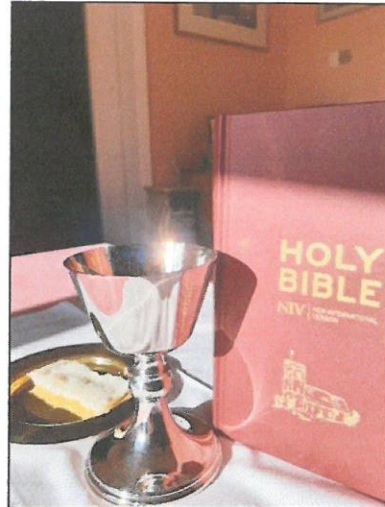
Accounts



Chalk Church

(St Mary the Virgin, Chalk)

an Anglican Church
in the
Diocese of Rochester
and a
Registered Charity
Registration Number 1132081



Annual Report & Financial Statements

for the year ended
31 December

2020

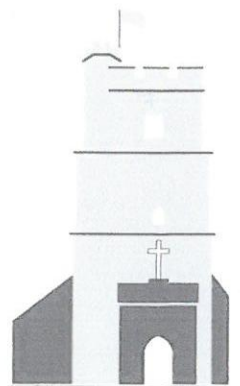


Chalk Church

'Lifting High the Cross'

**Growing,
Reaching Out
& Stronger**

in Christ by



Word Deed

Contents

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| Part One: | Reference and Administrative Details Vicar's Preface Introduction: Structure, Governance & Management Aims & Purposes Achievements & Performance Financial Review Reserves Policy Various Matters including Risk Assessments and the Future |
| Part Two: | Financial Statements (The Annual Accounts with explanatory notes and Independent Examiner's Report) |

Cover Photographs – Scenes from 2020

| | |
|----------------|---|
| Top: | Local delivery of cake, a card and an evangelistic note for Christmas |
| Middle: | Remembering the promises of God and the dedication of NHS staff & Preparation for an internet service from the Vicarage during 'lockdown' |
| Bottom: | <i>Take-A-Break</i> before the first Covid-19 'lockdown' & One of the smiley faces at church showing where it's safe to sit |

St Mary the Virgin, Chalk

Annual Report & Financial Statements of the PCC for the year ended 31st December 2020

Part One

Reference and Administrative Details

Name: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Chalk
(known as PCC Chalk – a Registered Charity – registration number 1132081)

Location: The Parish Church, Barns and Woodland are located at Church Lane, Chalk, Gravesend, Kent DA12 2NL
Chalk Parish Hall is located at Pirrip Close, Chalk, Gravesend, Kent DA12 2ND

Address for Correspondence: The Vicarage, 2A Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF

Members of the PCC & Charity Trustees

The following served throughout 2020 and to the date this report was approved:

| | |
|-----------------------|---------------------------------|
| The Revd Nigel Bourne | (Vicar of Chalk & PCC Chairman) |
| Barbara Millatt | (Churchwarden & PCC Vice-Chair) |
| Steve Quinton | (Churchwarden) |
| Martin Lake | (Treasurer) |
| Emily Bourne | (Deanery Synod Representative) |
| Karl Addy | (Deanery Synod Representative) |
| Christoph Bull | (Assistant Churchwarden) |
| Jenny Ellett | (Assistant Churchwarden) |
| Julie Garrod | Mike Hammock |
| Anne Wilkinson | Ram Patla |
| Mark Addy | Albert Ellis |

In addition to the above, the following served from October 2020

Beverley Glanville

In addition to the above, the following served until October 2020

Joyce Harris

Bank

National Westminster
30, King Street
Gravesend
Kent

Independent Examiner

Tanja Lawes BA(Hons) FCA
The Carley Partnership
8 Overcliffe
Gravesend
Kent

Preface by the Vicar of Chalk, Chairman of the PCC – Review of 2020 & Covid-19

2020 began normally enough (if the January news of the Duke and Duchess of Sussex stepping back from the Royal Family and the UK formally leaving the EU are normal). After Storm Dennis (which took tiles from the church roof) and the wettest February since at least 1862, March brought the first announcement of a UK Covid-19 death. On 11 March, the World Health Organization officially declared Covid-19 was a global pandemic. With UK case and death numbers rising rapidly, and some European countries' health care services being overwhelmed, on 23 March the Prime Minister announced a UK-wide lockdown. Thursday evening doorstep clapping for the NHS, carers and key workers became a feature of national life, but within days of the start of the lockdown the PM himself had tested positive for the virus. Although he made a recovery, it was only after significant treatment over a period of days in a hospital's intensive care unit. Others were not so fortunate; hundreds (at a peak c.1,000) were dying from the virus every day. Lockdown prevented normal worship but allowed technology for services in church to continue for showing on the internet. However, the Bishops were over-cautious and ordered church buildings to be closed completely (unless being used as a foodbank etc), so there were no Easter services in or from churches in 2020.

The rules for weddings and funerals changed semi-continuously and it was impossible to provide the normal preparation and pastoral care. Many of us have lost friends during 2020 and not only to Covid-19, and the restrictions have made bereavement even harder for folk to navigate. The friendship and counsel of those such as Jack Shepherd will be sorely missed. With other 'occasional offices', most weddings and baptisms were postponed. Churches were discouraged from producing newsletters etc as a possible risk to passing on the virus. Events such as Take-a-Break, the Fete and Fireworks were all cancelled. Bishops threatened the clergy with disciplinary action if they prayed in their own church buildings; this was later described as "advice". Yet, other ways to minister were found, eg using services made in clergy homes to be shown on the internet. At Chalk, in addition to a weekly video recording (including a bible reading, reflection, prayer and hymn) being available on the village Facebook sites, an audio version was made available on a (locally free) telephone line. Various people helped in a number of ways, eg pot plants were distributed with a special card and message from the Vicar to ladies of the church on Mothering Sunday, and miniature daffodil bulbs with a Christmas message from the Vicar were delivered to the doorsteps of most members at Christmas. Telephone calls were made to those on their own. Regular emails with Bible verses and hymns were sent by Michael Munson and sterling efforts were made to maintain our children's work, notably via *Loaves and Fishes* which also operated online and developed an in-person "...in the Forest" version for 4th Sundays, as well as, where possible, delivering materials to homes. In the first part of the year our online videos were seen literally hundreds of times each week and sometimes were seen by people who do not normally come to church. The church website, emails and internet videos did not form a perfect substitute for normal services and events, but it was something that kept us going and pointed to some possibilities for the future. Congregational members were encouraged to make contact with neighbours, especially at Easter and Christmas.

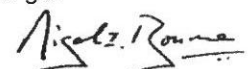
Hope came in other ways too. "Nightingale" hospitals were virtually guaranteeing that the NHS would not be overwhelmed. We were all inspired by Captain Tom Moore who in the approach to his 100th birthday began a fund-raising effort for NHS charities, eventually raising over £30 million, an effort for which he was knighted. In addition to Christmas, HM The Queen made two rare broadcasts to the nation, including her first ever at Easter. Acknowledging that there was still more to endure, she gave thanks to all who were playing their part, and encouragement towards a final overcoming of the difficulties when we would be able to meet again. At Easter she said, "This year, Easter will be different for many of us, but by keeping apart we keep others safe. But Easter isn't cancelled; indeed, we need Easter as much as ever. The discovery of the risen Christ on the first Easter Day gave his followers new hope and fresh purpose, and we can all take heart from this. We know that coronavirus will not overcome us. As dark as death can be – particularly for those suffering with grief – light and life are greater."

By the summer, there were many fewer Covid-19 cases and deaths due to the lockdown, social distancing, warm weather etc, and so some restrictions were relaxed. In July, the Bishops allowed churches to be open for private prayer and then, soon afterwards, the Government (and the Bishops) allowed worship, albeit socially distanced. Chalk Church opened for prayer and worship as soon as possible, with various safety measures in place, eg use of hand sanitizer, spacing people apart – 'smiley faces' on pews showed where people could sit – use of a one-way system for movement within the church, and no singing allowed. Despite many statements to the contrary, schools largely remained open, although this was for the children of key workers and vulnerable children, and most children only went back to school in September. Similarly, the Parish Hall was mainly closed apart from the Village Pre-School, with covid security adaptations being made. The annual church meeting (APCM) moved to October after a Sunday service. Unfortunately, despite a tiered, regional approach to Covid restrictions, the virus soon began to make a significant comeback. A second national lockdown took place in November preventing services from taking place. There was the hope that December and Christmas might be more normal, and indeed we had services again 6-20 December. However, towards the end of the year, Kent became very badly affected. Given the dangers and the normally very high attendances that we would expect, it was decided with great sadness, that we would have to close the church again for normal services. Nevertheless, we managed to have some wonderful online (Facebook) services for Christmas itself, including professionally (covidly-spaced) sung carols, various members of the congregation reading the lessons and real donkeys on our woodland which were filmed during a special *Loaves and Fishes* Advent & Christmas event. On Sundays, as the year came to an end, and as we entered 2021, we reverted to having the church open for private prayer as well as maintaining services via our online and telephone presence. (A third lockdown was awaiting us early in 2021.)

Much good use was made of technology to conduct church business, mostly emails and some use of Zoom. Yet lack of face-to-face contact etc has made it difficult to thrive. How we eventually emerge from the pandemic is obviously uncertain. Members responded positively to our needs, but overall the Church's income was significantly reduced in 2020 and the PCC had to cut its outgoings in order to bring balance and security to our financial position, notably by reducing the parish share payment to the Diocese. The possibility of a partnership regarding the use of the barns emerged during the year. If successful, this would provide an income to the church as well as enhancing the barns themselves. However, the change of use requires the Borough Council to give approval, and it would also be subject to a successful agreement on conditions of use between the church and the prospective partner. In my role as Area Dean, a lot of time and thought went into encouraging the clergy of the Deanery, the staff of our church schools and those parishes without clergy. Some input was also made to the creation of a large new Church of England secondary school in the Deanery.

In conclusion, 2020 was a strange year, and we have had to respond imaginatively to changing and unpredictable situations. It has at times been painful, tiring and confusing. However, we have tried to make the best of the opportunities that have presented themselves and have had at least a few surprisingly good results. Thanks to everyone for all the prayers and support, and thanks especially to Barbara and Steve (churchwardens), Martin (treasurer), Michael (reader), Mike and Sue (hall team) and Julie (*Loaves & Fishes* leader). As we hope 2021 eventually sees us come through the worst of the pandemic, we also hope that we will soon be able to plan for a new normal and a renewed mission.

... *We rest on Thee, our Shield and our Defender! We go not forth alone against the foe;
Strong in Thy strength, safe in Thy keeping tender, We rest on Thee, and in Thy Name we go.*



Introduction: Structure, Governance & Management

The Parochial Church Council of the Church of St Mary the Virgin, in the Ecclesiastical Parish of Chalk (generally known as *PCC Chalk* or, in context, *the PCC*) works with the Vicar of Chalk, the Revd Nigel Bourne to promote the whole mission of the church (see *Aims* etc below). This section of the report, Part One, gives an overview of our life including some information on finances etc, but focuses on our liturgical worship and the spiritual and practical aspects of our work. The main information regarding finances is given in Part Two, *Financial Statements*.

Although the PCC is a relatively recent (early 20th century) creation, it is the modern expression of a traditional rôle of the parish church with clergy and laity working together for the glory of God and the benefit of the whole community. This process has been working here in Chalk for over 1,000 years. The PCC is focussed mainly on the ecclesiastical parish of Chalk, but has a wider remit through various relationships not least through the structures of the Church of England, as well as through missionary and charitable links beyond the parish boundary.

The PCC, like the PCC of every Church of England parish has various rôles. Although it has some executive functions, as constituted by the legislation of the Church of England, our PCC is, primarily, a consultative committee charged firstly with the function of co-operation with the Vicar of Chalk who is, ex-officio, the PCC Chairman. In the context of mission and co-operation, the PCC is concerned with fund-raising and the proper safeguarding and use of the assets of our parish church as well as with our worship and other activities.

The parish church of St Mary's is virtually surrounded by fields and lies to the east of the populated area of Chalk, which is itself at the eastern edge of Gravesend in Kent. Adjacent to the church building is our car park with some church meeting rooms known as the Barns and an area known as St Mary's Woodland. At the centre of the village lies Chalk Parish Hall, a large purpose-built church and community centre which was opened in 2007. Adjacent to the Hall is a car park on which we hold a long lease.

Charitable and Legal Status

The church here in Chalk has long been recognised as a charity operating through its PCC under rules established by the Charity Commission for England & Wales. In 2009 Chalk Church through its PCC, a body corporate, became a Registered Charity (number 1132081) with PCC members continuing as charity trustees and with that role highlighted through the registration process.

Governing Documents

The legal basis on which the PCC has operated is set out both in the Parochial Church Council Powers Measure (1956) and the Church Representation Rules as amended from time to time through General Synod.

PCC Structure

The PCC has had a template for meetings in January and alternate months following. However, use of small groups and technology including email has kept the number of main business meetings down to a minimum and these will probably reduce to about four a year. A Standing Committee has power to transact the business of the PCC between PCC meetings subject to any direction by the Council. While overall policy for the parish hall remains the responsibility of the PCC, the main running concerns of the hall are addressed by the Hall Committee, which is a committee of the PCC, with various members co-opted for their expertise regarding the hall. Similarly, groups operating for the PCC normally run both the fête and fireworks event.

PCC Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church of England's *Church Representation Rules*. Normally there should at any one time be 12 directly elected members (with one third elected at each APCM) each member serving for three years (or less if filling a vacancy). After three years directly elected membership, members are not eligible for direct election for a period of one year. Deanery Synod Representatives are normally elected every third year at an APCM to serve for three years (or the remainder of the three years if elected subsequently). The next such Deanery election will be in 2023. They are ex-officio members of the PCC and help link our life to the wider life of the Diocese of Rochester and the Church of England. The names of all PCC members are listed at the beginning of Part One of this report.

Other Authorised or Licensed Personnel

In addition to the clergy, some people have been specifically trained by the Diocese and authorised or licensed by the Bishop to assist in the regular teaching and pastoral ministry of the church. Each makes a unique contribution.

Pastoral Assistants: Janet Munson and Sue Scott.

Reader: Michael Munson.

Aims & Purposes

The PCC works with the Vicar as a type of eldership to promote the good news or gospel of the Lord Jesus Christ. This mission has a particular focus within our parish of Chalk, but it engages with the wider church and the wider world, not least through *Churches Together in Gravesham*, the *Deanery of Gravesend*, and the *Diocese of Rochester*. Our mission is Christ-centred, spiritual, pastoral, evangelistic, social and ecumenical. We aim for the liturgical worship of the church (ie what we do in "services") to assist the wider worship of the church, ie the offering of every member's life to God in his service or mission. Worship, in both senses of the word, gives glory to God and helps the church to growth in holiness or maturity in Christ. In turn this maturity helps us see how our service or mission needs to be focussed at any one time. Thus our eldership, or rôle of spiritual leadership, is exercised with practical responsibilities, not least for the maintenance of all church buildings and property.

Vision Building Process

A vision building process built on earlier work was completed in 2017 and this should help us focus our thinking and activities as a church over the next few years. Covid-19 has caused the loss of some time and focus; we will need to revisit some aspects of this. However, the vision is sometimes called '**Lifting High the Cross**' and the results are summarised as follows:

The Renewed Vision:

By January 2022 we will be stronger in Christ,
and reaching out to impact the whole community,
having grown significantly as a family of all ages.

Our vision has 5 'thrusters':

- Growth
- Greater Strength in Christ
- Communications
- Resources – personnel
- Resources – buildings & finance

Expanding on each of the thrusters:

Growth – our main thrust. There will be growth in faith and a marked increase in the size of the congregation, notably in the number of children and families.

Stronger in Christ. There will be an improved use of small groups so that every church member has an opportunity to develop as a disciple of Christ, to encourage and be encouraged.

Communications. There will be an increasingly effective communications network to reach members and people in the area using a range of modern and traditional media.

Resources – Personnel. There will be training and more use of teams and individuals in various critical rôles, paid and unpaid.

Resources – Buildings and Finances. There will be a review of all our property to ensure appropriate maintenance and improvement; there will also be increased donations to cover our increased commitments and our mission priorities, to give us options for growth and allow us generosity in away giving.

The vision emerged against the background of our understanding of our purpose and values: we defined these as:

Our Purpose:

The fellowship of Chalk Church believes that:

We exist to worship God,
to grow in faith, understanding and numbers,
sharing and spreading God's love and joy by
word and deed.

Our Values:

Chalk Church is committed to:

listening to the Holy Spirit,
especially through the Bible as God's word,
to shape all our values and actions;
with God's help we try to be:

- * Inviting * Involving * Together
- * Joyful * Welcoming * Supportive
- * Creative in Proclamation

PCC Meetings and Main Matters Discussed This Year

The atmosphere at PCC meetings and via email etc is always constructive, no doubt aided by the refreshments (when 'in-person'), provided beforehand by Barbara Millatt. Although a full range of opinions are voiced, when it comes to votes, these are almost always unanimous. Matters discussed have included:

Loaves & Fishes in the Forest; safeguarding; away giving; proposal for partnership regarding the barns; accounting review; our financial position including parish share offer; format and offer of church services and use of Parish Hall in the light of Covid-19; PCC appointments. Any correspondence or items for future consideration by the PCC should be addressed to the PCC Secretary, Anne Wilkinson.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become members of our church family or to work in partnership with us for the greater good. When planning the scope and detail of our activities the PCC is mindful of our need as a charity to provide a public benefit. This understanding has been shaped by the Charity Commission's guidance on public benefit including guidance to charities for the advancement of religion and helps shape our approach to our services of worship, events and activities.

We realise that in addition to what happens in our services etc, the life of the church extends into the community through the attitudes and actions of our members in their day to day lives. These attitudes and actions are often informed or shaped by their faith. The PCC has an overview of all church activities and, with the clergy, readers, pastoral assistants and individuals recruited to particular tasks, the PCC aims to facilitate and organise activities to encourage and deepen faith, notably through:

worship and prayer, including the occasional offices,
learning about the Bible and its gospel message,
growing the church numerically and developing belief and trust in God, Father, Son and Holy Spirit,
deepening connections with the community and supporting charitable, missionary and outreach work,
maintenance and improvement of the parish church, the parish hall and their associated facilities.

We offer a wide range of different styles of public worship, traditional and modern, and the encouragement to grow to maturity in faith, not least through public worship and private prayer. Our approach is based on understanding the Christian faith as revealed in the Scriptures of the Old and New Testament and seeking to understand how scriptural principles challenge and comfort us today. This approach helps to develop a recognition of our responsibilities towards both God and his world. It also helps to address pastoral and spiritual needs of all who come, both regular members of the congregation and those who come for particular reasons, eg to be married or when there has been a bereavement. In addition to worship with an explicit encouragement to develop a faith in Jesus Christ as Saviour and Lord, we are involved with various projects that concern the practical well-being of a wide range of people, including the provision of facilities (and sometimes activities) for the elderly, parents and toddlers, other special needs groups and the support of other charities in the UK and overseas.

Achievements & Performance

Sunday Worship (when possible – see preface for Covid-19 effects)

While every day is an opportunity for worship in the sense of offering our lives to God, Sunday worship is a significant part of our Christian calling. In the context of public worship, joining together with the Lord's people on the Lord's Day, our fellowship aims to encourage and deepen the faith of each person who comes and also build up an awareness of that union which we have in Christ. This happens as we sing and give praise to God, as we reflect on his word to us and as we pray. Services create a space where we can expect to encounter both the encouragement and the challenge of God's love. The 8.30am and 6pm evening services are usually more reflective than the 10.30am services, which we want to be particularly accessible to newcomers (and at which we often use a large screen onto which we project words and pictures, which many, especially visitors find helpful).

The Vicar and Reader lead and preach at our various services. The Pastoral Assistants and Churchwardens, help in various ways, eg assisting with the chalice at Holy Communion. Occasionally there are guest speakers. Not to be confused with the authorised "Readers", members of the congregation sometimes help in the reading aloud from the Bible in the services. Anyone who would be willing to organise a rota for these is asked to speak to the Vicar. The wheels of the services are of course oiled by many, including the choir, musicians, the coffee team and "sidespeople", who greet the congregation and give out books. All these (and other) contributions are necessary for our services to work as they do; it is significant example of our teamwork. During the year the normal pattern of services was as follows. (Services are of a contemporary format, officially "Common Worship", unless they are indicated as services from the Book of Common Prayer (1662) with abbreviation BCP):

8.30am BCP Holy Communion - 2nd & 4th Sundays

10.30am Morning Service

Morning Prayer - 1st Sundays
All-Age & Parade - 2nd Sundays
Holy Communion - 3rd Sundays
Open House - 4th Sundays
Songs of Praise - 5th Sundays

6pm Evening Service

BCP Holy Communion - 1st Sundays - with prayer for wholeness and healing
Evening Prayer - 2nd Sundays
Tea with the Vicar - 3rd Sundays (an informal event and service in the parish hall starting at 5pm)
BCP Evening Prayer - 4th Sundays
Holy Communion - 5th Sundays

NB1. Baptisms are often planned on alternate 1st Sunday Mornings.

NB2. The pattern can change especially around festivals with details in magazine, weekly notice sheet and web site.

NB3. The village Facebook sites, **Chalk People and Opinions** - <https://www.facebook.com/groups/1730024447212622/> and **Chalk (Gravesend) - Past and Present** & the telephone line **01474 626090** all have short weekly service.

Weekday Worship and Major Festivals (when possible – see preface for Covid-19 effects)

As with Sunday, there are normally many opportunities for public worship. The main midweek service is Holy Communion (BCP) at 9.30am on Wednesdays in term time. This is celebrated in the Holloway Hall at the parish hall. We also conduct Holy Communion services on principal feast days, mostly at St Mary's. Major festivals have a series of services associated with them, again, mostly at St Mary's although we also have an informal service and event at the end of the Easter, Summer and Christmas terms in the parish hall. This service builds on our weekly *Take-a-Break* event which reaches out particularly to the elderly and unwaged. Details are given in the Calendar of Dates issued two or three times a year, in the monthly magazine, the weekly notice-sheet and posters etc.

The Occasional Offices: Baptisms, Weddings & Funerals (when possible – see preface for Covid-19 effects)

Normally baptisms take place in a main Sunday morning service using a Common Worship pattern. Janet Munson has helped co-ordinate Baptisms. Anyone who would like to explore issues concerning the Christian faith and particularly with a view to taking a step of faith such as Baptism or Confirmation is encouraged to speak to the Vicar. Services of Marriage and Services of Prayer and Dedication are normally a feature in and around summer. All couples undergoing their services at Chalk normally receive several hours of marriage preparation arranged by the Vicar. It is our practice to preach a short sermon about marriage and give a small gift to the couple during their service. This ministry is supported by the efforts of many folk and normally includes the choir, organists and bell ringers. The Vicar hopes that we will continue to work at helping baptism families and wedding couples to take an on-going interest in the life of the Church. Funerals have been conducted by the Vicar mostly at St Mary's and the new Thames View Crematorium. We continue to see the complete cross section of tragedy, pain and bravery in the face of loss. Our hearts and prayers go out to the many bereaved families whose lives we touch. The Vicar is thankful for all those who help in this ministry, not least our Pastoral Assistants. He is grateful too for Peter Bull's ministry as verger at weddings and funerals. The Vicar encourages everyone to pray for all those involved in these ministries as well as those to whom they minister.

Learning about the Bible and its Gospel Message & Developing Belief and Trust in God

Many of the activities associated with these topics normally take place during Sunday and weekday worship including the occasional offices. In addition, there are normally regular small group midweek meetings and special courses run at various times, eg during Lent which allow a focus on certain Bible books or topics in some depth in the context of discussion, fellowship and prayer. The Chalk Bible Challenge (CBC) focussing on a particular set of readings usually lasts about ten weeks. A printed set of notes for each week of the Challenge is published and is made available in various ways to allow for personal reflection and a development of Bible knowledge, prayerful reflection and trust. This year's CBC looked at readings from Mark and John.

Growing the Church Numerically: Electoral Roll & Numbers Attending or Visiting the Church's Premises

As at the Annual Parochial Church Meeting in October 2020 there were 131 people on the Church Electoral Roll. We estimate that normally well over 2,000 different people attend or visit the church premises annually. In addition to church members, there are often visitors to our services and large numbers attend events such as *Take-a-Break*, the Fête, Fair and the Bonfire events each year, all of which we host and run when pandemics etc allow.

Connections with the Community & reaching out across the age spectrum (when possible – see preface for Covid-19 effects)

Notable here is the weekly term time activity *Take-a-Break*. Essentially this is run by a dedicated group of church members and normally provides a weekly coffee morning open to the whole village in the parish hall. This regularly achieves attendances of approximately 80. The local community warden often joins us and it is clear that the event is a highlight of the week for the many, largely elderly and unwaged, folk who come. Three times a year there is normally a lunch held for the same group instead of the coffee morning. In the week following each lunch, in the lead up to Christmas, Easter and the summer break, we aim to hold an informal service of worship in the hall. These informal services attract most of the *Take-a-Break* regulars, many of whom are not church members.

Another group of note is called *Care Club*. This is normally run by church members in the barns on a monthly basis with support from PATHWAYS, part of Choice Support, a national charity supporting people with autism, learning difficulties and mental health needs. Our guests (about 12) remain the responsibility of the staff and volunteers of Pathways who come with them while members of the church provide a friendly atmosphere and refreshments and short time of worship. In December, *Care Club* usually takes the form of a carol service in church with many significant and moving contributions from the members with learning difficulties. A related activity is the weekly *PHAB* club aimed at a similar membership and indeed there is some overlap and joining together for the monthly *Care Club* and particularly the December Carol Service. *PHAB*, not a church group per se, is led by a church member and is supported by several church members. It uses the church grounds and woodland area for its summer barbecue.

Tea with the Vicar normally takes place in the parish hall on the third Sunday in a month. Starting at 5pm with a buffet tea (with chairs around small tables in a cafe style), the event continues with a short informal service at about 5.30pm and ends about 30 minutes later. This event has attracted a wide age group (of about 30 people) including families with children and some more mature folk who find the short late afternoon walk to and from the hall (in the centre of the village) an easier undertaking than the journey to and from church (beyond the edge of the main populated area of the village). In addition to the toddlers corner in church and *Young Church* (our Sunday provision for any children present in church over toddler age), we hope that the puppet ministry, *Loaves & Fishes*, led by Julie Garrod, will expand in various ways (eg with puppet-making for primary-school age children and older youngsters as part of the puppeteer team), and so help to engage youngsters across a wide range of ages. *Loaves and Fishes in the Forest* began in 2020 on 4th Sundays for children up to about 11 during church services.

When Covid-19 has not prevented it, the following is part of our normal offering: The Parish Hall provides excellent facilities and is available for groups to hire, eg the Chalk Village Pre-School Group, a separate charity in its own right. *Tea and Toast* is a weekly early morning event (Thursdays, 8.45am – 9.45pm) run by church members in the small room at the parish hall. This offers free refreshments and a simple snack to staff, parents, carers and children associated with the pre-school who use the back rooms at the parish hall. It seems to be very much appreciated by all concerned and has helped cement our relationship with the Pre-School. On the first Friday of most months a short service with hymns is held in the lounge of Mullender Court, a retirement housing complex in the parish, attended by several of the residents and usually led by the Vicar or Michael Munson. On most months approximately 50 homes are visited as part of a long-standing parish visiting scheme *You are Welcome*. This scheme aims to ensure that every home in the village is visited over an approximately three year cycle. It has been going since the mid-2000s and so every home has been visited at several times. On these occasions a free copy of the magazine is given and an invitation made to our services and events. In conjunction with *You are Welcome* and also following up on other pastoral contacts, many letters are usually written to people throughout the year inviting them to particular events and services. When it is possible to hold them, activities including the Village Fête, and the November bonfire and firework event are all greatly enjoyed. The latter event alone usually has between 1,000 - 2,000 people attending, the equivalent of up to about a third of the whole parish!

The Wider Community and the Wider Church Community

We have two lay representatives as well as clergy representation on the local Gravesend Deanery Synod. The Vicar is also a member of the Diocesan Synod which covers the whole of the Rochester Diocese of about 200 parishes. These Synods and the group Churches Together in Gravesham allow for a flow of information and a degree of co-ordination of activity between the churches. The PCC makes a significant financial donation called 'Parish Share' to the Diocese every year. The Diocese uses this, in part, to pay the clergy. Through our Vicar, we also provide a chaplaincy service both for the local Sea Cadet Corps which is based in the parish and also (with other chaplains of various denominations) for Kent Police. The Vicar helped bring the national church credit union (CMCU) into being during 2014 and was for several years its Vice-President until retiring from the CMCU Board in 2019. CMCU is helping individuals and churches to save and borrow at fair interest rates. The PCC has deposited some money in a CMCU savings account as it can offer a better return than the banks. The Vicar continues to help the national church through his trustee work as a member of the Church of England Pensions Board.

Charities, Missionary Work and Similar Organizations Supported

Other charities and similar organizations are being helped in various ways, eg by use of facilities and donations. The PCC commits to support local charities and the Hands of Compassion school in Zambia. A total of £3,531 (£5,975) was paid or reserved for all charities.

Buildings and Property

To facilitate our work with its pattern and programme of activities it is extremely important that we maintain and, where possible and appropriate, improve the fabric and facilities of all church buildings and property. The buildings and property essentially comprise, the Parish Church of St Mary the Virgin, Chalk, its churchyard and the adjacent land and buildings comprising the Barns, St Mary's Woodland and the car park off Church Lane and Chalk Parish Hall in Lower Higham Road. We have a long lease on the car park adjacent to the hall. (The larger scale aspects of maintaining the Vicarage are mostly undertaken by the Diocese, supported by parish share and other common resources, although contributions are sometimes made by the PCC and Vicar.) A quinquennial (ie five-yearly) report on the fabric of the parish church was completed in 2020. This was essentially very positive about the physical structure of the building, which is very gratifying in the light of all the work to the roof and tower in 2008. The next church quinquennial inspection building is due in 2025. A quinquennial inspection is due on the Vicarage.

Some details of this year's work on the Buildings etc: At various points in 2020 a Community Payback team was able to complete various jobs around the churchyard, barns and church (including reseating loose wooden blocks in the pews). The council continued to mow the churchyard, Duncan took care of the woodland, and Marion and Eric worked hard on the Garden of Remembrance and the flower bed by the church path. Fire extinguishers were checked and the lightning conductor tested. Some tiles were replaced on the church roof. Some minor modifications such as adding hand sanitizer dispensers were made to the Hall to make it Covid-secure. We are grateful for everyone's hard work. Steve Quinton has begun applying for various grants to help improve different aspects of the properties and to address ongoing maintenance highlighted in the latest church quinquennial inspection. Squirrel damage became an issue late in the year - some progress has now been made.

Financial Review

The year started well but by the end of March the first government lockdown to contain the spread of coronavirus was in place and social distancing began to be introduced. Many church services and hall activities stopped which impacted our finances in the second quarter and continued to the end of the year (and into 2021). With little opportunity to hire out our Parish Hall (only the Pre-School group allowed to meet) and no opportunity to receive donations at church via the plate our income was greatly reduced. Measures were put in place to try and cut expenditure and use our reserves such that by the end of the year we could avoid a deficit.

Many employers were entitled to the government's furlough scheme but as we have no payrolled staff we could not claim this support. However, income support did come from parishioners who responded to appeals for donations. To make up the remainder of lost income we had to make expenditure cuts to our 'Parish Offer' to Rochester Diocese (the scheme which supports Clergy stipends and Diocesan admin costs). By the end of the year, and with no prospect of things getting better, we managed financially on much reduced income and expenditure to match. The commentary below shows how much our unrestricted funds have been impacted this year. **The previous year's figures are shown in brackets.**

Total gross receipts of unrestricted funds was £75,998 (£118,331) of which £56,426 (£62,558) was from voluntary donations, £2,761 (£14,109) from fund raising activities and £16,463 (£41,326) from church activities such as weddings, funerals and hall lettings. Compared to the previous year (£118,331) income has decreased by 36%. Our Parish Hall remained closed for many months and generated income of £12,690 (£30,323) and after deducting running costs and depreciation a loss of £3,468 was incurred.

Despite limited numbers of people allowed to attend wedding and funerals, four couples were married in our church and fees from both weddings and funerals totalled £3,773 (£11,000). Net income from fund raising events was £2,525 (£9,000), the 100 Club small lottery generated most of this as all our major events, the Summer fete, Xmas Bazaar and Bonfire night, were cancelled this year. Total expenditure of £82,238 (£121,396) was spent from unrestricted funds to provide a Christian ministry at St. Mary's Chalk. Notable highlights are (i) our ministry initiative called 'Loaves and Fishes' was funded with £3,120 (£3,732) to supplement grant money to help with expenses. (ii) Our contribution of £35,945 (£56,334) towards clergy stipends, housing, training and pensions in our diocese decreased considerably. (iii) £852 was spent on Covid related items. At year-end the net movement of unrestricted funds was minus £6,240 (-£3,065).

Reserves Policy

It is PCC policy to try and maintain a balance of free reserves (net current assets) which equates to at least 3 months unrestricted payments. This is equivalent to £33,000. The balance of total free reserves is £67,633 and is made up of £21,704 set aside for church and hall repairs and organ fund (designated funds), £13,954 of restricted funds and £31,975 of unrestricted funds for regular expenditure. It is our policy to invest fund balances with the Churches Mutual Credit Union and the Diocesan Central Board of Finance.

Various Matters including Risk Assessments and the Future

We are required to consider the risks we face and have policies that address the risks so as to minimize the chances of them occurring or minimize the effect if they do occur. The greatest risks to the mission of the church lie in four main areas:

- a failure to grow the church by continually renewing the membership through evangelism and mission generally;
- a failure to attract or maintain and grow appropriately gifted leaders, lay and ordained;
- a failure to renew the physical and financial resources of the church;
- a failure to prevent reputational damage from poor decisions, scandals or tragedies of various kinds.

While all of these are important and have had some attention, the renewed vision process has led to a particular focus on the first of these issues. The policies of the PCC are explicitly aimed at avoiding such difficulties by growing the church numerically and spiritually, by training (including the use of Diocesan resources), by maintaining a high level of financial support to the Diocese, by good stewardship of financial and material resources, and by use of good procedures in practical matters. To this end, for example, the PCC insures church property, incorporates and arranges regular checks of fire extinguishers etc, adopts each year the Diocesan policies for the protection of children and vulnerable adults, including the requirement for Disclosure & Barring Service (DBS) checks (formerly known as CRB) for all relevant personnel. In addition, the PCC is reviewing information held on file, eg it has produced a Health & Safety document. Formal risk assessments of the fete and the fireworks event are made each year. The Vicar, Churchwardens, Treasurer, Hall Manager and PCC, as appropriate, routinely consider risks associated with our buildings and activities particularly when something new is planned or work envisaged but also when reviewing our normal operations. The general approach is to minimise risks (especially where a significant problem might result) and to put in place such mitigating factors that will reduce the impact of any adverse incident. A simple risk register is being worked on.

The Diocese, Diocesan Budget, Parish Share etc and the Future

The Diocese now indicates to each parish the figure that it feels is appropriate for the parish to contribute as 'Parish Share'. The formula is very complicated but is essentially related to the income of a parish, although when all the parishes of the Diocese are affected by reductions of income (eg because of a long-lasting pandemic), experience has shown that the amount requested seems unlikely to be reduced. Nevertheless, the parish share remains a gift to the Diocese that each parish decides upon or feels able to make. A separate payment towards stipend and associated costs is not requested. However, the element of the fees that comes into a parish for weddings and funerals (that previously was used to help in paying for the parish clergy in that particular parish) is now legally the property of the Diocese and so these fees are automatically passed on to the Diocese. Coupled with this, the Diocese itself remains responsible for paying the parish clergy. In order for the system to work sustainably, on average, the parishes need to pay into the Diocese in parish share etc, what the Diocese pays out in stipends etc. In reality, some poorer parishes will not be able to afford this, so other parishes are expected to pay more. While some level of subsidy will work, if the level becomes too high, even that will not be sustainable, and this is, in fact, the territory that the Diocese has been in for some time, ie the amount of money being asked for from the parishes as a total sum is not being met by the sum of the actual offers. This is reflected in the situation at Chalk; ie we can normally, including the fee income, cover the cost of our Vicar, but we cannot pay the full extra amount that the Diocese wants in order to help pay the shortfall from the poorer parishes who are not covering the cost of their clergy.

The Diocese continues to balance its books by the use of reserves and the sale of freehold property (and support from the Church Commissioners), a situation that cannot continue for ever. Nevertheless, this is at least fairly transparent and there is a stated aspiration that the books must be balanced in a more sustainable transparent way. Part of the way the Diocese has tried improve the situation is that clergy pay (technically "stipends") has been frozen or subject to below-inflation increases for some time. It has been the long-standing view of the Vicar that it is inevitable that the number of parish clergy in the Diocese will be cut over the coming years. (He believes that the numbers seem to be dropping by a few each year and over time this may amount to around 25 people or 15% over the last approximately dozen years. In our own Gravesend Deanery in 2020 we saw situations where four parishes (in three separate benefices) had all their clergy leave, but these three clergy were only replaced by one-and-half full-time posts.) This whole financing problem can only have been made worse by the Covid-19 crisis. It is quite likely therefore that at least a few more parishes will eventually lose the ministry of a vicar essentially focussed on the one parish and some more vicars will have to be the incumbent of more than one parish. The exact details of any clergy cuts will probably depend in large measure on how much money is offered by each of the parishes, how much money is spent by the Diocese, and on the discussions that will take place at an Archdeaconry level. There will be various parameters that will be taken into account, but clearly even if a given parish pays its way, the proximity of another parish with financial problems may 'force', if not the amalgamation of the parishes, then the sharing of clergy resources in some way.

There are various bridges that may have to be crossed when we come to them, but it has been the belief of the PCC that Chalk should, normally, continue to pay a level of parish share which (when combined with the fee income passed to the Diocese) covers at least the costs of the incumbent (as calculated by the Diocese). NB this is a lot more than is actually paid to the clergy as it includes National Insurance, pension contributions, training and administration costs. However, this has not been possible in 2020 due to the reduction in our income because of the pandemic (eg due to no Hall income for much of the year) as was signalled in last year's report.

As the financial realities become clearer as (we hope) the pandemic is left behind us, we will be able to reassess what is the appropriate level of parish share for us to make. Ideally, as far as possible and commensurate with meeting the local needs for mission and ministry, we would seek to increase our contribution, year by year, in a sustainable way. This is partly long-term self-interest, to ensure that the Diocese will always want to appoint a vicar for Chalk (because we are seen as a growing and lively parish church which is also able to contribute to the wider ministry of the Diocese), but also it seems right as a way of supporting poorer parishes. Significant factors in achieving this will be maximising our outreach and maximising our income potential, not least through the use of our properties.

While the Diocese of Rochester and the Deanery of Gravesend both have a part to play, the PCC feels that if this parish and the parishes generally rely too heavily on the contributions and strategies of the Deanery and Diocese, there will be failures of the church at the parish level. It is not so much about being self-sufficient (God willing we will always see that we have things to gain from, as well as contribute to, the wider church), but rather it is about developing a primary reliance on God, his Word and the talents and other resources he has given us. The PCC remains very grateful for the help received during 2017 from Bryn Hughes, a committed Christian and a skilled professional in the area of vision and strategy. This has already borne some fruit via the puppet ministry and in turn this has given us confidence to go on funding the puppet ministry and other activities, as well as helping us to maintain a resilience to withstand some of the financial pressures to which Covid-19 is subjecting us and the rest of society. We pray that further progress will be made in the coming years.

Approved, by the PCC on 11th May 2021 by email and signed on its behalf by the Vicar of Chalk, the Revd Nigel Bourne, Chairman of the Parochial Church Council.

St Mary the Virgin, Chalk

**Annual Report &
Financial Statements of the PCC
for the year to 31 December 2020**

Part Two

Financial Statements

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK

I report on the annual report and financial statements of the charity for the year ended 31 December 2020, which are set out in Part One and Part Two of this document.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

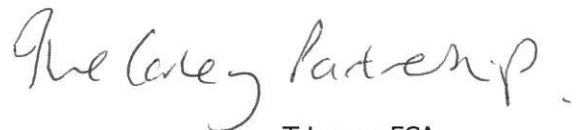
Independent Examiner's Statement

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 as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of the Act.

In my opinion there are 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.

St James's House
8 Overcliffe
Gravesend
Kent
DA11 0HJ



T Lawes FCA
The Carley Partnership

17th May 2021

**PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2020**

| | note | <u>Unrestricted funds</u> | <u>Restricted funds</u> | <u>Endowment funds</u> | <u>TOTAL 2020</u> | <u>TOTAL 2019</u> |
|---|-------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
| INCOME & ENDOWMENTS: | | | | | | |
| Donations and legacies | | | | | | |
| Voluntary income | 2a | 56,426 | 2,321 | 0 | 58,747 | 68,603 |
| Activities for generating funds | 2b | 2,761 | 259 | 0 | 3,020 | 14,272 |
| Income from investments | 2c | 348 | 0 | 0 | 348 | 338 |
| Church Activities | 2d | 16,463 | 1,114 | 0 | 17,577 | 47,625 |
| | | | | | | |
| TOTAL INCOME | | <u>75,998</u> | <u>3,694</u> | <u>0</u> | <u>79,692</u> | <u>130,838</u> |
| EXPENDITURE: | | | | | | |
| Church activities | 3a | 82,198 | 9,378 | 0 | 91,576 | 128,409 |
| Raising Funds | 3b | 40 | 1,550 | 0 | 1,590 | 11,736 |
| | | | | | | |
| TOTAL EXPENDITURE | | <u>82,238</u> | <u>10,928</u> | <u>0</u> | <u>93,166</u> | <u>140,145</u> |
| NET INCOMING/ (OUTGOING) RESOURCES | | (6,240) | (7,234) | 0 | (13,474) | (9,307) |
| GAINS AND (LOSSES) ON INVESTMENTS | | 0 | 0 | 395 | 395 | 906 |
| NET MOVEMENT OF FUNDS | | <u>(6,240)</u> | <u>(7,234)</u> | <u>395</u> | <u>(13,079)</u> | <u>(8,401)</u> |
| BALANCES BROUGHT FORWARD AS AT 1 JANUARY 2020 | | 577,347 | 175,058 | 5,751 | 758,156 | 766,557 |
| BALANCES CARRIED FORWARD 31 DECEMBER 2020 | | <u>571,107</u> | <u>167,824</u> | <u>6,146</u> | <u>745,077</u> | <u>758,156</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK**BALANCE SHEET AT 31 DECEMBER 2020**

| | Note | <u>2020</u> | <u>2019</u> |
|-------------------------------------|-----------|----------------|----------------|
| FIXED ASSETS | | | |
| Tangible fixed assets | 5 | 671,298 | 682,351 |
| Investment assets | 5b | 6,146 | 5,751 |
| | | <u>677,444</u> | <u>688,102</u> |
| CURRENT ASSETS | | | |
| Debtors | 8 | 22,580 | 12,913 |
| Short term deposits | | 17,727 | 15,666 |
| Prepayments | | 0 | 700 |
| Cash in hand | | 46,956 | 62,669 |
| | | <u>87,263</u> | <u>91,948</u> |
| SHORT TERM LIABILITIES: | | | |
| amounts due within 1 year | 9 | 19,630 | 21,894 |
| NET CURRENT ASSETS | | <u>67,633</u> | <u>70,054</u> |
| LONG TERM LIABILITIES | | | |
| amounts due within more than 1 year | 9a | <u>0</u> | <u>0</u> |
| NET ASSETS | | <u>745,077</u> | <u>758,156</u> |
| FUNDS | | | |
| | 6 | | |
| Unrestricted | | 571,107 | 577,347 |
| Restricted | | 167,824 | 175,058 |
| Endowment | | 6,146 | 5,751 |
| TOTAL EQUITY | | <u>745,077</u> | <u>758,156</u> |

Approved by the Parochial Church Council on 12th May 2021 and signed on its behalf by:



The Revd Nigel Bourne (Vicar & PCC Chairman)

**PAROCHIAL CHURCH COUNCIL ST MARYS THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL STATEMENTS
YEAR TO 31 DECEMBER 2020**

The PCC operates legally under the Parochial Church Council Powers Measure (1956) and the Church Representation rules (2011) as amended from time to time through General Synod. The principal address is The Vicarage, 2a Vicarage Lane, Chalk, Gravesend, Kent DA12 4TF.

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's and with the Regulations' 'true and fair view' provisions, also they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require 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 (2000) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 5 years) on a straight-line basis.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1,000.

Investments

Investments are quoted at market value as at 31 Dec 2020.

Short term deposits

These are cash holdings on deposit with CBF Church of England funds, at the bank or with CMCU (Churches Mutual Credit Union)

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Current Liabilities

Goods and services received by the year end but not yet invoiced or paid for are included in the accounts as accruals. Wedding deposits received in respect of the following year are deferred.

Cont....

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
- Funds raised by the fete, bazaars and similar events are accounted for gross.
- Sales of books and magazines from the church bookstall are accounted for gross.

Other income

- Rental income from the letting of the church premises is recognised when the rental is due.

Income from investments

- Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same year.

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

- Grants and donations are accounted for when paid over, or when award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

- The Parish Share contribution to Rochester Diocese made under the 'Offer' system is accounted for when paid. Any unpaid amount at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

Volunteers

- The accounts do not show the monetary value of volunteers who have assisted during the year.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves' as disclosed in the Trustees Report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2020

| 2 Note | INCOME & ENDOWMENTS | <u>Unrestricted</u> funds £ | <u>Restricted</u> funds £ | <u>Endowment</u> funds £ | <u>TOTAL</u> 2020 £ | <u>TOTAL</u> 2019 £ |
|-----------|--|-----------------------------------|---------------------------------|--------------------------------|---------------------------|---------------------------|
| | Voluntary income | | | | | |
| 2a | Planned giving: | | | | | |
| | Gift Aid donations | 37,750 | 0 | 0 | 37,750 | 37,840 |
| | Tax recoverable | 9,861 | 0 | 0 | 9,861 | 11,914 |
| | Collections (open plate) | 4,173 | 0 | 0 | 4,173 | 11,774 |
| | Grants | 0 | 1,000 | 0 | 1,000 | 3,881 |
| | Donations, appeals, etc. | 4,642 | 1,321 | 0 | 5,963 | 3,193 |
| | Legacies | | 0 | 0 | 0 | 0 |
| | | 56,426 | 2,321 | 0 | 58,747 | 68,603 |
| 2b | Activities for generating funds | | | | | |
| | Bookstall/Mag Adverts | 196 | 259 | 0 | 455 | 719 |
| | Summer Fete | 0 | 0 | 0 | 0 | 4,016 |
| | Firework Display | 0 | 0 | 0 | 0 | 4,997 |
| | Christmas Bazaar | 491 | 0 | 0 | 491 | 2,034 |
| | 100 Club | 1,734 | 0 | 0 | 1,734 | 1,568 |
| | Teas/Coffees | 145 | 0 | 0 | 145 | 869 |
| | Other | 195 | 0 | 0 | 195 | 70 |
| | | 2,761 | 259 | 0 | 3,020 | 14,272 |
| 2c | Income from Investments | | | | | |
| | Investment income | 0 | 0 | 0 | 0 | 0 |
| | Bank deposit interest | 348 | 0 | 0 | 348 | 338 |
| | Misc Income | 0 | 0 | 0 | 0 | 0 |
| | | 348 | 0 | 0 | 348 | 338 |
| 2d | Income from church activities | | | | | |
| 12 | Church hall lettings etc. | 12,690 | 0 | 0 | 12,690 | 30,323 |
| | Fees (Weddings & Funerals) | 3,773 | 0 | 0 | 3,773 | 11,003 |
| | Take-a-Break | 0 | 1,114 | 0 | 1,114 | 6,299 |
| | | 16,463 | 1,114 | 0 | 17,577 | 47,625 |
| | Total Income | 75,998 | 3,694 | 0 | 79,692 | 130,837 |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2020

| 3 EXPENDITURE Note | <u>Unrestricted</u> funds | <u>Restricted</u> funds | <u>Endowment</u> funds | <u>TOTAL</u> 2020 | <u>TOTAL</u> 2019 |
|--|------------------------------|----------------------------|---------------------------|----------------------|----------------------|
| 3a Church Activities | | | | | |
| Missionary and charitable giving Overseas | | | | | |
| Overseas relief and development agencies | 1,561 | 0 | 0 | 1,561 | 1,840 |
| Home missions and other societies | 1,970 | 971 | 0 | 2,941 | 5,377 |
| Ministry | | | 0 | | |
| Contribution to Rochester Diocese | 35,945 | 0 | 0 | 35,945 | 56,334 |
| Loaves & Fishes (puppet ministry) | 3,120 | 1,313 | 0 | 4,433 | 6,476 |
| Other costs | 314 | 0 | 0 | 314 | 1,520 |
| Church running costs & maintenance | 11,944 | 1,740 | 0 | 13,684 | 16,770 |
| Major repairs (tower & roof) | 0 | 0 | 0 | 0 | 0 |
| Expenditure on parish magazine and bookstall | 247 | 0 | 0 | 247 | 180 |
| Upkeep of other PCC property | 5,956 | 0 | 0 | 5,956 | 6,018 |
| Church hall running costs | 10,242 | 0 | 0 | 10,242 | 14,466 |
| Organists payments | 500 | 0 | 0 | 500 | 795 |
| Administration including professional fees | 2,482 | 422 | 0 | 2,904 | 2,081 |
| Printing and stationery | 1,108 | 0 | 0 | 1,108 | 4,815 |
| Depreciation on hall and church equipment | 6,119 | 4,932 | 0 | 11,051 | 11,047 |
| | 81,508 | 9,378 | 0 | 90,886 | 127,719 |
| Support Costs | | | | | |
| Independent Examiner's fee | 690 | 0 | 0 | 690 | 690 |
| | 82,198 | 9,378 | 0 | 91,576 | 128,409 |
| 3b Raising funds | | | | | |
| Christmas Bazaar | 4 | 0 | 0 | 4 | 557 |
| Firework Display | 0 | 0 | 0 | 0 | 3,747 |
| Summer Fete | 0 | 0 | 0 | 0 | 834 |
| Fund Generation - Other | 0 | 0 | 0 | 0 | 13 |
| Costs of stewardship campaign | 36 | 0 | 0 | 36 | 36 |
| Take-a-Break | 0 | 1,550 | 0 | 1,550 | 6,551 |
| | 40 | 1,550 | 0 | 1,590 | 11,736 |
| TOTAL RESOURCES EXPENDED | 82,238 | 10,928 | 0 | 93,166 | 140,145 |

4 STAFF & RELATED PARTY TRANSACTIONS

Vicar's stipend is paid by Rochester Diocesan Board of Finance

The PCC employs no paid staff.

Julie Garrod, a trustee, was paid consultancy fees of £3,120 for running the Loaves & Fishes program.

Nigel Bourne, PCC Chairman and trustee was reimbursed £1,473 for ministry expenses.

There are no related party transactions or payments to other trustees to report.

Aggregate donations by Trustees is £11,544

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2020

5 FIXED ASSETS FOR USE BY THE PCC

| 5a Tangible fixed assets | <u>Freehold land and buildings</u> | <u>Church equipment</u> | <u>Paintings/ Statue</u> | <u>TOTAL</u> |
|---------------------------------|--|-----------------------------|------------------------------|----------------|
| Actual/deemed costs | | | | |
| at 1 Jan 2020 | 799,518 | 38,785 | 1,100 | 839,403 |
| additions | 0 | 0 | 0 | 0 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2020 | <u>799,518</u> | <u>38,785</u> | <u>1,100</u> | <u>839,403</u> |
| Depreciation | | | | |
| at 1 January 2020 | 127,716 | 29,337 | 0 | 157,053 |
| charge for the year | 9,414 | 1,637 | 0 | 11,051 |
| Adjustment | | | | 1 |
| disposals | 0 | 0 | 0 | 0 |
| at 31 December 2020 | <u>137,130</u> | <u>30,974</u> | <u>0</u> | <u>168,105</u> |
| Net book value | | | | |
| at 31 December 2020 | <u>662,388</u> | <u>7,811</u> | <u>1,100</u> | <u>671,298</u> |
| at 1 January 2020 | <u>671,802</u> | <u>9,448</u> | <u>1,100</u> | <u>682,350</u> |

The freehold land and building comprise the land and buildings at the Parish Hall, Lower Higham Road, Chalk and the land adjacent to the Church comprising The Woodland, car park and two barns.

Depreciation is provided to write off the cost over the expected useful life of the assets, on a straight line basis, at the following annual rates.

| | |
|---|-------|
| Parish Hall | 1% |
| Parish Hall equipment | 5-10% |
| Church equipment | 20% |
| Church Barns | 3% |
| Land and paintings, etc. are not depreciated. | |

5b Investment fixed assets

Movements in the year

Market value

| | |
|--------------------------|--------------|
| at 1 January 2020 | 5,751 |
| revaluation gain or loss | 395 |
| at 31 December 2020 | <u>6,146</u> |

The holding at 31 December 2020 was 300 units in CBF Church of England Investment Fund for the maintenance of the chancel.

6 ANALYSIS OF NET ASSETS BY FUNDS

| | <u>unrestricted funds</u> | <u>restricted funds</u> | <u>endowment funds</u> | <u>TOTAL 2020</u> |
|-----------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|
| Fixed assets for Church use | 507,037 | 164,261 | | 671,298 |
| Investment fixed assets | | | 6,146 | 6,146 |
| Current assets | 69,745 | 17,517 | | 87,263 |
| Current liabilities | -5,676 | -13,954 | | -19,630 |
| | <u>571,107</u> | <u>167,824</u> | <u>6,146</u> | <u>745,077</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2020

| | <u>2020</u> | <u>2019</u> | | |
|---|-----------------|----------------|-----------------|-----------------|
| 7 Donations in kind | | | | |
| Volunteers contribute in many ways to support the church ministry. The following roles are carried out by volunteers - Church Warden, Organist, Hall Manager, Hall Secretary, Treasurer, Verger, Choir Master, Event Organisers, Church Cleaners, Bell ringers. | 0 | 0 | | |
| 8 Debtors | | | | |
| Gift Aid - HMRC | 21,411 | 10,000 | | |
| Hall rents | 1,169 | 1,903 | | |
| Accruals | 0 | 1,010 | | |
| | <u>22,580</u> | <u>12,913</u> | | |
| 9 Liabilities; amounts falling due within one year | | | | |
| Accruals | 3,885 | 10,349 | | |
| Creditors | 3,521 | 956 | | |
| Grant by KCC deposited with PCC for 'Chalk' village sign | 480 | 480 | | |
| Hall deposits | 40 | 60 | | |
| Hands of Compassion funds | 10,204 | 7,549 | | |
| Deferred income | 1,500 | 2,500 | | |
| | <u>19,630</u> | <u>21,894</u> | | |
| 9a Liabilities: amounts due within more than 1 year | | | | |
| Hall car park is leased at £220 per annum | | | | |
| 10 Designated funds | | | | |
| Within unrestricted funds are balances as provision for necessary repairs to the church hall and a similar repair fund for the fabric of the church. Transfers are made regularly to provide maintenance funds for the buildings. | | | | |
| | 31.12.19 | Xfer In | Xfer Out | 31.12.20 |
| | £ | £ | £ | £ |
| Hall repair fund <i>(Saved from general giving and to be used as and when repairs are required.)</i> | 9,856 | 850 | 0 | 10,706 |
| Church repair fund <i>(Saved from general giving and to be used to satisfy repairs noted in quinquennial survey.)</i> | 5,788 | 1,211 | 0 | 6,999 |
| Organ Fund <i>(Saved from general giving and to be used to replace electronic organ)</i> | 3,000 | 1,000 | 0 | 4,000 |
| Total | <u>18,644</u> | <u>3,061</u> | <u>0</u> | <u>21,705</u> |

PAROCHIAL CHURCH COUNCIL ST MARY THE VIRGIN CHALK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
31 DECEMBER 2020

11 Fund details

| Restricted funds / assets | As at 31.12.19 | | | | As at 31.12.20 |
|---|---------------------------|---------------|----------------|-------------|---------------------------|
| Purpose and Trust Law restriction. | | <u>Income</u> | <u>Expense</u> | <u>Xfer</u> | |
| • Village Hall asset: (<i>Rear Garden</i>) Provision of play area for pre-school. KCC grant | 4,705 | 0 | -420 | | 4,285 |
| • Village Hall asset: (<i>Air Con equipment</i>) Climate control. Donor restriction | 4,800 | 0 | -600 | | 4,200 |
| • Take a Break: (<i>A club affiliated to the church</i>) Community outreach project. Self funded. | 774 | 1,114 | -1,550 | | 338 |
| • Church Maintenance Fund: (<i>Fabric and contents improvement</i>) Church upkeep. Legacy restriction. | 1,119 | 0 | -1,119 | | 0 |
| • Fixed assets for Church use: (<i>Land, Barn buildings, Artworks</i>) | 157,600 | 0 | -3,000 | | 154,600 |
| • Roof & Tower: (<i>Flag fund + roof fund</i>) Repairs and Flag renewals: Appeal restriction. | 990 | 1,000 | -1,374 | | 616 |
| • Hall Car Park: (<i>maintenance</i>) Tree planting and maintenance. KCC grant restriction | 367 | 0 | 0 | | 367 |
| • C of E Children's Society Street collection appeal. Donor restriction | 0 | 971 | -971 | | 0 |
| • Organ Fund For replacing the organ in 2027. Appeal restriction. | 105 | 0 | 0 | | 105 |
| • Flowers Flower displays. Donor restricted | 229 | 0 | -159 | | 70 |
| • Chalk Booklet. Appeal restriction. To cover production cost | 163 | 259 | -422 | | 0 |
| • Events. Appeal restriction To cover production cost | 0 | 0 | 0 | | 0 |
| • Graveyard/Garden of Remembrance Donor restricted | 0 | 150 | | | 150 |
| • Hall Maintenance Donor restricted | 1,000 | 200 | | | 1,200 |
| • Mission & Ministry Fund Puppet ministry | 3,206 | 0 | -1,313 | | 1,893 |
| Totals | 175,058 | 3,694 | -10,928 | | 167,824 |

12 Hall Rents:

Comprise gross rents of £19,449 less subsidies of £6,759
(2019: £42,595 / £12,372)