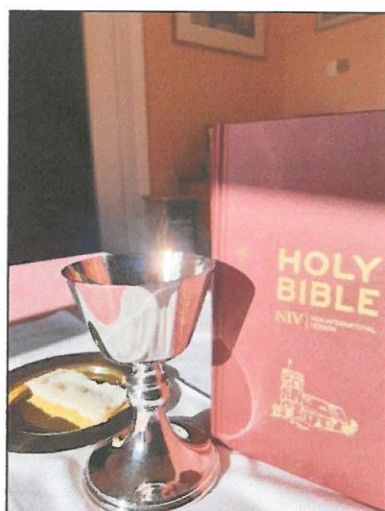




# Chalk Church

(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

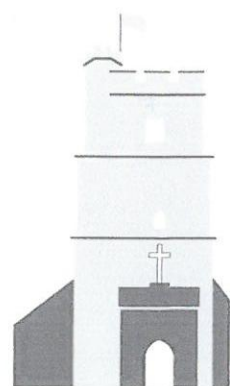


Chalk Church

*'Lifting High the Cross'*

Growing,  
Reaching Out  
& Stronger

in Christ by



Word Deed

# Contents

<b>Part One:</b>	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
<b>Part Two:</b>	Financial Statements (The Annual Accounts with explanatory notes and Independent Examiner's Report)

## Cover Photographs – Scenes from 2020

<b>Top:</b>	Local delivery of cake, a card and an evangelistic note for Christmas
<b>Middle:</b>	Remembering the promises of God and the dedication of NHS staff & Preparation for an internet service from the Vicarage during 'lockdown'
<b>Bottom:</b>	<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 4<sup>th</sup> 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.

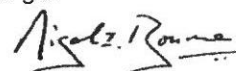
Hope came in other ways too. "Nightingale" hospitals were virtually guaranteeing that the NHS would not be overwhelmed. We were all inspired by Captain Tom Moore who in the approach to his 100<sup>th</sup> birthday began a fund-raising effort for NHS charities, eventually raising over £30 million, an 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 20<sup>th</sup> 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 4<sup>th</sup> 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 fête 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 11<sup>th</sup> 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.

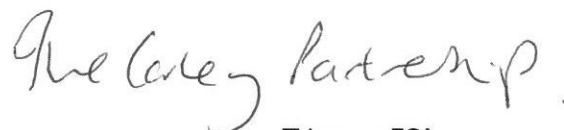
**Independent Examiner's Statement**

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**

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

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

	<b>Note</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
<b>FIXED ASSETS</b>			
Tangible fixed assets	<b>5</b>	671,298	682,351
Investment assets	<b>5b</b>	6,146	5,751
		<u>677,444</u>	<u>688,102</u>
<b>CURRENT ASSETS</b>			
Debtors	<b>8</b>	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>
<b>SHORT TERM LIABILITIES:</b>			
amounts due within 1 year	<b>9</b>	19,630	21,894
<b>NET CURRENT ASSETS</b>		<u>67,633</u>	<u>70,054</u>
<b>LONG TERM LIABILITIES</b>			
amounts due within more than 1 year	<b>9a</b>	<u>0</u>	<u>0</u>
<b>NET ASSETS</b>		<u>745,077</u>	<u>758,156</u>
<b>FUNDS</b>			
	<b>6</b>		
Unrestricted		571,107	577,347
Restricted		167,824	175,058
Endowment		6,146	5,751
<b>TOTAL EQUITY</b>		<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**

<b>2</b>	<b>INCOME &amp; ENDOWMENTS</b>	<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>2020</u>	<u>2019</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
	<b>Voluntary income</b>					
<b>2a</b>	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
		<b>56,426</b>	<b>2,321</b>	<b>0</b>	<b>58,747</b>	<b>68,603</b>
<b>2b</b>	<b>Activities for generating funds</b>					
	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
		<b>2,761</b>	<b>259</b>	<b>0</b>	<b>3,020</b>	<b>14,272</b>
<b>2c</b>	<b>Income from Investments</b>					
	Investment income	0	0	0	0	0
	Bank deposit interest	348	0	0	348	338
	Misc Income	0	0	0	0	0
		<b>348</b>	<b>0</b>	<b>0</b>	<b>348</b>	<b>338</b>
<b>2d</b>	<b>Income from church activities</b>					
<b>12</b>	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
		<b>16,463</b>	<b>1,114</b>	<b>0</b>	<b>17,577</b>	<b>47,625</b>
	<b>Total Income</b>	<b>75,998</b>	<b>3,694</b>	<b>0</b>	<b>79,692</b>	<b>130,837</b>

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

<b>3 EXPENDITURE</b>	<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>2020</u>	<u>2019</u>
<b>3a Church Activities</b>					
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
	<b>81,508</b>	<b>9,378</b>	<b>0</b>	<b>90,886</b>	<b>127,719</b>
<b>Support Costs</b>					
Independent Examiner's fee	690	0	0	690	690
	<b>82,198</b>	<b>9,378</b>	<b>0</b>	<b>91,576</b>	<b>128,409</b>
<b>3b Raising funds</b>					
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
	<b>40</b>	<b>1,550</b>	<b>0</b>	<b>1,590</b>	<b>11,736</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>82,238</b>	<b>10,928</b>	<b>0</b>	<b>93,166</b>	<b>140,145</b>

**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

<b>5a Tangible fixed assets</b>	<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	799,518	38,785	1,100	839,403
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	137,130	30,974	0	168,105
Net book value				
at 31 December 2020	662,388	7,811	1,100	671,298
at 1 January 2020	671,802	9,448	1,100	682,350

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	6,146

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
	571,107	167,824	6,146	745,077

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

	<u>2020</u>	<u>2019</u>		
<b>7 Donations in kind</b>				
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		
<b>8 Debtors</b>				
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>		
<b>9 Liabilities; amounts falling due within one year</b>				
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>		
<b>9a Liabilities: amounts due within more than 1 year</b>				
Hall car park is leased at £220 per annum				
<b>10 Designated funds</b>				
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.				
	<b>31.12.19</b>	<b>Xfer In</b>	<b>Xfer Out</b>	<b>31.12.20</b>
	£	£	£	£
Hall repair fund	9,856	850	0	10,706
<i>(Saved from general giving and to be used as and when repairs are required.)</i>				
Church repair fund	5,788	1,211	0	6,999
<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>	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**

<b>Restricted funds / assets</b>	<b>As at 31.12.19</b>			<b>As at 31.12.20</b>
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
<b>Totals</b>	<b>175,058</b>	<b>3,694</b>	<b>-10,928</b>	<b>167,824</b>

**12 Hall Rents:**

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