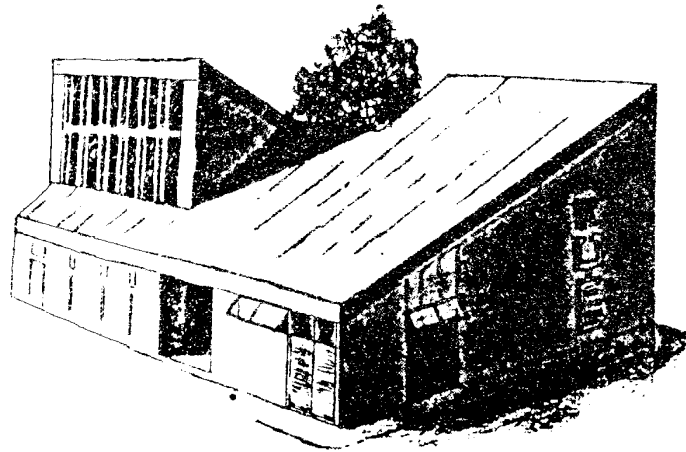
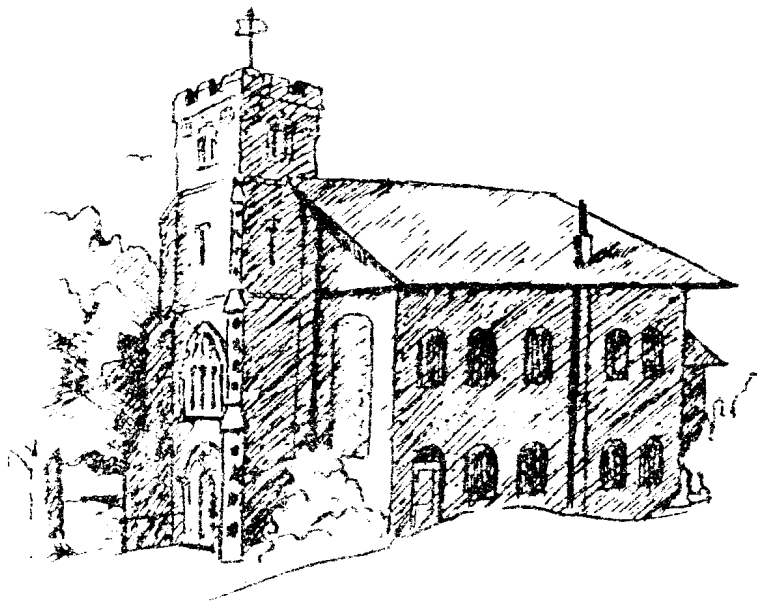


Parish of Rochester  
St Peter with St Margaret



**ANNUAL REPORT**  
**2023**



## Contents

Parish of Rochester Annual Report for 2023 - Introduction .....	3
Administrative Information .....	3
Aims, Objectives and Activities of the PCC.....	3
Structure, governance and management.....	4
PCC Members During 2023.....	4
Minutes of The Annual Meeting of Parishioners.....	5
Vicar's Report.....	6
Walsum Partnership .....	8
St Margaret at Troy Town CofE Primary (SMaTT) .....	8
Worship and Music .....	8
Curate's Report .....	8
Assistant Priest Report .....	9
Churchwarden's Report.....	9
PCC Secretary's Report .....	10
Treasurer's Report .....	11
Deanery Synod Representatives' Report.....	12
Safeguarding Report 2022.....	12
Safeguarding adults.....	13
Cluster Report .....	13
Pastoral Care .....	14
Electoral Roll Report for 2023.....	14
Buildings Report .....	14
Our Mission and Outreach Giving in 2023 .....	15
Caretaking Report .....	16
Gardening .....	16
Welcomers Report.....	17
Dementia groups .....	17
Dementia Friendly Worship .....	18
Eco Church .....	18
Refreshments after Services .....	18
Steeple Keepers Report .....	19
Bellringers Report.....	19
The Coffee Shop .....	20
Parish Buildings Development Group .....	20
Flowers at St Margarets and St Peters .....	20
Stewardship .....	21
Prayer Ministry .....	21
Servers Report .....	21
Social Report.....	22
IT Report .....	22
Web Stats!.....	23
Annual Report and Financial Statements.....	24
Independent Examiner's Report .....	34

## **Parish of Rochester Annual Report for 2023 - Introduction**

### **Administrative Information**

This report is for the Parochial Church Council of the Ecclesiastical Parish of Rochester (the PCC), registered with the Charity Commission as charity number 1132260. The PCC is a body corporate, and the governing documents of the PCC are the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules 2017. This report covers the period from 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023.

The Parish of Rochester is in the Church of England diocese of Rochester. The correspondence address is St Peter's Church Parish Centre, Delce Road, Rochester, ME1 2EH.

### **Aims, Objectives and Activities of the PCC**

The PCC is responsible for working with the incumbent, the Reverend Dr Joel Love, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of churches and other properties in the parish, which are currently:

- The St Peter's Church Parish Centre, Delce Road, Rochester
- St. Margaret's Church, St Margaret's Street, Rochester
- The Matthews Memorial Hall, Castle Avenue, Rochester
- A residential property at Hathaway Court, The Esplanade, Rochester

The PCC is committed to enabling as many people as possible to worship at our churches and to enjoy full participation in the parish community. The PCC, through its committees and groups, maintains an overview of worship throughout the parish and makes suggestions as to how our services can involve the social groups that live within our parish.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to deliver the responsibilities of the PCC in our parish community through, amongst other things:

- Worship and prayer
- Teaching and learning about God
- Provision of pastoral care for people living in the parish and those involved with the church
- Mission and outreach work to our community and beyond
- Working with other churches
- Working with other community organisations for the benefit of the local area

To facilitate this work, it is important that we maintain the fabric of the buildings listed above. Please see all detailed reports in this annual report for information on how our activities are planned, managed and carried out.

## **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. At the Parish of Rochester, the PCC consists of the incumbent (the vicar), an ordinand, a Licenced Lay Minister, the two churchwardens elected at the Annual Meeting of Parishioners, and two Deanery Synod representatives and nine ordinary members elected at the Annual Parochial Church Meeting. Three deputy churchwardens, and honorary treasurer and an honorary secretary are appointed by the PCC and may be co-opted to the PCC if they are not already elected members.

All those who attend our services or are otherwise involved in the life of the church are encouraged to register on the electoral roll.

### **PCC Members During 2023**

#### Ex Officio Members (throughout 2023 unless otherwise noted)

The Reverend Dr Joel Love (Vicar)

The Reverend Mark Ball (Associate Priest)

The Reverend Ruth Teruel-Pyrke (Curate)

Mr Douglas Seth-Smith (Churchwarden)

Mrs Julia Hawkins (Deanery Synod Representative)

Mr Michael O'Connor (Deanery Synod Representative)

#### Honorary Treasurer

Michael O'Connor

#### Elected Members serving until April 2023

Mr David Porter

Mrs. Bonnie Chandler

Mr. Stuart Pearson (Deputy Churchwarden)

Mr. John Portman (Deputy Churchwarden)

#### Elected Members serving throughout 2023

Mr Aidan Dooley

Mrs Pam Moss (Deputy Churchwarden)

Mr David Porter

Mrs. Joy Wilson

Mrs Monica Aldridge

#### Elected Members serving from April 2023

Mr Peter Cornell (Deputy Churchwarden)

Mrs Nicola Timlick

Mr. Gary Ward

Mrs. Angela Cornell

## Minutes of The Annual Meeting of Parishioners Held at St Peter's Church on May 7<sup>th</sup> 2023

## Election of Officers

Churchwardens (Charity Trustees) for one year only

1. Douglas Seth Smith Proposed by Jayne Pearson  
Seconded by Pam Moss

Carried unanimously.

Peter Cornell was given a gift for being Churchwarden for seven years. There is still a vacancy for a second churchwarden.

## Minutes of the Annual Parochial Church Meeting Held at St Peter's Church on Sunday 7<sup>th</sup> May 2023

- 1. Apologies:** Pam Moss, Alan Moss, Kevin Russell, Gordon Millar, Kevin Holloway, Jacqui Ravenhill, Margaret Narborough, Mark Pearce, Mary Pearce, Bonnie Chandler, Gary Ward, Lindsay Ward, Mary Jeffreys, Stuart Pearson, Julia Hawkins, Miriam Dooley, Aidan Dooley.
- Present:** Michael O'Connor, John Portman, Sheila Porter, David Porter, Martin Bament, Angela Cornell, Jayne Vousden, Irene Ewles, Rachel Pearce, Joy Wilson, Catherine Oyeniran, Christine Seth Smith, Ruth Teruel Pyrke, Jayne Pearson, Nicola Timlick, Douglas Seth Smith, Peter Cornell, Rev Joel Love (Chair) and Monica Aldridge.

- ## 2. Minutes of previous APCM

The minutes were agreed as a true record. Proposed by Nicky Timlick, Seconded by David Porter.

- 3. Matters Arising:** None

- #### 4. Election of PCC Members

- |                  |                           |                                |
|------------------|---------------------------|--------------------------------|
| 1. Pam Moss      | Proposed by Jayne Pearson | Seconded by Pat Price          |
| 2. Gary Ward     | Proposed by Jayne Pearson | Seconded by Douglas Seth-Smith |
| 3. Angie Cornell | Proposed by Jayne Pearson | Seconded by Pam Moss           |
| 4. Peter Cornell | Proposed by Pam Moss      | Seconded by Jayne Pearson      |
| 5. Nicky Timlick | Proposed by Pam Moss      | Seconded by Jayne Pearson      |

Carried unanimously. Those stepping down were thanked and flowers were given to John Portman and Stuart Pearson.

- ## 5. Election of Deanery Synod members for three years

1. Michael O'Connor Proposed by Jayne Pearson Seconded by Pam Moss  
2. Julia Hawkins Proposed by Jayne Pearson Seconded by Monica Aldridge  
Carried unanimously.

- ## 6. Appointment of an Independent Examiner.

Michael O'Connor proposed that Rob Trice continue, seconded by Nicky Timlick. Carried unanimously.

- ## 7. Reports

All reports except one were handed in on time again. There were no queries.

- 8. A.O.B.**

We prayed for the cluster and for Rev Helen Burn as she leaves St Justus to move to another parish.

- 9. Date of next meeting** – tba, probably April or May 2024.

**We ended with The Grace** after a 19-minute meeting.

## Vicar's Report

The headline is that our church is now looking younger and more diverse than it has for many years. In 2023, there were 11 baptisms and one thanksgiving for the birth of a child. We also welcomed four children for their first communions. Six people from our parish were confirmed. There was a wedding and a renewal of vows. We also had eight funerals and three memorial services, including services for Chris Harlow and Revd Jacqui Henry. In October we had a special service to celebrate 50 years of the St Peter's building where Archdeacon Andy Wooding Jones preached, followed by a lunch.

Focussing on the spiritual life of our Church, we had the 'Encounters' sermon series during Lent and Holy Week. We followed this up in the summer with a 'Tough Topics' series that included midweek discussion groups online. There are also two bible study groups meeting at the moment, looking at the Bible Course produced by the Bible Society. Julia Hawkins continues to order daily reading notes from the Bible Reading Fellowship. Revd Mark Ball led an introduction to Christian meditation and our theme for Good Friday was 'instruments of the passion'. Several people spoke to Joel about their prayer life throughout the course of the year, and prayer series is planned for Lent 2024.

As we continue to serve our community, we made several food bank referrals and individual requests for funding through Acts 435. We were also able to use a number of private donations to help local people with their food and heating costs. See the Mission & Outreach section of this Annual Report for more information on our fundraising for other causes and charities. Tuesday Coffee Shop and our Dementia friendly activities are described in other parts of this Annual Report. The Pastoral care group continued to meet throughout 2023. Some of the issues people are struggling with include physical and mental health, mobility and social isolation, alcohol and drug abuse, relationship breakdowns, debt, loss, and bereavement. On Safeguarding Sunday, we highlighted the importance of safeguarding and risk assessments for all of us (see the Safeguarding Report).

One new initiative in 2023 was 'Pints of View', held quarterly at the Man of Kent pub. Between 20 and 30 people attend these events: some are Church people, and some are not. There are also people who follow other religious traditions. The open format allows for wide-ranging conversations about life and faith, which have proved very popular. Revd Mark Ball is also developing ideas for a High Street Chaplaincy to help us engage more deeply with our community. Mark is also involved at the new Riverside School and in the riverside development, where he lives.

As we become more aware of the natural world around us (see the Eco Church Report, below), a local mushroom expert helped us to identify a rare 'Dryad's saddle' in one of the trees outside St Peter's. Work was carried out on the roof of St Margaret's, and we received some section 106 money for a new cooker and dishwasher at the Parish Centre. We also took the decision to replace the paper hand towels in the ladies' toilets with an electric hand dryer, which will have a smaller environmental impact. Plans for the wider redevelopment of the St Peter's site (and sale of the Matthew's Memorial Hall) were on hold during 2023 but should soon be restarted. Members of our congregation also took part in the sponsored Ride & Stride for the Friends of Kent Churches in September.

This year the ministry team of 3 clergy and 3 licensed lay ministers from Borstal and Rochester parishes met regularly to pray and plan for the spiritual, pastoral, and missional aspects of our life together. Clergy and LLMs shared ministry across the parishes of the Cluster, and we are grateful for the support we received from other local clergy with permission to officiate, including the Revd Pam Alexander, Revd Canon Sue Brewer, Revd Alan Le Grys, Revd Mike Hayes, Revd Stephen Padfield, and Revd Canon Neil Thompson. We are also thankful for the support we received from Archdeacon Andy Wooding Jones and from Bishops court, especially after Ruth's diagnosis in October.

During 2023, Joel completed the Ignatian Enrichment training that will enable him to offer the Spiritual Exercises of St Ignatius of Loyola on retreats, quiet days, and in daily life. Joel continues to teach on the Spiritual Accompaniment course and sees 7 people for spiritual direction. He uses these skills in the parish through preaching, worship, study groups, and one-on-one conversations. Joel also had chapters published in several books in 2023. He has kept up with his running and you can follow him on Strava to

keep track of his runs around the parish. Joel also had sabbatical leave at the end of the year, which included some time in Germany with Pastor Austen Brandt and his Phoenix eV charity, doing some Anti-Racism Training. This was very eye-opening about how enmeshed we all are in racist ways of thinking. Joel feels that he still has a lot to learn in this area as we seek to be an Inclusive Church.

December 2023 saw the Prayers of Love and Faith commended for use in Church by the House of Bishops. These are prayers for blessing for people in same-sex relationships. Although the Bishops were very clear that this does not represent a change to the Church of England's teaching on marriage, the Prayers of Love and Faith have nevertheless proved very controversial. Joel has been part of the debates about this on General Synod and Diocesan Synod. He also has a chaplaincy role within Rochester Diocese that includes addressing deanery synods and PCCs, supporting people who are struggling with the Living in Love and Faith process for whatever reason, and organising quiet days for LGBT+ clergy and lay ministers. Joel also provides addressing bias training on sexuality within the diocese. Members of our congregation regularly attended A Seat at the Table in Rochester Cathedral, and several were also present at Medway Pride in August 2023.

Right now, we have an ordinand on placement with us, and another member of our congregation on the Hearing & Speaking God's Word course. We have also sent people from our Church to 'It's your Calling' events to explore their vocations. Several lay people have preached in our churches this year, with more set to join them in 2024. Joel continues to support lay and clergy formation for the diocese and has led a couple of quiet days at the St Benedict Centre in 2023. If you would like to explore how God may be calling you to serve, please have a conversation with Joel or Mark.

The Friends of the Parish organised a performance of Tom Crean and a big band concert this year. Living Breath theatre company also rented St Margaret's for a production of their play about John Newton. It is good to see our Churches used for cultural and community events.

Within the Rochester Mission Cluster, we said goodbye to both Revd Dr Helen Burn and Revd Adam Pyrke from St Justus. Joel has been helping out with Eucharists and baptisms at St Justus, as well as supporting several people there who are exploring their vocations. With the departure of Helen Burn, Joel has been called into the Wisdom Hospice more frequently to pray with and anoint people.

Dementia-friendly worship continues on the second Tuesday of every month at St Justus, led by Anna Chaplains, Anna Friends, LLMs, and clergy from all of the Cluster Churches in turn. Many volunteers support this ministry.

In May of 2023, members of St Justus, St Matthew's, and Rochester parish made a Rogationtide walk between the churches of the Cluster, stopping at a couple of local pubs on the way. Also new for 2023 was a sustainable flower festival at St Justus.

In addition to A Seat at the Table, Joel occasionally helps at other services in the Cathedral, including for the Kings School. Joel also celebrates a midweek Eucharist at the French Hospital in the High Street once or twice a month.

In terms of our ecumenical and interfaith relations, Joel was appointed Mayor's chaplain in May 2023, and has been working with members of Medway Inter Faith Action (MIFA) on the prayers for our local councillors' meetings. In September, St Margaret's hosted the first hybrid MIFA meeting since before the Coronavirus pandemic. Joel spoke about Inclusive Church and there was a great conversation afterwards.

Rochester Baptist Church appointed a new pastor in 2023, with whom Joel has been building links. Sadly, Borstal Baptist Church closed its doors after a final service on Christmas Eve. Churches Together in Medway held prayer meetings for Church leaders, as well as their annual 'Saints Alive' celebration and Carol Service.

Among the many volunteers who make possible all of the things you will read about in this report, it is worth singling out our Churchwarden Douglas Seth-Smith and the deputy wardens who help him. We will

be looking to appoint a second Churchwarden at the APCM in 2024. Please speak to Joel or Douglas if you want to know more about this role.

Finally, it is very important to thank our Parish Administrator Jayne Pearson, without whom none of this would have happened. In addition to bookings, service rotas, and service sheets, Jayne keeps an eye on our communications, buildings, gardens, and finances. She is a first point of call for people in pastoral distress, volunteers her time as a verger at funeral services, and is a welcomer at the 9 o'clock Communion service every week. She does all of this with a smile and a friendly and positive attitude.

### **Walsum Partnership**

A dozen guests from our German link parish came to Rochester for the May bank holiday weekend in 2023 – their first such visit since 2017. Representatives from Walsum also attended the funeral of Chris Harlow (in February 2023) and the Thanksgiving service for the 50<sup>th</sup> anniversary of the dedication of the Parish Centre (October 2023).

Members of our parish are invited for a return visit to Walsum from Friday 23 August to Monday 26 August 2024.

### **St Margaret at Troy Town CofE Primary (SMaTT)**

Joel continues to lead collective worship in school, as well as sitting on the Local Governing Body. Joel and Ruth worked with the headteacher to produce a Pentecost themed day to help the children engage with questions of faith and inclusion.

### **Worship and Music**

There were new liturgies this year for Palm Sunday and the Animal Service. All-age worship is now embedded at St Peter's on the first Sunday of each month. These services alternate between a Eucharist one month and a Service of the Word the next. Music is chosen and played by a worship group of instrumentalists and singers.

To celebrate our diversity, we asked members of our congregation with West African and Caribbean heritage to suggest music and readings for a special service in Black History Month.

We are grateful for the 13+ years that Mary Jeffreys gave as a volunteer, leading the choir and choosing music for our worship. We now have a worship planning group that meets once a month to choose hymns. A huge thank you to them, and to the organists who play at our services.

The Carol Service in December 2023 was themed around 'being there' and featured poems from the perspective of all the people who were present for the birth of Jesus. Special music was provided by Andrew Linn and his daughters.

Rev. Dr Joel Love

### **Curate's Report**

Ruth organised a quiet day for our prayer volunteers at Aylesford Friary in February 2023. We were pleased to celebrate her ordination as a Priest in September and her first mass in October. Sadly, around the same time came her cancer diagnosis. Ruth is greatly encouraged by the outpouring of love and support she has received, and by all the offers of help. Many people have stepped in to cover her duties and to keep things going, including Family Time.



## **Assistant Priest Report**

2023 was my first full year in role as Assistant Priest across Rochester and Borstal Parishes.

I have settled into a good and mutually enriching balance between this ministry and the other half of my week with the Canary Wharf Multifaith Chaplaincy. Generally, it has been possible to keep Sunday, Wednesday, and Friday as my fixed days in the Parishes. It has also been possible, however, to be flexible and swap things around when required. Monday to Friday I am able to pray morning prayer online with the small group who commit to that – which sets me up well for the day, whether I am here or in London.

On Sundays I have been enjoying preaching, presiding, and leading with other team members across our two churches, and at St Matthews too. I have also valued working with the Family Time team at St Peter's and the Messy Church team at St Matthew's. Our Sunday engagement with youngsters and their families is a joy to be a part of.

That engagement extends beyond Sundays, of course. The opening of the new Riverside Primary School has been a highlight of the year. I go in to lead worship every Wednesday and then stay on afterwards to help in a different class each week, which helps build relationships with the staff and children.

I am also getting to know St Andrew's School and am with them for their regular services at St Margaret's.

A small number of baptisms and funerals has given me a good opportunity to come alongside members of our wider community looking to connect with the church in a meaningful way.

The idea of developing a chaplaincy-style outreach to the shops and businesses in the Parish is taking longer to form than I had hoped for. I am sure its time will come!

I have led an introductory course to Christian Meditation – a blessing to be able to share something important to me with members of our congregations.

In relation to the wider cluster, in partnership with Kent Workplace Mission, I have put things in place to be able to start offering a weekly chaplaincy session at BAE in St Justus' Parish. A member of St Justus' congregation (Alec Hollingdale) retired from that role two years or so ago and it is good to get it up and running again. I was there to lead their Carol Service at the end of the year – sat right in front of the band.

Thank you all for enabling me to be ministering here amongst you.

Rev. Mark Ball

## **Churchwarden's Report**

I would like to start by thanking you all, both congregation and local volunteers, who help to make our parish life so rich and varied. The many roles performed by so many different people make our church community thrive and grow through our love for God and one another. The amount of hard work, undertaken by many people, cannot be underestimated and I am deeply grateful to you all. As we go from strength to strength, post Covid, we are aware of God's grace and goodness.

We are very blessed to have Joel Love as our Vicar, ably supported by our part-time Associate Priest, Mark Ball and our Curate, Ruth Teruel-Pyrke (up to the time of her serious illness last autumn). We pray that God's healing love will uphold her through these difficult days, and we very much look forward to her return to parish life in due course. We were so pleased that Joel was as last able to have a well-deserved sabbatical in the autumn, and although this coincided with Ruth's unexpected absence, everyone 'pulled out the stops' to provide cover during this period. We are especially grateful to all the priests who stepped in to take services and preach, sometimes at short notice.

Livestreaming our Sunday morning worship each week has not been without its problems. However, it is a team effort with continuing improvements, and we always welcome new volunteers to help run this service for those unable to be with us in church.

We are blessed to have some fine organists who play for us on a rota basis including James Cross, Andrew Linn, Trevor Poulter and Christine Thomas. The refurbished organ at St Margaret's has been very much appreciated as a result.

However, we sometimes have to resort to CDs when no organist is available, but I am grateful to Christine Seth-Smith who often steps in at short notice on the digital piano, as this enables a better quality of worship for us all. She also frequently heads up the Music Group, and the singers and instrumentalists bring added joy to our monthly all-age services. If you have musical gifts to offer, please ask to join in.

Although we have lost several members of the congregation in the last year there has been a steady trickle of people coming through our doors. You are all very welcome! We strive to be inclusive and trust that the grace of God's love will permeate every part of our Church life and fellowship. If you have any ideas as to how we can further these aims, please let us know.

It is wonderful that our church family pulls together in so many different ways, so I thank you all once again for your role within it, especially my deputy churchwardens, Pam Moss and Peter Cornell.

Douglas Seth-Smith

## **PCC Secretary's Report**

All our PCC meetings are held on Zoom.

### **January**

Safeguarding and policies were approved. We are approaching different solicitors regarding the shattered glass in St Margaret's. We have a grant from Kent Community Foundation to set up Digital Inclusion for equipment and volunteers will be sought. We are getting quotes for carpeting over the grilles in the side aisles at St Margaret's. We have been entered into the Church Directory.

### **March**

It was agreed to buy a new video camera for St Peter's using a legacy. The new layout of furniture at St Peter's seems to be popular.

### **May**

It was agreed to update the photos of current people of responsibility in both churches. It was proposed that we get the Song Select service for when we do not have an organist. We had a successful visit from our Walsum partnership. Family time now starts at 10am and is integrated into the service on the first Sunday of the month.

### **July**

A grant has been given to help with summer trips run by Emma. Tech Savvy is coming together. As sermon series is planned to be followed by online study groups. The first Sunday in the month services will be alternated between eucharistic and non-eucharistic.

### **September**

Joel will be away on sabbatical from mid-October to mid-December, but a rota will be in place. Accounts were approved. We will be finding a new Independent Examiner following the retirement of Rob Trice. We still await a response from the diocese regarding a legacy. The sale of the Matthew Memorial Hall is still being looked into. A second working party was set up to clear the garden there.

### **November**

Ruth is continuing with her chemotherapy. A new cooker and dishwasher have been ordered for St Peter's. We have four volunteers for Tech Savvy and the first meeting had been held, with more planned. We will get quotes for new boilers at St Margaret's as both are very unreliable.

Monica Aldridge, PCC Secretary

## **Treasurer's Report**

Report for the Financial Year 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023.

### **Financial Review**

The cash balance on the general account at the beginning of the period was £11,786. Total receipts on unrestricted funds amounted to £96,027. This is up £20,609 from 2022 and is great news as it is slightly ahead of the pre-pandemic figure for 2019. Gift aid recovered accounted for £5,543 (down £54 from 2022, meaning that donations were rather less tax efficient in 2023). The freehold property at Hathaway Court, which the PCC lets to private tenants, provided a gross income of £13,821 over the year which is at the upper end of the range of expectation.

A total of £90,632 was spent from unrestricted funds to provide the Christian ministry in the parish, in all its forms. This included a parish offering to the diocese of £37,200, which provides for (amongst other things) stipends, housing and training for the clergy, and funding of diocesan activities (including a contribution to the national Anglican Church).

The cash balance on the general account at the end of the period was £18,734.

During 2023 the PCC received the Independent Examiner's management letter for 2022, and this contained no official reservations about the state or management of the parish finances. However, one concern was noted that the Rochester Diocesan Society and Board of Finance was not managing the Goodwin Legacy in a way that maximised the benefit to the parish.

### **Reserves Policy**

It is the PCC's policy to maintain a balance of unrestricted reserve funds which equates to at least nine months payments from all funds during a typical year, which is approximately £67,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The total value of the reserve fund on 31<sup>st</sup> December 2022 was a little over £58,166.

During the COVID-19 pandemic the reserve fund was depleted by approximately £5000 per year on average to fund the deficit created by the shortfall in income. As income has returned to pre-pandemic levels, we did not need to use reserves in 2024.

### **Conclusions**

The parish finances in 2023 have returned to a state similar to that before the pandemic, and our earlier hope has been justified. The overall deficit in 2022 has been replaced by a small surplus, which is very encouraging.

The PCC chose to set a deficit budget for 2023, to retain the employments of the parish's three part time staff and to increase the parish offer by 5% to help the Diocese of Rochester with its budgetary challenges.

We continue to be most grateful for all donations received, but particularly for regular giving by standing order and other regular giving schemes because this provides a firm basis for financial planning and offers the added benefit of gift-aid tax recovery for donors who pay UK tax. We also continue to be very grateful to the Friends of the Churches of St Margaret of Antioch & St Peter, and the Dorothy Knight Trust, who provide continuing support.

As we enter the new post-pandemic financial period, I urge everyone to consider making a regular donation, whether monthly or annually. We have a smaller number of regular donors than the number of people on the church electoral role, and whereas there is no connection between these things it would be great to see as many people who are able as possible making a regular donation to support the work of the parish.

The recovery we have hoped for and worked for is happening, and we look forward to continuing improvement in 2024 when we have many activities planned which not only raise vital funds but are also of themselves a part of the mission of the Church. If you are able, please support these events however you can, not just financially but with time, effort and ideas.

Michael O'Connor  
Honorary Treasurer  
20 April 2024

### **Deanery Synod Representatives' Report**

There were three ordinary meetings of the Rochester Deanery Synod in the 2023/2024 period. These were on

- Wednesday 19th July 2023 at St. Stephen's Church, Maidstone Road, Chatham.
- Wednesday 11th October 2023 at St. Matthew's Church, Borstal Street, Rochester.
- Thursday 1st February 2024 at St. David's Church, Newton Close, Lordswood.

July Deanery Synod:

- New Standing Committee lay representatives were elected, as was a new lay chair of Standing Committee.
- Rev Joel gave an update from General Synod Update on Living in Love and Faith and took some questions.
- There was a Diocesan Synod update.
- A short talk was then given with news from St Stephen's (the host for this meeting)
- The meeting closed with prayer.

October Deanery synod:

- Election of new lay chair of Standing Committee.
- Rev Joel has a short talk with news from St Matthew's (the host for this meeting).
- Next was a short bible study and time for reflection.
- After this Julia Burton-Jones gave in in-depth talks on the Anna Chaplaincy.

February Deanery synod:

- News from St David's
- Bible Study and Reflection
- A very interesting talk by Beatrice Musindi, Managing and Anglican Chaplain at HMP Rochester and Jenny Beaney from the Mothers' Union, about the work of the chaplaincy in the prison.

Michael O'Connor  
17 March 2024

### **Safeguarding Report 2022**

#### **Safeguarding Report**

Most people have completed their safeguarding courses and are up to date with refresher courses.

I try to send reminders to people in good time. There are sometimes difficulties about accessing the online courses but mainly people get there in the end.

All posters have been checked for accuracy and the PCC has adopted all the policies required. New safeguarding risk assessments have also been accepted – post COVID. Thanks are due to Mark who has helped us with the risk assessment process.

There have been one or two new volunteers who have been safely recruited or are in the process of being so.

Martin has ensured that all DBS checks for those who require them have been done which is really appreciated.

The work of safeguarding is ongoing and relies on us all to be vigilant and to educate ourselves by doing the courses. We must all know the procedures to take when there are problems.

I continue to work with the diocese and value their advice. I also try to attend most of the deanery safeguarding meetings.

Nicky Timlick

### **Safeguarding adults**

Churches and places of worship reflect society as a whole, and in these various environments children and adults come together to engage in the various activities which are taking place. Whilst it is important to ensure the protection of children in places of worship, it is equally important to ensure everyone connected with religious organisations are protected, but especially those who are deemed as being vulnerable. Faith organisations play a key role in applying safeguarding policies, but this is especially so in the context of the various services and functions our church/faith organisations play in the community. These can include Coffee shops for the community, working with the homeless and refugees, and social groups for older members etc. The onus should be on all of us to identify and protect those who may be seen as vulnerable for one reason or another. My current work commitments make it difficult to accommodate this particular safeguarding role and I have not been party to any of the safeguarding meetings which have taken place over the preceding year, this will therefore be my final report in the role.

K Holloway

### **Cluster Report**

The Cluster and Without Walls committees still meet every two months as an opportunity to discuss items of interest that have been happening in the three parishes, to advertise future events, to share ideas and to mutually support each other. Cluster wide events include Dementia activities, Lent courses (“Tough Topics” last year) and shared services.

Without Walls continues to raise money from various grant-giving bodies for specific projects and this has again allowed the ever-energetic Emma Gates to run two outings for underprivileged families to London and Margate. Emma has also instigated a new monthly “Swop Shop” with the support of St Matthew’s in the Cleave Warne Hall behind the church. This allows families to bring items that they no longer need and take away other items that they do! At the end of the afternoon very little is usually left to be disposed of, so this is a great opportunity to recycle and save money.

John Portman obtained significant funding during the year for the purchase of the large screen TV at St Peter’s and also for an upgraded tablet-based version of the “Silver Song Music Box” which is used to play songs and display words for use with those suffering from dementia.

Last year more than £2000 was raised to assist with a project we are now calling “Tech Savvy” which aims to encourage the take up and use of technology primarily among the elderly to help with the reduction of social isolation. This has now run several sessions with a number of enthusiastic volunteers, one of which is an ex-Head of IT at BAE! Plans are being made to expand the offering and to approach many more residential homes and relevant organisations across Medway in the coming months.

Without Walls would be keen to hear from anyone in the congregation that has an idea for a project, equipment etc that they would like to try to get funding for and we will do our best to help!

Gary Ward

### **Pastoral Care**

Another year passed and the Pastoral Care group continues to meet remotely on alternate months. This gives us a framework on which to provide pastoral care. Our aim is to support our congregation and those in our local community where required and possible. We support people to access health care, social care, and support with small financial issues. We support people spiritually and emotionally. We work with the Diocese, other churches and organisations and our Safeguarding team where necessary.

The Pastoral Care group is only “the tip of the iceberg”. Throughout our church we have people offering friendship and support, people who visit and meet up with others, people watching out for each other, and of course people praying for each other and at times taking home communion to those who find it difficult to get to church. It is teamwork, not only for the small group that meets every other month but for all the others, who without hesitation will give support where they can.

Angie Cornell

### **Electoral Roll Report for 2023**

As of the 31<sup>st</sup> of December 2023, there were 69 people on the Electoral Roll.

43 were resident in the Parish and 26 were non-resident.

Changes occur when people move into the Parish, get married, die, choose to worship elsewhere or move away.

It should be noted that every six years each parish is required to prepare a new electoral roll when those who habitually attend public worship in this Parish have to reapply to have their names entered onto the roll. This will be next year.

Jayne Pearson  
Parish Administrator

### **Buildings Report**

The Parish of Rochester is responsible for four buildings.

There are two churches, one hall and one dwelling.

St Peter's Church in Delce Road has recently had its 50th anniversary on its present site which is quite an achievement as the building was only designed to last 20 years or so! This year, unfortunately, we have had some minor vandalism to an external door there. We plan to improve the kitchen facilities as it is used for many bookings by other organisations, and we also plan to put in a more efficient heating controller.

St Margaret's Church, at the other end of the parish, has a long history (with a Norman tower and Victorian nave), and we are very fortunate to have such an important building on our parish records. The large, slate tiles on the roof which were blown off during storm Eunice last year have been replaced as an insurance claim. Another storm, Isha, blew off a large tile on the chancel roof and the water ingress has removed some plaster.

St Margaret's has two boilers which have outlived their service life after more than twenty years – one has failed completely and the other limps along with much tender loving care from Michael O'Connor! A modern church heating control has recently been installed which helps to heat the building more efficiently. We are in the process of applying for a faculty to upgrade the heating system itself.

We are pleased that both churches are used for worship and community events.

This year we are due for the quinquennial inspection of our two churches by the architect appointed from the Diocese. This will highlight any work needed to help maintain them in good order.

The Matthews Memorial Hall in Castle Avenue is not used at present - we are still awaiting details from the Diocese of Rochester as to whether we can go ahead with the sale of this building. Hopefully, we can action this in the near future.

The dwelling at Hathaway Court near the River Medway used to be a residence for a former curate but now has tenants. Recently a washing machine needed replacing which was arranged through the letting agents. The monthly rental income is used for the Parish of Rochester.

The Vicarage in which our Vicar resides is the responsibility of the Diocese of Rochester.

Although we have all these buildings it is important to remember that God's church is essentially the people who worship together in His name.

Douglas Seth-Smith

### Our Mission and Outreach Giving in 2023

Date	Event/Beneficiary	Donations
January	Knit, Stitch and Natter	£98.00 donated to the Wisdom Hospice
February	Flower Service	Flowers donated by the congregation and given to the sick, housebound, or anyone who needs cheering up
March	Knit, Stitch and Natter	£180.00 donated to the Wisdom Hospice
Lent	ShelterBox	£212.70 donated plus online donations
May	Christian Aid Week	£112.35 donated to Christian Aid
July	Knit, Stitch and Natter	£108.60 donated to the Wisdom Hospice
	Cream Tea	70 cream Teas given out
September	Knit, Stitch and Natter	£158.85 donated to the Wisdom Hospice
	Macmillan Coffee Morning	Coffee Shop and Yeoman House. £700.00 donated to Macmillan
	Ride and Stride	£390 donated to Friends of Kent Churches and the Parish of Rochester. 50/50
October	Harvest Festival	£139.00 donated in cash plus online Donations to Medway Foodbank
November	Knit, Stitch and Natter	£122.06 raised for the Wisdom Hospice
December	Toy Service	£100.00 donated in cash to The Children and Family Centre in Chatham, plus toys donated by St Andrews School. £115.00 in online donations to the All Saints Project
Christingle Service	£ 248.00 donated to the Children's Society	

Jayne Pearson  
Parish Administrator

## **Caretaking Report**

This year has seen an increase in hall hire and I believe that we are now back to pre-pandemic levels. There has certainly been an increase in occasional hirers at the weekend. Leading up to Christmas, we had very few weekends without a children's birthday party or a concert or a yoga workshop.

St Peter's Hall is in use every evening and most daytimes. However, we do have capacity to take on more hirers during the day.

During the Autumn, Derrick stepped back from Caretaking so locking up duties have been organised on a rota system between Peter, Douglas, Pam, Joel and myself and whoever is available at weekends to open up for occasional hirers.

It also meant that someone was needed to put out the rubbish – St Peter's has quite a lot, thanks to Messy Play. Fortunately, Dee, our cleaner stepped in and puts it out before 7am on Thursday mornings.

Not many people will know Dee as she starts work at 6am, but she has been the parish cleaner for around 13 years. She works 7 hours a week cleaning both churches and often going above and beyond her normal duties. For instance, cleaning the seat cushions on the chairs at St Margaret's, taking home dusters and tea towels to wash, clearing the wax from the carpet using an iron and brown paper, cleaning the fridge and oven. The list goes on. We are very lucky to have her!

Church buildings are a magnet for clutter and things that people think 'might come in handy' and often end up in a drawer never to be seen again. So, in 2022 we started to declutter cupboards, the garden, the lofts etc. This is ongoing, however special thanks to Douglas and his trusty 'Berlingo' for the numerous trips to the Tip!

Jayne Pearson  
Parish Administrator

## **Gardening**

Once again, a lot happened in the gardens in 2023; the front and back grass have been mown regularly thanks to Gordon and Stuart.

Jayne and I met every Tuesday at St Peter's to cut back the overgrown shrubs, clear the ivy from the fences and prune the roses. We have continued to tidy up Nigel's Memorial Garden and have planted more bulbs and shrubs. The result being a much tidier garden.

Monica and Susan planted a succulent in memory of the Reverend Jacquie Henry.

We also spread our 'talents' to St Margaret's where we pruned the roses in two beds. We cut back the overgrown tree between the south and west doors, which hung dangerously low over the path and were a safety hazard.

Jayne and I have very much enjoyed working together on the gardens. We were delighted to be joined by Angie when time allowed her.

We rested over the winter months and are looking forward to Spring when we renew our efforts for 2024.

Pat Price



## Welcomers Report

Our Welcomers have done a sterling job again this year and I am very grateful to all of them as we have welcomed more new people into church. It is lovely to meet and greet people as they come in and help them in any way that we can, and we all enjoy doing it. Having said that, we are still a bit thin on the ground and would love to have more people in our team so do have a word with me if you think it is something that you would like to do.

My thanks go to Mark Pearce, Derrick Solly, Joy Wilson and John Portman for all they have done over the last year.

Monica Aldridge  
Welcomer Co-ordinator

## Dementia groups

### Supporting older people and people living with Dementia.

The Parish of Rochester provides important services which support older people and those living with dementia, as well as their carers and supporters within our local community and further afield.

**The Rochester Dementia Café.** The Rochester Memory Café has been running since November 2015. It is held in the Parish Centre on the 4<sup>th</sup> Friday of each month.

The Café welcomes people living with dementia and their carers and is recognised in Medway as a valuable community service which is much appreciated. It is supported by Medical and Care professionals and is designated as a Dementia Drop-in Clinic in Medway. Users speak of their enjoyment when attending the Café and confirm that they gain much from it. It provides a friendly social occasion where both the person with dementia and the carer or friend can relax, exchange experiences and chat. Advice and information are available. We are fortunate in having a number of experienced and highly committed volunteers who welcome and support each person attending, as well as preparing and serving refreshments and helping them to be involved in a range of activities.

**The Rochester Carers Group.** The Carers Group is a service for all Carers. It is run in partnership with Carers First but regrettably they no longer attend the meetings. It is held in the morning of the 2<sup>nd</sup> Tuesday of each month within the Tuesday Coffee Shop. Information, guidance and support to the Carer. The idea is that the person being cared for can also be brought along to be looked after by a volunteer while the carer is in conversation. There is a need to relaunch and promote the service.

**Singing for the Memory Medway.** The group was first held in October 2018 and runs on the second Friday of each month. It is attended by over 24 people and numbers are increasing. We continue to use the blue folders with the words of songs but are now combining this with the use of the Music Box and the large monitor. It is also a social occasion with refreshments being served.

**Sing for your Life and the Silver Song Music Box.** The Rochester Cluster now has a new Music Box which is in the form of a Tablet with some 150 songs. It is currently only in use within the Singing Group but as volunteers become more confident and knowledgeable in operating the equipment it is the intention to offer a service to care homes and supported housing for older people in the local area.

**Dementia Friendly Gardening Group.** The gardening group for people living with dementia continues to be held every Friday morning in the gardens of Eastgate House, Rochester. It runs in partnership with the Adult Education Department which provides a gardening tutor who works with and advises participants. The group maintains the Dementia Sensory Garden but also work throughout the gardens of Eastgate House.

John Portman

## **Dementia Friendly Worship**

This service (each with a distinctive theme and special activity) continues to be held at St Justus Church on the second Tuesday of each month. Our Cluster churches work together to plan and deliver Dementia Friendly Worship on a three-monthly rota basis, and we support one another. However, since Helen Burn (Vicar) and Adam Pyrke (Curate) left St Justus early last year, the onus has fallen quite heavily on the Parish of Rochester and St Matthew's to lead in alternate months. Everyone has pulled together to plug the gaps with the exception of last July and August when it was decided that we take a short break. In due course, when a new incumbent takes over at St Justus, we hope to return to our original three-monthly cycle.

Three local care homes have regularly attended these services encouraged by my monthly phone calls. Recently, however, their attendance has dropped a little through being short staffed, the minibus not working/or not having a driver, or double booking with other events on the day! The Activity Co-ordinators are still keen to come and bring the residents so we shall hope for greater attendance this year. Meanwhile, we have some wonderful stalwarts from our congregation and St Matthew's who continue to come regularly and make it all worthwhile. We are very fortunate to have a team of kind volunteers who serve refreshments and help with welcoming our older friends. The hymns are very well accompanied by a musician who is living with dementia and sometimes we are even treated to some jazz during the tea and cakes afterwards!

Christine Seth-Smith  
(Anna Chaplain)

## **Eco Church**

After a serious accident in January 2023, I did not feel able to be as active in heading up Eco Church as in previous years. The Wildflower Meadow at St Margaret's continues to evolve, with additional 'bee friendly' plants from an enthusiastic member of the local community, for which we are grateful. Last summer we were excited to discover one or two Pyramidal orchids in the meadow which enjoy well drained chalky soil. Perhaps we shall have some more surprises this year!

Having been granted the Eco Church Bronze Award at both St Peter's and St Margaret's churches, I feel it is very important that we make sure that the tea and coffee we drink (mainly after our Sunday services and at Coffee Shop) are Fairtrade products. These can be bought at our local Co-op for convenience but, of course, larger supermarkets also sell them. By using Fairtrade tea and coffee we are supporting local farmers in developing countries so that they receive a fair wage, and the big conglomerates are not cornering the market at the expense of small traders.

In addition to this, we have recently introduced Fairtrade ground coffee at both churches (made in cafetières) which have proved very popular with many members of the congregation. However, Fairtrade instant coffee, plus decaf tea and coffee, are still available for those who prefer this.

My grateful thanks to all the wonderful tea and coffee makers for their hard work in the kitchen!

Christine Seth-Smith

## **Refreshments after Services**

Refreshments after services is a very important part of our church social life and my thanks again go to Joy Wilson, Angie Cornell, and Bonnie Chandler for helping me with this. My thanks also to those who often come in and help with the washing up – Catherine, Betty and Sheila. If you do have time to stay for a while after the service you are very welcome to tea, coffee and biscuits (and sometimes cake) over a natter.

Monica Aldridge

## **Steeple Keepers Report**

The bells continue to be kept in good order and the only maintenance issue was that one of the ropes started to fray at the lower junction of the synthetic and hemp rope.

This was remedied by replacing the rope with a spare one. Phil Brown kindly respliced the junction and so we are back to normal. At the AGM we agreed to get a quote for two replacement ropes to ensure we have a good supply of ropes available.

For the coronation of Charles III in May 2023, our bells were rung (muffled) at St Margaret's, just before the service in Westminster Abbey.

The heavy rain in the autumn started to weep down the spiral staircase in the tower at St Margaret's. The cause was a build-up of silt from the atmosphere on the top tower roof causing an overspill of rain down the weathervane support post. Removing the silt fixed this problem.

There has been a request for a camera to be placed in the bell chamber looking down on the bells from above, which could be shown on a monitor as the congregation enters the church for services. We are looking into this matter which could also help with new ringers learning bell handling.

Douglas Seth-Smith

## **Bellringers Report**

St Margaret's bellringers have continued to ring regularly on practice nights and for Sunday service at St Margaret's throughout the year. Practice nights are well attended, and we regularly have between 12 and 16 ringers comprised of St Margaret's home band plus ringers from Higham, Cuxton, Frindsbury and Rochester Cathedral. This year we have welcomed Geoff Morrad (tower captain of Frindsbury All Saints) and Heather, a new learner from that tower to practice nights on a regular basis. We have also gained a couple of new St Margaret's ringers, Rob and Andrew. Rob has progressed well with bell handling, ringing up and down, and with learning call changes, leading and tenoring. He has completed safeguarding and was voted in as a member of the tower at our November AGM. Andrew is a newer recruit and is currently learning bell handling under the guidance of our trainers.

On practice nights we focus on bell handling for our new ringers and call changes, plain hunt, Bob and Grandsire Doubles for more advanced ringers. As attendance has grown this year, we often have enough competent ringers to attempt triples methods. Derna and Phil continue to support practices, teaching new learners and wedding ringing at Higham St John's, High Halstow St Margaret's and Frindsbury All Saints.

We have been able to conduct service ringing on most St Margaret's Sundays thanks to regular Sunday ringers Phil Brown, Jayne Vousden, Alan Moss, Phil Jordan, Jeremy Jarvis and Rob Mitchell. We also took part in the Ring for the King celebrations in May, we rang for a wedding and hosted a Rochester district practice in July, we rang for a renewal of vows in September, for Remembrance Sunday in November, and for St Margaret's Christmas services in December. We have also welcomed a few visiting peal bands.

Our secretary (Jayne) has organised a number of social events this year including a ringers' meal at the Shozna and bowling in Lordswood. In September she organised a tower tour around Chevening, Sundridge, Otford, Igham and Eynsford. This was well attended by our ringers, and we were joined by ringers from Cuxton and Meopham who don't normally attend our practices. This meant that we were able to ring a greater variety of methods.

In terms of recruitment, we have gained a good number of learner ringers both locally and from other towers. Early in the year, we took the opportunity offered by bellringing Sunday to do some promotion as part of the church service and we gained Rob. Our other learner came to us through the notice posted outside the church. Learners from other towers join us because we have a number of competent teachers, and we have a regular practice night. In March, this year we will be hosting a Rochester District training event.

## **The Coffee Shop**

The coffee shop has had a better year during 2023. Numbers have increased and most weeks we have help or advice stalls.

The Ward Councillors for Rochester East come on the first Tuesday of every month and run a surgery which is proving quite busy, no appointment is necessary.

Also, on the first Tuesday of every month we have a representative from the Councils recycling team who will give advice, and you can collect blue or white bags, kitchen waste bins and all you need to recycle all your waste.

The Citizens Advice Bureau come twice a month on the first and third Tuesdays for a drop-in advice centre again no appointment is necessary for this.

A carers group meet on the second Tuesday of each month. John Portman runs this group to provide help and provide advice for carers of dementia sufferers.

On the third Tuesday of every other month, we host the knit, stitch and natter group from the Wisdom Hospice who meet during the coffee shop. This is a lovely group of people who bring their knitting or sewing and all sit round a large table, as you can imagine a good lot of nattering goes on as well! They always welcome any new members so any of the parish are always welcome. We all pay £3 for which you get cake, tea/coffee and a raffle ticket and on that Tuesday all the money we make goes to the Wisdom Hospice as part of our away giving. The next one will be Tuesday 21st May.

Every week now we have one or two trained bereavement listeners, and all are welcome to bring any problem to a listening ear.

Of course, we still welcome the Police whenever their duties allow.

A new group has just started to come on the fourth Tuesday of some months. It is called Tech Savvy, and you are welcome to bring in your laptop, tablet or mobile phone for advice on the things you wish you knew how to work. Laptops are available if you wish and learn how to use them.

We are really pleased to welcome all these different groups so as you can see, we are very busy, and we would like to thank Pat, Kevin, Derrick, Steve and Richard for all the help they give. We would love to see you if you are able to come, please feel free any Tuesday between 10.00 and 11.30 am.

Pam Moss

## **Parish Buildings Development Group**

So far as the re-development of the Parish Centre and the sale of the Matthews Memorial Hall are concerned, the position at the end of 2022 remains much as it was in last year's annual report. The development company which had been recommended by the diocese as a possible partner in a future redevelopment scheme concluded that their proposed scheme – a mixed use of church and apartments – would not after all be viable. Other options were to be considered by the diocese, and we await their conclusions.

Alan Moss  
Chairman

## **Flowers at St Margarets and St Peters**

We have continued to enjoy decorating both churches with flowers. We have done them for a variety of occasions including a renewal of wedding vows and a number of funerals and memorial services. We hope that the flowers have brought pleasure and comfort to those attending and have helped us in our worship of God. Christmas continues to be a special occasion for us when many come to help decorate the

churches. We appreciate the generosity of those who donate towards the cost of the flowers. We hope that seeing the flowers and other natural materials used reminds us of God's generosity as he surrounds us with such beauty and joy.

We are always delighted to welcome those who wish to try their hand at decorating our churches. We are also pleased to be able to do arrangements in memory of loved ones or for special occasions.

"For the beauty of the Earth... Lord of all, to Thee we raise this our joyful hymn of praise."

Julia Hawkins and Lindsey Ward

## **Stewardship**

Thank you to all who give to the Parish in any way; financial or with their time and talents and often, all three!

- As of 31<sup>st</sup> December 2023, we had thirty-eight individuals/couples who had signed up to regular planned giving via a monthly or quarterly standing order.
- Twenty-nine of these had signed a Gift Aid declaration.

In 2023 we successfully reclaimed tax paid by members of this congregation totaling £5543.24.

This is effectively free money for the Parish and I would ask that if you are a tax payer, are making your donations via standing order and if you haven't already done so, that you sign a Gift Aid declaration.

As always, I would respectfully ask that you continue to review your giving to the Parish throughout the year and if you are currently making your donation on Sunday mornings via the collection plate or SumUp machine that you consider setting up a regular standing order. Standing orders enable us to budget more effectively, and your contribution continues to be received whether you are in church or not.

Once again, thank you for your continuing support. It is very much appreciated.

The Responsibility Is Ours!

Jayne Pearson  
Parish Administrator

## **Prayer Ministry**

We have been offering Prayer Ministry for several years now after our 10.30 services at St Peter's and St. Margarets. We have a small number of people who are available at that time to meet with people and pray with them about whatever is on their hearts or minds, though of course we can be contacted at other times for prayer requests or support – this is always advertised on the church pew sheets.

Covid had a detrimental effect on us being able to offer Prayer Ministry. Thankfully, Covid restrictions are mostly a "thing of the past" so this year I am hoping and praying that we will re-establish this ministry fully.

Angie Cornell

## **Servers Report**

Serving has been consistent as David, Michael and I keep things going between the two churches Michael and David mainly carry out the serving duties at St Margaret's as I'm ringing for the Service, and I do the serving duties at St Peter's so that we keep things consistent.

Has there are only the 3 of us at present it normally works out so that we all serve one Sunday a month can be two depending on what church we are at and sometimes at St Peters they have a non-eucharist service on the First Sunday of the month, so no server is required.

On Easter Day we as able to have all 3 of us on duty so that enabled us to have incense, and again for Midnight mass we only ever have incense on special services as it makes them extra special.

Sunday 1<sup>st</sup> October, we had Reverend Ruth's first eucharist service of which David served for, and it all went very well, and we are pleased to have Ruth within the clergy team.

In December we had a lot of Services and between the 3 of us we managed to cover all of them, which was good.

I would like to thank all the clergy team for their ongoing support as we are a very small serving team at present, but I am hopeful that we will be to recruit new servers so if you are interested in joining the serving team than please do speak to myself or Joel as full training will be provided.

Jayne Vousden  
Head Server

## **Social Report**

As usual, we held our annual Christmas Bazaar in November and on the night raising a fabulous £2240 which was slightly less than the previous year's total, however money continued to come in after the event and by the time it was all banked, we equalled the total for 2022.

I would say that this isn't bad for three hours work, but as everyone knows, a huge amount of planning, preparation of the church building, baking, sourcing items for the stalls and clearing away afterwards requires a huge amount of time and effort. Thank you to everyone involved in any way.

In July we held a combined Cream Tea and Summer fete, this was very well attended by all ages, the sun shone, and we gave away 70 cream teas! It would have been nice to have had a few more stalls and a few more volunteers to serve the teas. Please do think about volunteering for the next one on 6<sup>th</sup> July 2024. It is a lovely event.

Once again, we opened St Margaret's Church and tower to the public during the Sweeps Festival, Heritage Weekend and Christmas Dickens.

We held three Quiz Nights which were all well attended. Those who participated had a great evening. We are planning to hold three more in 2024. Please do think about coming along.

In 2023, St Peter's celebrated its 50<sup>th</sup> anniversary and following a wonderful service we enjoyed a delicious lunch that everyone was invited to. Clergy past and present were invited, as were our friends from Walsum. A wonderful time was had by all.

As always, please keep an eye on the pew sheets for details of upcoming events.

Jayne Pearson  
Parish Administrator

## **IT Report**

We have 51 subscribers to our Zoom and YouTube accounts which are primarily used to allow those unable to attend church in person to see and hear Sunday services at both St Margaret's and St Peter's. Unfortunately, we do still have some unexpected technical issues but are working on trying to eliminate or at least mitigate these as far as possible.

We continue to use Facebook as a successful way to advertise church events and this includes not only our Parish and Cluster pages but also groups in the wider community such as "Medway Together" and "Rochester Community Friends where we receive support from their administrators, a significant number of likes and a large number of reshares including from our local councillors. This all helps to boost attendance.

The Parish and Cluster pages currently have 237 and 158 members respectively.

The WhatsApp group has continued to grow and now has 52 members most of which actively participate. Messages are posted on a daily basis sharing prayers, news, photos...and the occasional joke! There have been literally thousands of messages posted over the last few years and hundreds of photos and videos taken by people on their travels. Rachel continues to dutifully provide a focus for prayer every morning. If you are interested and would like to find out how to join, please let me know!

### **Web Stats!**

The parishofrochester.org.uk web site continues to be updated for free by John Noakes and the following is a snapshot of some of the fascinating insights that can be obtained about its usage.

In the last year we have had...

A total of approx. 3000 unique visits to the site which is actually quite a bit lower than that reported for 2022. There is no obvious reason for this but there were still on average 240 individuals accessing the site every month with at least 30 people using it regularly.

The most popular pages were perhaps unsurprisingly the Home page and also the Weekly notices.

88% of visitors were from the UK, with 7% from the US and 2% from France. Most of the visits from the UK were from the local area but there were also some from such far-flung exotic places as Basingstoke and Reading no less!

58% of visits came directly to the site while the rest were referred by a search engine of which easily the most popular was Google with Bing a distant second.

49% of all visits were from a mobile phone with a 50/50 split between Apple and Android devices. 39% of visits were from a PC or laptop with only a handful of people using a MAC device.

Website: [www.parityofrochester.org.uk](http://www.parityofrochester.org.uk)

E Mail: [office@parityofrochester.org.uk](mailto:office@parityofrochester.org.uk)

Parish Facebook: <https://www.facebook.com/ParishOfRochester>

Cluster Facebook: <https://www.facebook.com/RochesterClusterOfChurches>

Family Time: <https://www.facebook.com/groups/268342923346343/>

Without Walls Trips: <https://www.facebook.com/groups/479217192446841/?ref=share>

Cluster Partners: St Justus: <https://www.stjustus.org/> St Matthews: <https://stmatthewsborstal.com/>

Gary Ward

# **The Parish of Rochester**



## **Annual Report and Financial Statements of The Parochial Church Council for the Ecclesiastical Parish of Rochester**

For the year ended 31 December 2023

Incumbent:  
Revd Dr Joel Love  
The Vicarage  
138 Delce Road  
ROCHESTER  
Kent

Bank:  
The Co-operative Bank plc  
1 Balloon Street  
MANCHESTER  
M4 4BE

Independent Examiner:  
Mr Jinal Gohil  
49 Stoneham Close  
Tilehurst  
READING  
RG30 4HD



**Parish of Rochester**

Statement of Financial Activities for the year ending 31st December 2023

		2023					2022				
		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2022
	Note	£	£	£	£	£	£	£	£	£	£
<b>Incoming Resources</b>											
Voluntary Income	2	39,208	(46)	-	-	<b>39,162</b>	40,802	555	360	-	41,717
Activities for generating funds	2	5,129	-	-	-	<b>5,129</b>	4,035	-	-	-	4,035
Income from investments	2	17,122	-	-	-	<b>17,122</b>	17,175	64	9	-	17,248
Income from church activities	2	20,164	-	-	-	<b>20,164</b>	19,279	-	-	-	19,279
Other incoming resources	2	16,984	-	-	-	<b>16,984</b>	550	-	-	-	550
<b>Total incoming resources</b>		<b>98,607</b>	<b>(46)</b>	<b>-</b>	<b>-</b>	<b>98,561</b>	<b>81,841</b>	<b>619</b>	<b>369</b>	<b>-</b>	<b>82,829</b>
<b>Resources Expended</b>											
Fund-raising trading costs	3	-	-	-	-	-	-	-	-	-	-
Activities relating to the work of the Church	3	86,382	-	-	-	<b>86,382</b>	74,670	782	-	-	75,452
Governance costs	3	550	-	-	-	<b>550</b>	550	-	-	-	550
<b>Total Resources Expended</b>		<b>86,932</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>86,932</b>	<b>75,220</b>	<b>782</b>	<b>-</b>	<b>-</b>	<b>76,002</b>
<b>Net Incoming/(Outgoing) Resources</b>		<b>11,675</b>	<b>(46)</b>	<b>-</b>	<b>-</b>	<b>11,629</b>	<b>6,621</b>	<b>(163)</b>	<b>369</b>	<b>-</b>	<b>6,827</b>
<b>Transfers</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,700)</b>	<b>3,700</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Gains &amp; Losses on Investments</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>(9,091)</b>	<b>(9,091)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9,091)</b>	<b>(9,091)</b>
<b>Net Movement in Funds</b>		<b>11,675</b>	<b>(46)</b>	<b>-</b>	<b>(9,091)</b>	<b>2,538</b>	<b>2,921</b>	<b>3,537</b>	<b>369</b>	<b>(9,091)</b>	<b>(2,264)</b>
Balances brought forward at 1st Jan 2023		60,816	16,347	122,604	243,489	<b>443,256</b>	57,895	12,810	122,235	252,580	445,520
<b>Balances carried forward at 31st Dec 2023</b>		<b>72,491</b>	<b>16,301</b>	<b>122,604</b>	<b>234,398</b>	<b>445,794</b>	<b>60,816</b>	<b>16,347</b>	<b>122,604</b>	<b>243,489</b>	<b>443,256</b>

**Parish of Rochester**

Balance Sheet at 31st December 2023

		2023					2022				
		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2022
	Note	£	£	£	£	£	£	£	£	£	£
<b>Fixed Assets</b>											
Fixed assets property	4	-	-	105,575	175,715	281,290	-	-	105,575	175,715	281,290
Investment assets	5	-	-	-	74,508	74,508	342	-	-	67,774	68,116
<b>Total Fixes Assets</b>		-	-	105,575	250,223	355,798	342	-	105,575	243,489	349,406
<b>Current Assets</b>											
Debtors	6	-	-	-	-	-	4,079	-	-	-	4,079
Short Term Deposits		59,204	22,845	-	-	82,049	43,585	16,172	14,991	-	74,748
Cash at bank & in hand		18,904	-	36	-	18,940	13,360	175	2,038	-	15,573
<b>Total Current Assets</b>		78,108	22,845	36	-	100,990	61,024	16,347	17,029	-	94,400
<b>Liabilities falling due with one year</b>	7	(200)				(200)	(550)				(550)
<b>Net Current Assets</b>		77,908	22,845	36	-	100,790	60,474	16,347	17,029	-	93,850
<b>Net Assets</b>		<b>77,908</b>	<b>22,845</b>	<b>105,611</b>	<b>250,223</b>	<b>456,587</b>	<b>60,816</b>	<b>16,347</b>	<b>122,604</b>	<b>243,489</b>	<b>443,256</b>
<b>Funds</b>											
Endowment		-	-	-	250,223	250,223	-	-	-	243,489	243,489
Restricted		-	-	105,611	-	105,611	-	-	122,604	-	122,604
Designated		-	22,845	-	-	22,845	-	16,347	-	-	16,347
General		77,908	-	-	-	77,908	60,816	-	-	-	60,816
<b>Total</b>		<b>77,908</b>	<b>22,845</b>	<b>105,611</b>	<b>250,223</b>	<b>456,587</b>	<b>60,816</b>	<b>16,347</b>	<b>122,604</b>	<b>243,489</b>	<b>443,256</b>

## **Parish of Rochester**

### **Notes to the Financial Statements for the year ended 31 December 2023**

#### **Accounting Policies**

The financial statements have been prepared in accordance with the Church Accounting Regulations together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value.

#### **Funds**

Unrestricted funds represent funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC and comprise the following funds:

- The General Fund

In addition, there are funds designated for a particular purpose by the PCC:

- St Peter's Church Repair Fund
- St Margaret's Church Repair Fund
- Hathaway Court Repair Fund
- Bells Fund
- Dementia
- Development Fund

The Church Repair Funds are held for the future repairs required for the PCC property. Other funds are held for specific purposes stated. These funds include:

- Memorial (Trust) Funds
- Fixed Asset for Church use

Endowment funds represent funds of the PCC which have been received as an endowment whereby the PCC may only use the interest generated by the capital of the fund:

- CBF Funds
- Hathaway Court

The accounts include transactions, assets and liabilities for which the PCC is responsible. They do not include accounts of groups that use church facilities but owe affiliation to another body (e.g. Scouts), nor those that are an informal gathering of church members.

## **Incoming Resources**

#### **Income from donors and other voluntary sources**

Collections are recognised when made.

Income tax recoverable is accounted for when the tax is recovered.

Grants and legacies are accounted for when the PCC receives them.

Funds generated by fundraising and activities is accounted for gross.

#### **Income from charitable and ancillary trading**

Rental income is accounted for when received.

Activity, event and fees income is accounted for when received.

#### **Income from investments**

Dividends and interest are accounted for on receipt.

### **Investment gains and losses**

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

## **Resources used**

### **Grants**

Grants and other donations are accrued in the accounts.

### **Activities directly related to the work of the church**

All amounts are accounted for when payable. Any amounts committed but unpaid as at 31 December are shown in creditors in the balance sheet.

## **Fixed Assets**

### **Consecrated land and buildings**

Consecrated and beneficed property is excluded from the accounts. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC or which require a faculty for disposal as the PCC considers this to be inalienable property.

All expenditure incurred in the year on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement is written off.

### **Other land and buildings**

Other land and buildings held for use by the PCC are:

- St Peter's Church Centre
- Hathaway Court
- Matthews Hall

### **Other fixtures, fittings and office equipment**

Expenditure on office equipment, IT and AV equipment etc. is written off as it incurred.

## **Investments**

Investments are shown in note 5 and are valued at their bid value as at 31 December 2023.

### **Current assets and liabilities**

Amounts owing to the PCC as at 31 December in respect of income tax & fees are included as income and shown as debtors.

Bank and cash deposits are held with the Cooperative Bank Ltd and the Diocese of Rochester.

## **Related Trusts**

The Friends of the Parish of Rochester and the Knight Trust are separately registered and not included in these accounts.

**Parish of Rochester**

**Notes to the Annual Accounts for the year ending 31 December 2023**

	2023					
2. Incoming Resources	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds		Total 2023
	£	£	£	£		£
<u>Voluntary Income</u>						
Planned Giving	21,478	-	-	-		21,478
Income tax recovered	5,543	-	-	-		5,543
Non Gift Aid planned giving	2,949	-	-	-		2,949
Collections and other giving	4,820	-	-	-		4,820
Sundry donations	4,182	-	-	-		4,182
Grants	-	-	-	-		-
Friends of Rochester	-	-	-	-		-
CYP Family Time Grant	-	-	-	-		-
Harvest donations	-	-	-	-		-
Dementia Activities	236	(46)	-	-		190
<b>Sub-total</b>	<b>39,208</b>	<b>(46)</b>	<b>-</b>	<b>-</b>		<b>39,162</b>
 <u>Activities for generating funds</u>						
Fetes bazaars etc	5,129	-	-	-		5,129
<b>Sub-total</b>	<b>5,129</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>5,129</b>
 <u>Income from Investments</u>						
Dividends and interest	3,300	-	-	-		3,300
Hathaway Court Rent	13,822	-	-	-		13,822
<b>Sub-total</b>	<b>17,122</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>17,122</b>
 <u>Income from church activities</u>						
Hire of Hall and rentals	17,518	-	-	-		17,518
Memorial book	25	-	-	-		25
Fees	2,621	-	-	-		2,621
<b>Sub-total</b>	<b>20,164</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>20,164</b>
 <u>Other incoming resources</u>						
Insurance claims	7,200	-	-	-		7,200
Legacies	5,000	-	-	-		5,000
Other income	4,784	-	-	-		4,784
<b>Sub-total</b>	<b>16,984</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>16,984</b>
 <b>Total incoming resources</b>	<b>98,607</b>	<b>(46)</b>	<b>-</b>	<b>-</b>		<b>98,561</b>

	2022					
2. Incoming Resources	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds		Total 2023
	£	£	£	£		£
<u>Voluntary Income</u>						
Planned Giving	16,315	-	-	-		16,315
Income tax recovered	4,718	-	-	-		4,718
Non Gift Aid planned giving	3,824	-	360	-		4,184
Collections and other giving	3,973	-	-	-		3,973
Sundry donations	4,425	555	-	-		4,980
Grants	3,589	-	-	-		3,589
Friends of Rochester	2,097	-	-	-		2,097
CYP Family Time Grant	1,426	-	-	-		1,426
Harvest donations	435	-	-	-		435
<b>Sub-total</b>	<b>40,802</b>	<b>555</b>	<b>360</b>	<b>-</b>		<b>41,717</b>
<u>Activities for generating funds</u>						
Fetes bazaars etc	4,035	-	-	-		4,035
<b>Sub-total</b>	<b>4,035</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>4,035</b>
<u>Income from Investments</u>						
Dividends and interest	2,800	64	9	-		2,873
Hathaway Court Rent	14,375	-	-	-		14,375
<b>Sub-total</b>	<b>17,175</b>	<b>64</b>	<b>9</b>	<b>-</b>		<b>17,248</b>
<u>Income from church activities</u>						
Hire of Hall and rentals	14,561	-	-	-		14,561
Memorial book	160	-	-	-		160
Fees	4,558	-	-	-		4,558
<b>Sub-total</b>	<b>19,279</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>19,279</b>
<u>Other incoming resources</u>						
Insurance claims	-	-	-	-		-
Other income	550	-	-	-		550
<b>Sub-total</b>	<b>550</b>	<b>-</b>	<b>-</b>	<b>-</b>		<b>550</b>
<b>Total incoming resources</b>	<b>163,682</b>	<b>1,238</b>	<b>738</b>	<b>-</b>		<b>82,829</b>

**Parish of Rochester**

**Notes to the Annual Accounts for the year ending 31 December 2023**

	2023					
3. Resources Used	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds		Total
	£	£	£	£		£
<u>Fund-raising trading costs</u>						
Cost of fundraising	-	-	-	-		-
<b>Sub-total</b>	-	-	-	-		-
 <u>Church activities</u>						
Missionary & charitable giving	787	-	-	-		787
Clergy expenses	4,293	-	-	-		4,293
Parish share	37,200	-	-	-		37,200
Church running expenses	13,900	-	-	-		13,900
Church repairs & maintenance	9,415	-	-	-		9,415
Children & youthwork	-	-	-	-		-
Other property costs	-	-	-	-		-
Hall running costs	1,493	-	-	-		1,493
Printing and stationary	589	-	-	-		589
Sundry expenses	280	-	-	-		280
Organ repairs	-	-	-	-		-
Salaries	16,375	-	-	-		16,375
Diocesan Fees	1,600	-	-	-		1,600
Event catering	450	-	-	-		450
<b>Sub-total</b>	<b>86,382</b>	-	-	-		<b>86,382</b>
 <u>Governance costs</u>						
Independent Examiner's fee	550	-	-	-		550
<b>Sub-total</b>	<b>550</b>	-	-	-		<b>550</b>
 <b>Total resources used</b>	<b>86,932</b>	-	-	-		<b>86,932</b>

	2022					
3. Resources Used	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total	
	£	£	£	£	£	
<u>Fund-raising trading costs</u>						
Cost of fundraising	-	-	-	-	-	
<b>Sub-total</b>	-	-	-	-	-	
 <u>Church activities</u>						
Missionary & charitable giving	610	-	-	-	610	
Clergy expenses	4,371	-	-	-	4,371	
Parish share	35,816	-	-	-	35,816	
Church running expenses	13,258	-	-	-	13,258	
Church repairs & maintenance	2,188	-	-	-	2,188	
Children & youthwork	-	-	-	-	-	
Parish magazine and bookstall	-	-	-	-	-	
Other property costs	-	-	-	-	-	
Hall running costs	5,631	-	-	-	5,631	
Designated funds payment	-	782	-	-	782	
Printing and stationary	-	-	-	-	-	
Sundry expenses	12,796	-	-	-	12,796	
Development fund	-	-	-	-	-	
Organ repairs	-	-	-	-	-	
<b>Sub-total</b>	<b>74,670</b>	<b>782</b>	-	-	<b>75,452</b>	
 <u>Governance costs</u>						
Independent Examiner's fee	550	-	-	-	550	
<b>Sub-total</b>	<b>550</b>	-	-	-	<b>550</b>	
 <b>Total resources used</b>	<b>75,220</b>	<b>782</b>	-	-	<b>76,002</b>	



**Parish of Rochester**

**Notes to the Annual Accounts for the year ending 31 December 2023**

<b>4. Tangible Fixed Assets</b>	<b>Freehold land &amp; Buildings £</b>	<b>Hathaway Court £</b>	<b>Church Equipment £</b>	<b>Total £</b>
<b>Actual/Deemed Cost</b>				
At 1 January 2023	105,575	175,715		281,290
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2023	105,575	175,715	-	281,290
<b>Depreciation</b>				
At 1 January 2023	-	-	-	-
Charge for the year	-	-	-	-
Disposals	-	-	-	-
At 31 December 2023	-	-	-	-
<b>Net Book Value</b>				
At 31 December 2023	105,575	175,715	-	281,290
At 31 December 2022	105,575	175,715	-	281,290

<b>5. Investments</b>	<b>Market Value 2023 £</b>	<b>Market Value 2022 £</b>
Investments are included at their bid value on 31/12/2023		
<b>Endowment</b>		
<u>Fabric Reserve Fund</u>		
1164.96 CBF Investment Fund	26,334	24,052
1487 CBF Fix Interest Securities Fund	2,152	2,031
<u>CBF Investment Fund</u>		
2035.86 CBF Investment Fund shares	46,021	42,032
<b>Total</b>	<b>74,508</b>	<b>68,115</b>

<b>6. Debtors</b>	<b>2023 £</b>	<b>2022 £</b>
Gift aid tax reclaim	4,620	4,079
<b>Total</b>	<b>4,620</b>	<b>4,079</b>

<b>7. Creditors</b>	<b>2023 £</b>	<b>2022 £</b>
Independent Examiner's Fee	200	550
<b>Total</b>	<b>200</b>	<b>550</b>

Independent Examiner's Report to The Trustees of  
the Parochial Church Council for the Ecclesiastical Parish of Rochester  
(Charity number 1132260)

I report on the accounts for the year ended 31<sup>st</sup> December 2023.

Respective responsibilities of Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the 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 I do not express an audit opinion on the accounts.

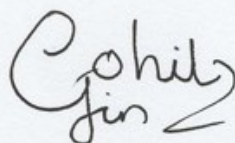
Independent Examiner's statement

In connection with of my examination, no material matters have come to my attention which give me reasonable cause to believe that in, any material respect, the trustees have not met the requirements:

- to keep accounting in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounts records and to comply with the accounting requirements of the 2011 Act.

or to which, in my opinion, attention should be drawn, to enable a proper understanding of the accounts to be reached.

Signed



[J. Gohil]

Date

29 October 2024