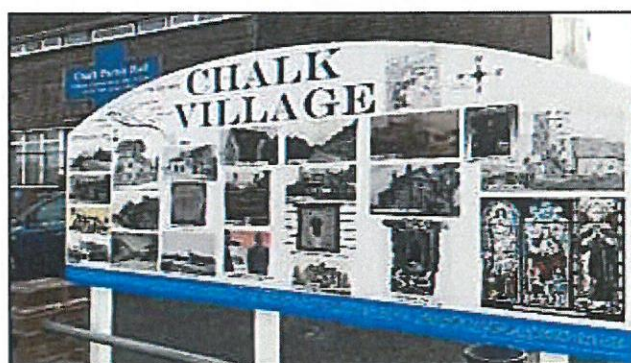
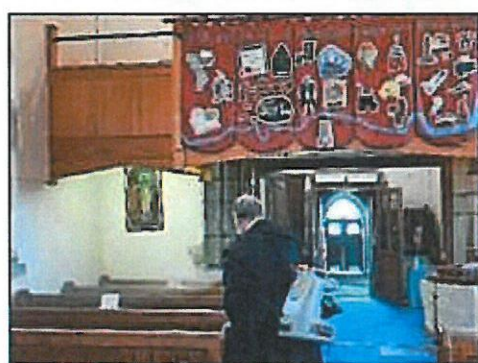
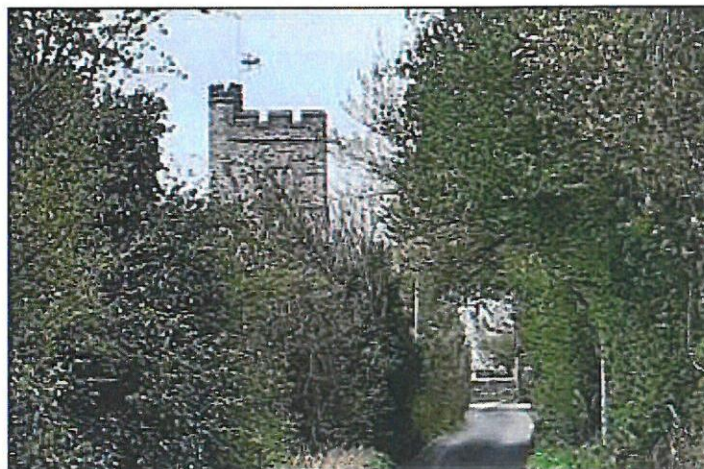




Chalk Church


(St Mary the Virgin, Chalk)

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



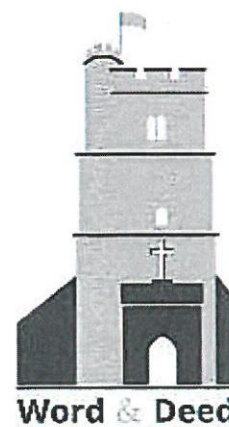
Annual Report & Financial Statements

for the year ended 31 December 2021

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

**Growing,
Reaching Out
& Stronger**

in Christ by



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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 vergers, 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.

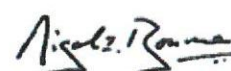
In conclusion, 2021 was another strange year and there is no doubt that these Covid years have been exceptionally difficult to navigate. I would like to thank every member of the church for prayers and support as we continue to discern and shape the new normal that keeps evolving, including our worship 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 May 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
		<u>19,544</u>	<u>19,630</u>
NET CURRENT ASSETS		84,339	67,633
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	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>2021</u>	<u>2020</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</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	<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>2021</u>	<u>2020</u>
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

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 2021	799,518	38,785	1,100	839,403
additions	0	0	0	0
disposals	0	0	0	0
at 31 December 2021	799,518	38,785	1,100	839,403
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	146,342	32,823	0	179,165
Net book value				
at 31 December 2021	653,177	5,962	1,100	660,238
at 1 January 2021	662,387	7,811	1,100	671,298

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	879
at 31 December 2021	7,025

The holding at 31 December 2021 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 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
	569,419	175,158	7,025	751,602

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
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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	167,824	20,897	-13,563	175,158

12 Hall Rents:

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