

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

Charity no 1132563

Annual Report and Financial Statements

Year ended 31st December 2021

Approved by the PCC at its meeting on : 28th March 2022

Page 1	Index
Pages 2-8	Annual report
Page 9	Independent examiner's report
Page 10	Statement of financial activities
Page 11	Balance sheet
	<u>Notes to the financial statements:-</u>
Pages 12-13	Accounting policies
Page 14	Incoming resources
Page 15	Resources used
Page 16	Grants and staff costs
Page 17	Fixed assets, debtors
Page 18	Cash at bank, creditors
Page 19	Fund details

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR 2021

Reference and administrative information

Incumbent:	The Reverend M. Barker C/O St Stephen's Church Office, 35 Waterloo Road, Tonbridge TN9 2SW
Principal office:	35 Waterloo Road, Tonbridge TN9 2SW
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 Vicar:	The Revd Miriam Barker
Curate:	The Revd Caroline Mills (until August 2021)
Wardens:	Mrs Wendy Fenn Mr Andrew Howe (from May 2021) Mr Douglas Spickernell (until May 2021)
Deanery Synod Members:	Mrs Pat Hicks Mrs Edith Wills Mrs Glynis Hubble Mr Dave Wilson Mr Rob Marsh

Elected members

Elected Lay Representatives:

<u>Up to APCM 2021</u>	Whole year
Mrs Mary Batchelor	Mrs Helen Noble
Mr Steve Wood	Mr David Widdicombe Mr Peter Brerley
<u>From APCM 2021</u>	Mr Matthew Lake
Mr Richard Hamlyn	Mr Gabriel Piazza Mr Daniel Lanstone
<u>Up to July 2021</u>	Mr Richard Strawson
Mrs Chloe Gracey	Mr Darrell Sykes

From October 2021

Mrs Cathi Fredricks

Co-opted members: Mrs Lynn Hams (Treasurer)

Also in attendance: Mrs Isabel Plimmer (PCC Secretary)
Mrs Rachael Plowman (Minute Secretary)
Mr Craig Spickernell (Associate Minister)

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR 2021

Structure, governance and management

The PCC is a charity which was exempted 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 8 times during the year, and its sub-committees, known as Resource Support Groups (RSGs) also met regularly. Each RSG reported to either PCC or the Standing and Resource Group on the activities of their group at some point during the year. The Chair of the Safeguarding RSG reported to each PCC meeting either in person or by written report.

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 time. 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.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR 2021

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. Rev 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 and monitored 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 and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

ANNUAL REPORT FOR 2021

Membership and attendance

Our electoral roll stood at 295 as at April 2021 of which 34% are not resident in the parish and our average weekly attendance in October 2021 (Statistics for Mission) was 110 adults and 52 children, and 172 people 'online'.

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 allocate 10% of the previous year's donation income and 10% of any large legacies received during the current year. These were allocated in 2021 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

ANNUAL REPORT FOR 2021

Achievements and performance

2021 began with the church still in lockdown and the continuous rise and fall of Covid numbers, new strains causing concern and the roll out of vaccinations, with the nation and church seeking to respond appropriately. However, as we did begin to get back to in-person services, it still involved restricted numbers, social distancing and the wearing of masks, and we have worked hard to rebuild volunteer teams and make people feel safe as and when they wanted to come back to church. Live streaming of services has though continued, supported by a small but dedicated team of volunteers.

However, as the year ended and the latest Covid strain was taking hold, numbers dropped off and we were still struggling to find people to run refreshments after the service, to provide youth and children's groups on a weekly basis, and to have live worship bands.

And yet, although the year brought many challenges, we are incredibly grateful to everyone who has worked hard, given generously and been committed to the work and ministry of St. Stephen's. As our 2022 budget leaflet acknowledges:

- Our YouTube channel had over 16,000 views, with thanks to the team who make this happen week by week, and one of the audience members commented, "Although I miss seeing people, I am so glad that I have the chance to visit church from the comfort and safety of my own home".
- 114 people volunteered in different ways through the year supporting services, running youth & children's activities, providing refreshments, leading online prayers and coffee times....
- Through the commitment of our Connect Group leaders, our Connect Groups continued to meet providing invaluable fellowship, pastoral support, prayer and Bible study to many people, often online and sometimes in person.
- Social media became even more important in communicating with church members and our community. We now have 600 Facebook followers, as well as people keeping up to date through Instagram, and we need to acknowledge the hard work of Natalie Holloway in making all this happen.
- Despite Covid restrictions 54 new people joined the St. Stephen's church family during 2021, some who had been watching online and then started to come in person.
- Having worked hard over the last few years to encourage people to give through regular online means, and although the hire of our halls was curtailed, our regular donations remained at similar levels to the year before, and with reductions in expenditure, the finances of the church have not been badly affected.
- Whilst we would love not to need this ministry, the Feast Fresh Community Larder has continued throughout the year, and as the year drew to a close, was increasing in number of guests significantly due to rising living costs.
- Despite Kathryn De Freitas leaving early on in the year and us struggling to appoint a children or a youth pastor, groups were restarted and have grown thanks to Jess Splckemell's hard work, supported by Sharleen Brandt, who joined us as an intern in September, and a host of volunteers.
- Our Steps pre-school has continued to provide for the children and families connected throughout Covid, reacting as necessary to Covid regulation changes.
- On Christmas Day we served lunch to 24 guests and had "an absolutely splendidous" time, as one of those attending wrote.
- The Sunday Afternoon Tea team prepared and provided a total of 424 afternoon teas - one Sunday a month throughout the year, initially through doorstep deliveries, then re-opening in church from October.
- And a few pop-up sessions for Living Well Tonbridge, saw Lee Athwal, who we appointed in May as our Community Engagement Manager, preparing for opening more fully at the start of 2022.

The key concern, and it is an area that many churches and charities are struggling with, is the reduction in numbers willing to volunteer, but we hope that over time this will change, and, despite restrictions and still a considerable amount of anxiety and fear, 2021 saw us beginning to rebuild church life after the closures and start to look ahead to the future.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR 2021

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 2021 from £505,597 to £483,025, a decrease of 4%, due mainly to a decrease in donations received. In 2021 there was no stewardship campaign, as had happened in 2020, resulting in one-off donations being lower by over £23,000. However planned giving increased by over £8,000, 1.4% above budget, which is very positive in the uncertain economic climate. Income from other activities also decreased, from £192,053 to £187,228. This was mainly due to no clergy rebate being received for 20 Woodfield Road for 4 months, after the curate, moved out and work needed to be undertaken to ensure the property could be rented out again. Also, income was lower than expected as the community centre could not be rented out until June, due to restrictions. However, wedding and funeral fees were 38% above budget at £2,111 and £1,247 more than in 2020.

Our unrestricted expenses increased to £514,273 from £486,991 (up 5.6%). This was mainly due to the setting up of Living Well (£12,221), which has been done with funds from the Vision Fund and the prize money from Betty Keywood's community award. There was also an increase in STEPS costs, of £10,695, which was budgeted for, as well as a number of unbudgeted maintenance items. During 2021, staff were given a bonus, totalling £3,000, in recognition of the additional work they have had to undertake, during all the restrictions, whilst being understaffed. After transfers, before revaluation, the result is an unrestricted funds deficit of £31,248 (down from last year when the surplus was £17,817).

The general fund (our normal operating fund) decreased by £10,440 in the year, as per page 19.

Giving towards restricted funds was £19,327 and spending from restricted funds was £23,096.

Unrestricted funds of £2,071,140 consists mainly of the properties owned by the PCC at their net book value of £1,897,519.

Of the remaining amount of £173,621, £27,002 has been allocated to property matters leaving £146,619 for other purposes.

Restricted funds (funds subject to a restriction by the donor regarding their use) are £14,493.

Cash reserves policy: It is our aim to keep in reserve an amount of at least six weeks of unrestricted cash expenditure (£59,339 for 2021). At 31st December 2021 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 CAFBank, Kingdom Bank, the Rochester Diocesan Board of Finance or in the CCLA Church of England Deposit Fund.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

Plans for future periods

2022 sees us continuing to rebuild, but also launch new things:

- We will continue to try and recruit volunteers so that we can provide weekly Youth & Children's ministry and also in person worship bands.
- During the early part of the year we need to recruit for various posts to bring staff back up to pre-covid levels, but will need a focus on giving to increase income to support these roles.
- Particularly we need to appoint a Youth & Children's Pastor so that Jess Spickernell can step back from this and focus on the Associate Minister role.
- We will restart Sunday evening services focussed on the 18-30's age group, once a month initially, but hopefully increasing frequency later in the year.
- And in January we will begin to open the church 6 days a week for people to come and have tea, coffee and cake, employing Angel Café to manage the café, whilst bringing in agencies and groups to use the space and support people in need. Much of the year will be spent growing this and also seeking ongoing funding methods to replace the 2 years of finance provided by the church, which runs out in April 2023.

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 2021.

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
Tonbridge Wells
Kent
TN9 4AS

28 March 2022

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds Year to 31.12.21 £	Restricted Funds Year to 31.12.21 £	Total Funds Year to 31.12.21 £	Unrestricted Funds Year to 31.12.20 £	Restricted Funds Year to 31.12.20 £	Total Funds Year to 31.12.20 £
INCOMING RESOURCES							
Donations and legacies	2(a)	285,263	5,212	300,475	312,494	11,787	324,281
Income from charitable activities	2(b)	187,228	14,115	201,343	192,053	12,238	204,291
Investment Income	2(c)	534	-	534	1,050	-	1,050
TOTAL INCOMING RESOURCES		483,025	19,327	502,352	505,597	24,025	529,622
RESOURCES USED							
Cost of generating funds							
Charitable activities	3	514,273	23,096	537,369	486,989	16,997	503,986
TOTAL RESOURCES USED		514,273	23,096	537,369	486,989	16,997	503,986
NET INCOMING/(OUTGOING) RESOURCES		(31,248)	(3,769)	(35,017)	18,608	7,028	25,636
Transfers between funds		-	-	-	(791)	791	-
Net movement in funds		(31,248)	(3,769)	(35,017)	17,817	7,819	25,636
Surplus on revaluation		0	0	0	140,000	0	140,000
Balances at 1.1.21		2,102,388	18,262	2,120,650	1,944,571	10,443	1,955,014
Balances at 31.12.21	11	2,071,140	14,493	2,085,633	2,102,388	18,262	2,120,650

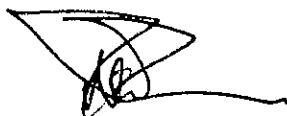
ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AS AT 31ST DECEMBER 2021

		31.12.21			31.12.20		
		£ Unrestricted Funds	£ Restricted Funds	£ Total Funds	£ Unrestricted Funds	£ Restricted Funds	£ Total Funds
FIXED ASSETS	Notes						
Tangible fixed assets	6	1,900,730	-	1,900,730	1,902,681	-	1,902,681
CURRENT ASSETS							
Debtors	7	8,151	813	8,964	6,872	402	7,274
Bank	8	191,525	15,897	207,422	210,782	18,269	229,051
		199,676	16,710	216,386	217,654	18,671	236,325
CREDITORS:							
Due within one year	9	29,266	2,217	31,483	17,947	409	18,356
NET CURRENT ASSETS		170,410	14,493	184,903	199,707	18,262	217,969
CREDITORS:							
Due after more than one year		-	-	-	-	-	-
NET ASSETS		2,071,140	14,493	2,085,633	2,102,388	18,262	2,120,650
Represented by:							
FUNDS							
Properties		1,897,519	-	1,897,519	1,897,519	-	1,897,519
Other funds		173,621	14,493	188,114	204,869	18,262	223,131
Total	11	2,071,140	14,493	2,085,633	2,102,388	18,262	2,120,650

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

Approved by the Parochial Church Council on 28th March 2022 and signed on its behalf by



Rev Mark Barker

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

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.

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 to the accounts.

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

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.

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 including Quinquennial Funds

Waterloo Road and 20 Woodfield Road, and St Eanswythe's Mission House. These properties, with the exception of the Community Centre, 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 has contributed 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 £7,319 (2020 £7,368).

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES

	Unrestricted Funds Year to 31.12.21 £	Restricted Funds Year to 31.12.21 £	Total Funds Year to 31.12.21 £	Unrestricted Funds Year to 31.12.20 £	Restricted Funds Year to 31.12.20 £	Total Funds Year to 31.12.20 £
2(a) Donations and legacies						
Donations	248,101	5,212	253,313	264,929	11,787	276,716
Income tax recoverable	44,662	-	44,662	45,065	-	45,065
Legacies	2,500	-	2,500	2,500	-	2,500
	295,263	5,212	300,475	312,494	11,787	324,281
2(b) Income from charitable activities						
STEPS	129,979	5,379	135,358	129,384	5,966	135,350
Church activities	6,506	8,736	15,242	14,043	6,272	20,315
House rentals	21,797	-	21,797	24,427	-	24,427
St Eanswythe's flats	26,835	-	26,835	23,335	-	23,335
Fees	2,111	-	2,111	864	-	864
	187,228	14,115	201,343	192,053	12,238	204,291
2(c) Investment Income						
Dividends and Interest	534	-	534	1,050	-	1,050
TOTAL INCOMING RESOURCES	483,025	19,327	502,352	505,597	24,025	529,622

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED	Unrestricted Funds 31.12.21 £	Restricted Funds 31.12.21 £	Total Funds 31.12.21 £	Unrestricted Funds 31.12.20 £	Restricted Funds 31.12.20 £	Total Funds 31.12.20 £
Charitable activities						
Worship	3,532	-	3,532	3,380	-	3,380
Ministry	1,173	-	1,173	342	-	342
Youth and children	1,771	-	1,771	2,571	-	2,571
Staffing	162,924	-	162,924	168,207	-	168,207
Insurance	4,786	-	4,786	6,822	-	6,822
Utilities	19,060	-	19,060	16,506	-	16,506
Maintenance & contracts	15,152	-	15,152	12,175	-	12,175
ICT	7,884	-	7,884	5,310	-	5,310
Operations	17,290	-	17,290	16,693	-	16,693
Diocesan offer	87,163	-	87,163	87,046	-	87,046
Mission giving	31,575	-	31,575	29,878	-	29,878
Other costs	7,477	-	7,477	5,640	-	5,640
Independent Examination	760	-	760	750	-	750
Depreciation	1,951	-	1,951	1,337	-	1,337
STEPS staff costs	107,011	-	107,011	96,316	-	96,316
STEPS other costs	12,648	8,214	20,862	12,333	4,028	16,361
Property Maintenance Reserve	4,044	-	4,044	-	-	0
Property Improvement	-	-	0	2,570	-	2,570
Unrestricted Building Fund	10	-	10	10	-	10
Vision (legacy)	4,843	-	4,843	10,336	-	10,336
Vicar's Discretionary Fund	488	-	488	2,211	-	2,211
IT Maintenance Fund	2,466	-	2,466	2,058	-	2,058
Events fund	243	-	243	4,498	-	4,498
Church Hall project	7,801	-	7,801	-	-	0
Blend	-	-	0	-	326	326
Healing on the Streets	-	25	25	-	510	510
Community Fund	0	10	10	-	117	117
Living Well	12,221	-	12,221	-	-	0
Restricted funds-other projects	-	14,847	14,847	-	12,016	12,016
TOTAL RESOURCES USED	514,273	23,096	537,369	486,989	16,997	503,986

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

4. GRANTS - Missionary and charitable giving

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Unrestricted £	2020 Restricted £	2020 Total £
Overseas Missions						
Charis project	7,600	-	7,600	8,660	-	8,660
Other overseas missions		-	-	75	-	75
	<u>7,600</u>	<u>-</u>	<u>7,600</u>	<u>8,735</u>	<u>-</u>	<u>8,735</u>
Relief and Development Agencies						
Appeals	2,000	-	2,000	1,000	-	1,000
Tear Fund project	10,000	-	10,000	12,126	-	12,126
	<u>12,000</u>	<u>-</u>	<u>12,000</u>	<u>13,126</u>	<u>-</u>	<u>13,126</u>
Home Missions and Church Societies						
Eden Walsall	2,175	-	2,175	1,417	-	1,417
Tonbridge Children's Workshop	6,050	-	6,050	5,800	-	5,800
CPAS	500	-	500	500	-	500
Wycliffe	500	-	500	-	-	-
St Peter & St Paul, Swanscombe	2,000	-	2,000	-	-	-
Other home missions	750	-	750	300	-	300
	<u>11,975</u>	<u>-</u>	<u>11,975</u>	<u>8,017</u>	<u>-</u>	<u>8,017</u>
Total missions and development	<u>31,575</u>	<u>-</u>	<u>31,575</u>	<u>29,878</u>	<u>-</u>	<u>29,878</u>

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

Staff costs (excluding clergy)

	2021	2020
Wages and salaries	258,770	243,119
Employers NI	14,943	11,345
Employers pension contributions	7,319	7,368
	<u>281,032</u>	<u>261,832</u>

No employees earn more than £60,000.

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

	2021	2020
Administrators	2.87	2.49
Associate Minister	1.14	1.00
Youth and Children's Workers	0.89	2.25
Cleaner	0.06	0.06
STEPS	6.91	6.37
Community Engagement	0.40	0.00
Caretaker	0.91	0.40
Total	<u>13.18</u>	<u>12.57</u>

Payments to members of the Parochial Church Council and related parties

Mrs Edith Wills' daughter Rachael Plowman received £16,146 as church administrator and £2,049 as a STEPS worker.

Mr Douglas Spickemell's son Craig Spickemell received £28,627 as Communications Coordinator & Associate Minister.

Mr Daniel Lanstone's wife Ruth Lanstone received £12,804 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 2021

NOTES TO THE FINANCIAL STATEMENTS

6. TANGIBLE FIXED ASSETS	Freehold Land and Buildings £	Equipment £	Total £
Brought forward value			
At 1st January 2021	1,980,388	100,160	2,080,548
Surplus on revaluation	-	-	-
Additions in the year	-	-	-
At 31st December 2021	<u>1,980,388</u>	<u>100,160</u>	<u>2,080,548</u>
Accumulated Depreciation			
At 1st January 2021	82,869	94,998	177,867
For the year	-	1,951	1,951
At 31st December 2021	<u>82,869</u>	<u>96,949</u>	<u>179,818</u>
Net Book Values			
At 31st December 2021	<u>1,897,519</u>	<u>3,211</u>	<u>1,900,730</u>
At 31st December 2020	<u>1,897,519</u>	<u>5,162</u>	<u>1,902,681</u>

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

	2021 £	2020 £
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	625,000
St Eanswythe's Mission House, Priory Road, Tonbridge	416,520	416,520
Total	<u>1,897,519</u>	<u>1,897,519</u>

7. DEBTORS	Unrestricted Funds	Restricted Funds	Endowment Funds	2021 £	2020 £
Income tax recoverable	3,543	813	-	4,356	3,855
Other debtors	1,680	-	-	1,680	652
Prepaid expenses	2,928	-	-	2,928	2,767
Properties receivable	-	-	-	-	-
	<u>8,151</u>	<u>813</u>	<u>-</u>	<u>8,964</u>	<u>7,274</u>

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

8. CASH AT BANK AND IN HAND	2021 £	2020 £
Bank accounts		
Kingdom bank account 60 day	80,485	80,223
DBF Church Repair Fund (Deposit account - property maintenance)	12,564	11,527
CAF current account	26,682	27,910
CAF restricted funds current account	2,006	1,765
CAF 60 day account	61,776	41,445
STEPS CAF account	23,445	65,971
Stripe	216	0
Cash in hand		
Petty Cash	248	210
	<u>207,422</u>	<u>229,051</u>

Of the total, £191,525 is for unrestricted purposes and £15,897 for restricted purposes.

DBF = Rochester Diocesan Board of Finance

CAF = CAFBank (Charities Aid Foundation)

9. CREDITORS DUE WITHIN ONE YEAR	2021 £	2020 £
Independent Examination/Accountant fees	1,275	1,250
STEPS (Pre School) accruals and deferred income	15,924	13,448
Other creditors	14,284	3,658
	<u>31,483</u>	<u>18,356</u>

Other creditors includes £2,217 restricted creditors.

10. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fixed assets	1,900,730	-	1,900,730
Current assets	199,676	16,710	216,386
Current liabilities	(29,266)	(2,217)	(31,483)
Fund Balance	<u>2,071,140</u>	<u>14,493</u>	<u>2,085,633</u>

ST STEPHEN'S TONBRIDGE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

11. FUND DETAILS

	Movement In Funds			Revalue/ Transfers	Balance 31.12.21	Move- ment
	Balance 1.1.21	Incoming	Outgoing			
	£	£	£	£	£	£
UNRESTRICTED FUNDS						
General Funds	17,912	350,192	(318,383)	(42,249)	7,472	(10,440)
Property maintenance reserve	11,184	-	(4,044)	5,400	12,540	1,356
Boiler replacement fund	2,400	-	-	600	3,000	600
Steps Unrestricted Fund	13,538	129,979	(130,934)	(9,500)	3,083	(10,455)
Unrestricted Building Fund	25,890	-	(10)	-	25,880	(10)
Property improvement fund	13,418	-	-	-	13,418	-
Emergency and support fund	409	-	(1,500)	1,500	409	-
Vicars Discretionary fund	3,240	1,000	(488)	-	3,752	512
MAG discretionary fund	1,042	-	(4,575)	4,549	1,016	(26)
Tear Fund project fund	1,097	113	(10,000)	10,000	1,210	113
MAG TTCW fund	-	-	(5,800)	5,800	-	-
Living Well Tonbridge	-	1,602	(12,221)	60,000	49,381	49,381
Charis project fund	1	-	(7,600)	7,600	1	-
MAG Eden Walsall fund	2,833	100	(2,100)	750	1,583	(1,250)
IT maintenance fund	7,940	-	(3,731)	5,500	9,709	1,769
Staff illness fund - PCC	-	-	-	5,000	5,000	5,000
Staff illness fund - STEPS	10,000	-	-	(5,000)	5,000	(5,000)
Events fund	947	39	(243)	-	743	(204)
Vision fund (Legacy)	81,968	-	(4,843)	(50,000)	27,125	(54,843)
Mission trip fund	1,050	-	-	1,050	2,100	1,050
Ecclesiastical Prize Money	10,000	-	-	(10,000)	-	(10,000)
Church Hall Project	-	-	(7,801)	9,000	1,199	1,199
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	-
	833,668	483,025	(514,273)	-	802,420	(31,248)
Property: St Eanswythe's chapel and flats	1,268,720	-	-	-	1,268,720	-
TOTAL UNRESTRICTED FUNDS	2,102,388	483,025	(514,273)	-	2,071,140	(31,248)
RESTRICTED FUNDS						
	Note 3 expense heading					
Vision fund	- Mission - home	852	-	-	852	-
Blend Fund	- Youth	1,098	-	-	1,098	-
Healing on the Streets		63	-	(25)	38	(25)
Love in Action fund	- Mission - home	282	-	(10)	272	(10)
Homeless fund	- Mission - home	169	-	-	169	-
Bishop's Fund for Mission Seniors Grant		193	-	-	193	-
STEPS Restricted Fund		5,856	5,379	(8,214)	3,021	(2,835)
Community fund		217	-	-	217	-
Living Well Tonbridge		-	1,611	-	1,611	1,611
Restricted funds - Other Projects		9,532	12,337	(14,847)	7,022	(2,510)
		18,262	19,327	(23,096)	14,493	(3,769)
TOTAL RESTRICTED FUNDS		18,262	19,327	(23,096)	14,493	(3,769)
TOTAL FUNDS		2,120,650	502,352	(537,369)	2,085,633	(35,017)

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.

