

The Parochial Church Council of the Ecclesiastical Parish of St. Stephen, Tonbridge

Charity no 1132563

Annual Report and Financial Statements Year ended 31st December 2020

Approved by the PCC at its meeting on 22nd March 2021

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ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR 2020

Reference and administrative information

Incumbent: The Reverend M. Barker
The Vicarage, 6 Brook Street, Tonbridge, Kent

Principal office: 35 Waterloo Road, Tonbridge, Kent

Independent examiner: David Stephens FCCA
13 Newlands Road, Tunbridge Wells, Kent

Bank: CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent

Membership:

During the year the following served as members of the PCC:

Ex-officio

Incumbent and Chairman: The Revd Mark Barker

Associate Ministers: The Revd Miriam Barker
The Revd Sheila Perkins (until May 2020)

Curate: The Revd Caroline Mills (from September 2020)

Wardens: Mrs Wendy Fern
Mr Douglas Spickernell

Deanery Synod Members: Mrs Pat Hicks
Mrs Glynis Hubble (from December 2020)
Mr Robert Marsh (from December 2020)
Mrs Joanne Ramsden (until September 2020)
Mrs Edith Wills
Mr Dave Wilson (from December 2020)

Elected members

Elected Lay Representatives:

Up to APCM 2020

Mrs Glynis Hubble
Mr Ian Milton
Mr Billy Sullivan
Mrs Lorraine Young

Whole year

Mrs Mary Batchelor
Mr Peter Brierley
Mr Matthew Lake
Mr Daniel Lanstone
Mrs Helen Noble
Mr Gabriel Piazza
Mr David Widdicombe
Mr Steve Wood

From APCM 2020

Mrs Chloe Gracey
Mr Andrew Howe
Mr Richard Strawson
Mr Darrell Sykes

Co-opted members:

Mrs Lynn Hams - Treasurer (from May 2020)

Also in attendance:

Mrs Sarah Brown (Children & Families Pastor) until September 2020
Mrs Isabel Plimmer (PCC Secretary)
Mrs Rachael Plowman (Minute Secretary)
Mr Craig Spickernell (Associate Minister)

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Structure, governance and management

The PCC is a charity which was excepted from registration under Statutory Instrument 2002 No. 1598 "The Charities (Exception from Registration) (Amendment) Regulations 2002", and in 2009 was registered as a charity under Charity Number 1132563.

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956.

Members of the PCC are either ex-officio (by right of office) or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules 2017.

The PCC met 7 times during the year, and its sub-committees, known as Resource Support Groups (RSGs) also met regularly.

The Chair of each RSG reported in person either to PCC or to the Standing and Resource Group on the activities of their group at some point during the year

Standing & Resource Group

This is the Standing Committee and as such has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It monitors reports from the Heads of Fabric and Finance and from the other RSGs. Isabel Plimmer (Operations Manager) chairs this RSG.

Mission Action Group:

The mission action group oversees and advises the PCC on selection and support of mission partners and the allocation of our mission tithe. Lynn Hams chairs this RSG.

Human Resources Support Group

The HR RSG oversees and advises the PCC on all aspects of HR relating to the church, including the employment and pay structures for staff, in order to ensure our HR appointments and policies support and help implement the vision of the church. Isabel Plimmer (Operations Manager) chairs this RSG.

ICT Resource Support Group

The ICT RSG oversees and advises the PCC on all aspects of technology helping to ensure that our computers, phones, projectors, AV etc., work and enable the vision of the Church to be implemented. Daniel Lanstone chairs this RSG.

Risk Resource Support Group

The Risk RSG oversees and advises the PCC on all aspects of risk management, helping to assess the risks posed to the church, to monitor them and to inform PCC of any concerns, together with suggestions for mitigating these risks and so provide an assurance to the PCC that risks of all types are identified, monitored and controlled to an acceptable level, so enabling the church to implement its vision in a culture of safety. Jonathan Evans chairs this RSG.

Safeguarding Resource Support group

The Safeguarding RSG oversees and advises the PCC on all aspects of safeguarding, both of children and of vulnerable adults, ensuring our policies are up to date and that those who need it are DBS checked and trained, helping to ensure that our safeguarding processes enable the vision of the Church to be implemented. Jan Smith (Parish Safeguarding Officer) chairs this group.

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Structure, governance and management (continued)

STEPS Resource Support Group

The STEPS RSG oversees and advises the PCC on all aspects of our pre-school, helping to ensure the vision of the church is implemented in STEPS and the Christian ethos is reflected in day to day practices. Mark Barker (Incumbent) chairs this RSG.

Induction and training of PCC members

Each year, after the appointment of new members of the PCC at the APCM, papers outlining the role of the PCC are issued to all members of the PCC.

Statement of major risks

The major risks which affect the work of the Church in the parish were identified, monitored and recorded in the Risk Register by the Risk Management Support Group under the five categories recommended by the Charity Commission:

Governance

Operational – including people, health and safety, fire and safeguarding;

Financial

External

Compliance

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding & Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

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Membership and attendance

Our electoral roll stood at 296 as at April 2020 of which 33% are not resident in the parish and our average weekly attendance in October 2020 (Statistics for Mission) was 270 adults and 69 children.

Objectives and activities

Our objective (vision) is to be a church and people that are:

Passionate to know God and to make God known

and there are four "streams" that flow from this vision statement:

To Love God

Our desire is together to be fully committed to growing as disciples of Jesus. That means we're going to be committed to nurturing, sustaining and inspiring an ever-closer and deeper personal and collective relationship with God.

To Love One Another

Our desire is to create environments where authentic relationships can flourish and where we can encourage one another to grow as disciples. We know that growing as disciples is not something any of us can do on our own. We recognise our need of others for support, guidance and encouragement and their need of us.

To Love Our Community

Our desire is to equip, encourage and enable each other, both individually and together, to share the incredible news of Jesus in all that we do, wherever we are.

To Love Our World

Our desire is to enable and equip disciples to bring hope to our world. We want to look beyond our own immediate surroundings and be champions and catalysts for justice and mercy throughout our world.

St Stephen's PCC has :

The responsibility of co-operating with the incumbent, the Revd Mark Barker, in fulfilling this and in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The responsibility for the Church, Church Hall, the Community Centre, Church Office, house at Woodfield Road, St Eanswythe's Chapel, Mission House and three flats.

The responsibility for the finances of St Stephen's.

The trustees have had regard to Charity Commission guidance on public benefit.

Grant making policy

St Stephen's policy is to tithe 10% of the previous year's donation income and 10% of any large legacies received during the current year. These were allocated in 2020 on the recommendation of the Mission Action Group as set out in note 4 on page 16 of the accounts.

Role of volunteers

Volunteers play a vital role in every area of the ministry and organisation of the parish, and without them much in the life of the church could not take place.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

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Achievements and performance

We began 2020 with Craig and Jess Spickernell taking on the job-share role of Associate Ministers, and were looking forward to them getting to grips with overseeing the Discipleship element of our church life, especially our Connect Groups. In February we had a Church Weekend at Somerhill School, however, on 23rd March church was forced to close its doors due to the arrival of the Covid-19 pandemic, and immediately reverted to providing services online. Whilst we began to open up for a limited number of people for a mid-week Holy Communion, and planned multiple services over Christmas with reduced capacity – when further lockdown came and numbers began to soar, the church was again fully closed, and so few “in person” services took place throughout the rest of 2020.

However, it is right for me to acknowledge the hard work of the church staff team and many volunteers who have continued to help church function, and provide support and care for both the congregation and the community throughout these difficult months. It is impossible to list everyone who has given so much and all the achievements of the last year, but recently we have issued a budget leaflet for 2021 and in it summed some of this up in numbers:

- 406: the average number of views at each of our livestream services on YouTube.
- 20-25: the approximate number of young people joining our fortnightly Zoom meetings
- 222: the number of virtual Morning Prayer sessions or Communion services we've hosted on Facebook Live.
- 150: the number of hand-written cards we've sent to young people during lockdown.
- 33: the number of people we delivered a hot Christmas dinner to on Christmas Day 2020.
- 100: the approximate number of local families supported by 34 volunteers in our Community Larder, including seeing about 30 families each week.
- 50 people contacted regularly during lockdown by the 13 volunteers in our Friendship Team (in addition to the many other church members who are doing the same)
- 39: the number of people who attended our Plugged In service for teens and twenties in November 2020.
- 510: the number of people who attended our socially-distanced Christmas Wander in December 2020.
- 10: the number of people each month who listen to our service on the phone.
- 179: the number of people who are part of our Connect Groups.
- 650: the number of house calls our Afternoon Tea team have made since the start of lockdown, including delivering 600 scones, 1150 cheese straws and 2900 cakes!

It is also right to acknowledge the work of the STEPS staff – despite everything else closing down in the year, they have continued to provide sessions for the children of key-worker parents throughout, having to rethink how they did so in a Covid-secure atmosphere to protect those children, families and the staff. This was especially difficult as just before it happened, our pre-school manager went off sick and did not return during the year, so I want to particularly commend Fiona Butcher who has filled the role of acting manager throughout these difficult months.

In the midst of all this:

- We said goodbye to Revd Sheila Perkins who retired as associate vicar, although will continue to be a member of the church.
- We said goodbye to Matt and Sarah Brown, our Youth & Children's Pastors who moved to Scotland.
- We welcomed Kathryn De Freitas as our new Children & Families' Team Leader
- We welcomed Revd Caz Mills as our new curate.
- And after 34 years, Gilly Anderson retired from STEPS.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

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Financial review

We have three types of funds, restricted funds which can only be spent in accordance with the donor's wishes, i.e. they are ring-fenced, unrestricted funds which the PCC can apply for the general purposes of the church, and endowment funds which are capital funds which are kept long-term.

Our unrestricted income decreased in 2020 from £572,171 to £505,597, a decrease of 11%, due mainly to the Church having to close for services, from March, along with the pausing of most of the face to face ministries, due to COVID and the resultant restrictions. This breaks down into income received from donations (including legacies), down to £312,494 from £332,670 (down 6%) and income from other activities, down to £192,053 from £239,118. However, without legacies, and despite the Church being closed for services for much of 2020, donation income increased from £282,670 to £309,994 (10%). A successful stewardship campaign was undertaken, at the beginning of the year, and regular donations also increased. The main other income-generating activities were STEPS and rental income.

Our unrestricted expenses decreased to £486,991 from £540,004 (down 10%). This was due to mainly the Church being understaffed, and subsequent lower costs, and a reduction in utilities costs whilst the Church has been closed for services and on-site activities.

After transfers, before revaluation, the result is an unrestricted funds surplus of £17,817 (down from last year when the surplus was £22,087).

The general fund (our normal operating fund) increased by £24,789 in the year, as per page 19.

Giving towards restricted funds was £24,025 and spending from restricted funds was £16,997.

Unrestricted funds of £2,102,388 consists mainly of the properties owned by the PCC at their net book

Of the remaining amount of £204,869, £27,002 has been allocated to property matters leaving £177,867 for other.

Restricted funds (funds subject to a restriction by the donor regarding their use) are £18,262.

Cash reserves policy: It is our aim to keep in reserve an amount of at least six weeks of unrestricted cash expenditure (£56,191 for 2020). At 31st December 2020 our unrestricted cash reserves were above this amount. Excess funds are held to finance future growth.

Investment policy: It is our policy to invest short term cash not required in the short term with CAF Bank, Kingdom Bank, the Rochester Diocesan Board of Finance or in the CCLA Church of England Deposit Fund.

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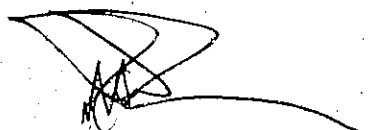
Plans for future periods

A year ago, we were looking forward to moving the church vision forward in different aspects, but most of those plans went on hold as so much needed to change to accommodate "doing" church in new ways. And the start of 2021 brought even more startling statistics as to the spread of Coronavirus. However, vaccines are beginning to have an effect on the number of new cases and on the high death rate, and so we begin to look forward with hope and expectation, whilst recognising that church will have changed forever. Some people will be fearful of getting back, some will have got into the habit of not coming to church – whilst others have come back or joined the church over the last year.

And so 2021 will see us initially looking afresh at our vision to see what must change in this new world we live in, but in particular the start of the new year will see:

- The advertising and hopefully appointment of new staff members to replace those who have left over the last 18 months.
- The launch of Living Well Tonbridge as a community hub, recognising that there will be a growing tsunami of need following this pandemic. We plan to appoint a Community Engagement Lead to head this up.
- Re-advertising for a Young People's team leader, after failing to appoint following the departure of Matt Brown.
- And whilst these accounts will show that last year went well financially, this was without quite a few posts being filled and lower costs with church being shut. To reopen and fill the vacancies will require a substantial increase in income.

On behalf of the PCC



Rev Mark Barker

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the accounts of St Stephen's Tonbridge Parochial Church Council for the year ended 31st December 2020.

Responsibilities and basis of report

The church's trustees are responsible for the preparation of the accounts.

The church's 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 Commissioners (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 report

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants.

Independent examiner's statement

I have completed my examination. 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 in respect of the charity 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 applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

D. Stephens
 David Stephens FCCA
 Chartered Certified Accountant
 13 Newlands Road
 Tunbridge Wells
 Kent
 TN9 4AS

22 March 2021

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds Year to 31.12.20 £	Restricted Funds Year to 31.12.20 £	Total Funds Year to 31.12.20 £	Unrestricted Funds Year to 31.12.19 £	Restricted Funds Year to 31.12.19 £	Total Funds Year to 31.12.19 £
INCOMING RESOURCES							
Donations and legacies	2(a)	312,494	11,787	324,281	332,670	6,743	339,413
Income from charitable activities	2(b)	192,053	12,238	204,291	239,118	11,290	250,408
Investment income	2(c)	1,050	-	1,050	383	-	383
TOTAL INCOMING RESOURCES		505,597	24,025	529,622	572,171	18,033	590,204
RESOURCES USED							
Cost of generating funds							
Charitable activities	3	486,989	16,997	503,986	540,004	22,210	562,214
TOTAL RESOURCES USED		486,989	16,997	503,986	540,004	22,210	562,214
NET INCOMING/(OUTGOING) RESOURCES		18,608	7,028	25,636	32,167	(4,177)	27,990
Transfers between funds		(791)	791	-	(10,080)	10,080	-
Net movement in funds		17,817	7,819	25,636	22,087	5,903	27,990
Surplus on revaluation		140,000	0	140,000	0	0	0
Balances at 1.1.20		1,944,571	10,443	1,955,014	1,922,484	4,540	1,927,024
Balances at 31.12.20	11	2,102,388	18,262	2,120,650	1,944,571	10,443	1,955,014

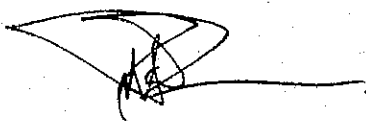
ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AS AT 31ST DECEMBER 2020

		31.12.20			31.12.19		
		£	£	£	£	£	£
		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
FIXED ASSETS							
Tangible fixed assets	Notes 6	1,902,681	-	1,902,681	1,760,416	-	1,760,416
CURRENT ASSETS							
Debtors	7	6,872	402	7,274	7,915		7,915
Bank	8	210,782	18,269	229,051	190,227	10,443	200,670
		217,654	18,671	236,325	198,142	10,443	208,585
CREDITORS:							
Due within one year	9	17,947	409	18,356	13,987	-	13,987
NET CURRENT ASSETS		199,707	18,262	217,969	184,155	10,443	194,598
CREDITORS:							
Due after more than one year		-	-	-	-	-	-
NET ASSETS		2,102,388	18,262	2,120,650	1,944,571	10,443	1,955,014
Represented by:							
FUNDS							
Properties		1,897,519	-	1,897,519	1,757,519	-	1,757,519
Other funds		204,869	18,262	223,131	187,052	10,443	197,495
Total	11	2,102,388	18,262	2,120,650	1,944,571	10,443	1,955,014

The detailed analysis of the balance sheet is stated in notes 6 to 11.

Approved by the Parochial Church Council on 22nd March 2021 and signed on its behalf by



Rev Mark Barker

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice 2016 as the applicable standard to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

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

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church Inventory.

Tangible fixed assets for use by the charity (functional fixed assets)

These are capitalised if they can be used for more than one year, and cost more than £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Property functional fixed assets (i.e. those used for the operation of the charity) will be revalued every 7 - 8 years.

Depreciation is calculated to write off the capitalised cost of fixed assets less their current anticipated residual fair value over their estimated useful lives as follows:

- Land	Nil
- Fixtures & Fittings	20 years straight line
- Computers, Office & IT/AV/Sound Equipment	4 years straight line

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An Impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet. If there is a fixed asset that is overvalued because, say the roof is about to fall in, the charity should reduce the balance accordingly and write off the reduction in cost. Close detail is kept on all properties and as money is set aside each year into repair funds, by the nature of this active asset management this happens regularly each year).

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investment assets (including investment property) are included at the PCC's best estimate of market value each year.

Short term deposits

These are the cash held on deposit either with CAFBank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as '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 income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

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

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL**YEAR ENDED 31ST DECEMBER 2020****NOTES TO THE FINANCIAL STATEMENTS****RESOURCES USED****Grants**

Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid. Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

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

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs to the Church, Church Hall, Community Centre, 35 Waterloo Road and 20 Woodfield Road, and St Eanswythe's Mission House. These properties are surveyed every five years.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund. Where insufficient funds are available, a loan (currently interest free) may be obtained from the diocese which is repayable over five years.

Pensions

From April 2016 the PCC contributes to an auto-enrolment pension scheme for its lay staff, The People's Pension, (run by B & CE), where we contribute to the scheme in line with the government rules on auto-enrolment. Contributions are accounted for as they are paid. Contributions paid in the year were £7,368 (2019 £6,738).

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES

	Unrestricted Funds Year to 31.12.20 £	Restricted Funds Year to 31.12.20 £	Total Funds Year to 31.12.20 £	Unrestricted Funds Year to 31.12.19 £	Restricted Funds Year to 31.12.19 £	Total Funds Year to 31.12.19 £
2(a) Donations and legacies						
Donations	264,929	11,787	276,716	238,811	6,743	245,554
Income tax recoverable	45,065	-	45,065	43,859	-	43,859
Legacies	2,500	-	2,500	50,000	-	50,000
	312,494	11,787	324,281	332,670	6,743	339,413
2(b) Income from charitable activities						
STEPS	129,384	5,966	135,350	146,598	857	147,455
Church activities	14,043	6,272	20,315	30,381	9,784	40,165
House rentals	24,427	-	24,427	30,391	-	30,391
St Eanswythe's flats	23,335	-	23,335	24,311	-	24,311
Fees	864	-	864	7,437	-	7,437
Mission trip	-	-	-	-	649	649
	192,053	12,238	204,291	239,118	11,290	250,408
2(c) Investment income						
Dividends and interest	1,050	-	1,050	383	-	383
TOTAL INCOMING RESOURCES	505,597	24,025	529,622	572,171	18,033	590,204

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

Charitable activities	Unrestricted Funds 31.12.20 £	Restricted Funds 31.12.20 £	Total Funds 31.12.20 £	Unrestricted Funds 31.12.19 £	Restricted Funds 31.12.19 £	Total Funds 31.12.19 £
Worship	3,380	-	3,380	6,414	-	6,414
Ministry	342	-	342	2,878	-	2,878
Youth and children	2,571	-	2,571	4,927	-	4,927
Staffing	168,207	-	168,207	172,658	-	172,658
Insurance	6,822	-	6,822	6,457	-	6,457
Utilities	16,506	-	16,506	18,885	-	18,885
Maintenance & contracts	12,175	-	12,175	10,868	-	10,868
ICT	5,310	-	5,310	6,502	-	6,502
Operations	16,693	-	16,693	25,340	-	25,340
Diocesan offer	87,046	-	87,046	102,037	-	102,037
Mission giving	29,878	-	29,878	36,962	4,286	41,248
Other costs	5,640	-	5,640	2,851	-	2,851
Independent Examination	750	-	750	700	-	700
Depreciation	1,337	-	1,337	3,501	-	3,501
STEPS staff costs	96,316	-	96,316	100,988	-	100,988
STEPS other costs	12,333	4,028	16,361	14,920	6,607	21,527
Property Maintenance Reserve	-	-	0	5,886	-	5,886
Property improvement	2,570	-	2,570	4,012	-	4,012
Unrestricted Building Fund	10	-	10	4,264	-	4,264
Vision (legacy)	10,336	-	10,336	5,683	-	5,683
Vicar's Discretionary Fund	2,211	-	2,211	626	-	626
IT Maintenance Fund	2,058	-	2,058	-	-	0
Events fund	4,498	-	4,498	2,645	-	2,645
Vision fund	-	-	0	-	1,600	1,600
Blend	-	326	326	-	-	0
Healing on the Streets	-	510	510	-	49	49
Community Fund	-	117	117	-	-	0
Love In Action	-	-	0	-	88	88
Restricted funds-other projects	-	12,016	12,016	-	9,580	9,580
TOTAL RESOURCES USED	486,989	16,997	503,986	540,004	22,210	562,214

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

4. GRANTS - Missionary and charitable giving

	2020 Unrestricted £	2020 Restricted £	2020 Total £	2019 Unrestricted £	2019 Restricted £	2019 Total £
Overseas Missions						
Charls project	8,660	-	8,660	7,600	-	7,600
Rochester Poverty and Hope appeal	-	-	-	500	-	500
Mission Trips	-	-	-	1,050	978	2,028
St Phillips college Tanzania	-	-	-	500	-	500
Tanzania project	-	-	-	0	3308	3308
Other overseas missions	75	-	75	564	-	564
	<u>8,735</u>	<u>8,735</u>	<u>8,735</u>	<u>10,214</u>	<u>4,286</u>	<u>14,500</u>
Relief and Development Agencies						
Appeals	1,000	-	1,000	2,500	-	2,500
Tear Fund project	12,126	-	12,126	12,312	-	12,312
	<u>13,126</u>	<u>-</u>	<u>13,126</u>	<u>14,812</u>	<u>-</u>	<u>14,812</u>
Home Missions and Church Societies						
Eden Walsall	1,417	-	1,417	2,500	-	2,500
Tonbridge Children's Workshop	5,800	-	5,800	5,800	-	5,800
Tonbridge Counselling Service	500	-	500	1,000	-	1,000
DAVSS	-	-	-	1,000	-	1,000
Crosslight	-	-	-	1,000	-	1,000
Other home missions	300	-	300	636	-	636
	<u>8,017</u>	<u>0</u>	<u>8,017</u>	<u>11,936</u>	<u>0</u>	<u>11,936</u>
Total missions and development	<u>29,878</u>	<u>0</u>	<u>29,878</u>	<u>36,962</u>	<u>4,286</u>	<u>41,248</u>

5. STAFF COSTS AND PAYMENTS TO MEMBERS OF THE PAROCHIAL CHURCH COUNCIL AND RELATED PARTIES

Staff costs (excluding clergy)

	2020	2019
Wages and salaries	243,119	247,460
Employers NI	11,345	12,109
Employers pension contributions	7,368	6,738
	<u>261,832</u>	<u>266,307</u>

No employees earn more than £60,000.

**Number of employees
(average full-time equivalent - 35 hours per week)**

	2020	2019
Administrators	2.49	3.30
Associate Minister	1.00	0.00
Youth and Children's Workers	2.25	2.00
Cleaner	0.06	0.06
STEPS	6.37	5.50
Caretaker	0.40	1.00
Total	<u>12.57</u>	<u>11.86</u>

Payments to members of the Parochial Church Council and related parties

Mrs Edith Willis' daughter Rachael Plowman received £14,292 in her capacity as church administrator.

Mr Douglas Spickernell's son Craig Spickernell received £28,171 in his roles as Communications Coordinator and Associate Minister

Mr Douglas Spickernell's daughter-in-law Jessica Spickernell received £19,022.48 in her capacity as Associate Minister

Mr Daniel Lanstone's wife Ruth Lanstone received £12,409 in her capacity as a STEPS worker.

There was no trustee remuneration in the year and no trustee expenses paid relating to trustee services.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Equipment £	Total £
Brought forward value			
At 1st January 2020	1,840,388	95,105	1,935,493
Surplus on revaluation	140,000	-	140,000
Additions in the year	-	5,055	5,055
At 31st December 2020	<u>1,980,388</u>	<u>100,160</u>	<u>2,080,548</u>
Accumulated Depreciation			
At 1st January 2020	82,869	92,208	175,077
For the year	-	2,790	2,790
At 31st December 2020	<u>82,869</u>	<u>94,998</u>	<u>177,867</u>
Net Book Values			
At 31st December 2020	<u>1,897,519</u>	<u>5,162</u>	<u>1,902,681</u>
At 31st December 2019	<u>1,757,519</u>	<u>2,897</u>	<u>1,760,416</u>

The property breakdown is as follows, valued in accordance with the Accounting Policies note 1.

The functional fixed assets (i.e. those used for the operation of the charity) will be revalued every 7 - 8 years.

The properties held as Investment assets will be valued regularly as to their market value on a best-estimate basis.

	2020 £	2019 £
Office, 35 Waterloo Road, Tonbridge	213,228	213,228
House, 20 Woodfield Road, Tonbridge	279,571	279,571
Church Hall, 37 Waterloo Road, Tonbridge	68,000	68,000
Community Centre, Waterloo Road, Tonbridge	68,000	68,000
St Eanswythe's Chapel, Priory Road, Tonbridge	227,200	227,200
St Eanswythe's Court Flats, Priory Road, Tonbridge	625,000	485,000
St Eanswythe's Mission House, Priory Road, Tonbridge	416,520	416,520
Total	<u>1,897,519</u>	<u>1,757,519</u>

7. DEBTORS

	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 £	2019 £
Income tax recoverable	3,646	209	-	3,855	4,021
Other debtors	459	193	-	652	1,659
Prepaid expenses	2,767	-	-	2,767	2,235
	<u>6,872</u>	<u>402</u>	<u>-</u>	<u>7,274</u>	<u>7,915</u>

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

8. CASH AT BANK AND IN HAND

	2020 £	2019 £
<u>Bank accounts</u>		
Kingdom bank account 60 day	80,223	20,008
DBF Church Repair Fund (Deposit account - property maintenance)	11,527	36,224
CAF current account	27,910	34,906
CAF restricted funds current account	1,765	2,285
CAF 60 day account	41,445	60,964
STEPS CAF account	65,971	45,883
<u>Cash in hand</u>		
Petty Cash	210	400
	<u>229,051</u>	<u>200,670</u>

Of the total, £210,782 is for unrestricted purposes, and £18,269 for restricted purposes.

DBF = Rochester Diocesan Board of Finance

CAF = CAFBank (Charities Aid Foundation)

9. CREDITORS DUE WITHIN ONE YEAR

	2020 £	2019 £
<i>Independent Examination/Accountant fees</i>	1,250	1,200
STEPS (Pre School) accruals and deferred income	13,448	9,770
Other creditors	3,658	3,017
	<u>18,356</u>	<u>13,987</u>

Other creditors includes £409 restricted creditors.

10. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fixed assets	1,902,681	-	1,902,681
Current assets	217,654	18,671	236,325
Current liabilities	(17,947)	(409)	(18,356)
Fund Balance	<u>2,102,388</u>	<u>18,262</u>	<u>2,120,650</u>

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

11. FUND DETAILS

11. FUND DETAILS		Movement in Funds				
	Balance 1.1.20 £	Incoming £	Outgoing £	Revalue/ Transfers £	Balance 31.12.20 £	Move- ment £
UNRESTRICTED FUNDS						
General Funds	(6,877)	365,920	(314,991)	(26,140)	17,912	24,789
Property maintenance reserve	6,233	31		4,920	11,184	4,951
Bolier replacement fund	1,800			600	2,400	600
Steps Unrestricted Fund	18,376	129,383	(120,436)	(13,785)	13,538	(4,838)
Unrestricted Building Fund	25,900		(10)		25,890	(10)
Property improvement fund	15,988		(2,570)		13,418	(2,570)
Emergency and support fund	9		(1,100)	1,500	409	400
Vicars Discretionary fund	4,027	1,425	(2,212)		3,240	(787)
MAG discretionary fund	3,403	-	(1,025)	(1,336)	1,042	(2,361)
Tear Fund project fund	1,647	1,576	(12,126)	10,000	1,097	(550)
MAG TTCW	-		(5,800)	5,800	-	-
Charis project fund	26	1,035	(8,660)	7,600	1	(25)
MAG Eden Walsall fund	0		(1,167)	4,000	2,833	2,833
IT maintenance fund	4,998		(2,058)	5,000	7,940	2,942
Staff illness fund	10,000				10,000	-
Events fund	218	5,227	(4,498)		947	729
Vision fund (Legacy)	91,304	1,000	(10,336)		81,968	(9,336)
Mission trip fund				1,050	1,050	1,050
Ecclesiastical Prize Money	10,000				10,000	-
Property: 35 Waterloo Road	213,228				213,228	-
Property: 20 Woodfield Road	279,571				279,571	-
Property: Church Hall	68,000				68,000	-
Property: Community Centre	68,000	-		-	68,000	-
	815,851	505,597	(486,989)	(791)	833,668	17,817
Property: St Eanswythe's chapel and flats	1,128,720	-	-	140,000	1,268,720	140,000
TOTAL UNRESTRICTED FUNDS	1,944,571	505,597	(486,989)	139,209	2,102,388	157,817
RESTRICTED FUNDS Note 3 expense heading						
Vision fund	- Mission - home	852			852	-
Blend Fund	- Youth	1,424	(326)		1,098	(326)
Healing on the Streets		573	(510)		63	(510)
Love in Action fund	- Mission - home	282			282	-
Homeless fund	- Mission - home	169			169	-
Bishop's Fund for Mission Seniors Grant		193			193	-
STEPS Restricted Fund		2,779	(4,028)	1,139	5,856	3,077
Community fund		334	(117)		217	(117)
Tanzania project		-			-	-
Mission trip fund		348		(348)	-	(348)
Restricted funds - Other Projects		3,489	(12,016)		9,532	6,043
		10,443	24,025	(16,997)	791	18,262
TOTAL RESTRICTED FUNDS						7,819
TOTAL FUNDS	1,955,014	529,622	(503,986)	140,000	2,120,650	165,636

The restricted funds comprise gifts given for specific purposes and the fund names describe that purpose.

Transfers are made from the general fund to other designated funds for property maintenance, mission projects and for the Vicar's and MAG discretionary funds.

