

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, RUSTHALL

England & Wales · Charity number 1132681

Details

Other names ST PAUL'S CHURCH, RUSTHALL

Status Registered

Legal form Previously excepted

Registered 2009-11-12

Register [View on the Charity Commission register](#)

Contact

Address St. Pauls Church Centre
23 Rusthall Road
Tunbridge Wells
Kent
TN4 8RE

Phone 01892521447

Email office@stpaulsrusthall.org.uk

Website www.stpaulsrusthall.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: The charity provides public worship open to all; the provision of sacred space for personal prayer and contemplation; pastoral work, including visiting the sick and bereaved; the teaching of Christianity through sermons and small groups; the taking of religious assemblies in schools; the support to other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£217,138	£180,189	-	-
2023-12-31	£212,961	£179,521	-	-
2022-12-31	£172,899	£170,094	-	-
2021-12-31	£121,600	£156,177	-	-
2020-12-31	£125,604	£141,569	-	-

Trustees

Name	Role	Appointed
REVEREND RONNIE WILLIAMS	Chair	
Christopher Kenneth Dobson		2022-04-21
Daphne Margaret Pilcher		2019-04-07
Elaine Teresa Bruce		2023-04-20
GRAEME SHIELDS ANDERSON		2015-04-26
Jean Mary Kerr		2023-04-20
PAUL JEREMY BARTER		
SUSAN JOY HARE BSC ATT		2017-04-23
Timothy Harrold		2023-04-20

Accounts

2024 Annual Report of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Rusthall



Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, 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 the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer:
 - the provision of public worship which is open to all and seeks to provide a variety of styles enabling different groups within the parish
 - the teaching of Christianity through sermons, courses and small groups
 - the provision of child and youth activities with a Christian ethos
- Provision of pastoral care for people living in the parish including:
 - visiting the sick and bereaved
 - taking communion to nursing homes and parishioners' houses.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all our buildings.

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

Achievements and Performance

The Choir

The choir had an extremely busy 2024! We sang at three different cathedrals, beginning with an Evensong at Gloucester Cathedral, followed closely by a weekend of services at St Paul's Cathedral, and another weekend at St Alban's Cathedral. We hosted the RSCM for two exam sessions at the Parish Church, with our own candidates excelling and achieving very high marks. We had a summer concert featuring fabulous solo performances alongside some light-hearted choral music, and a more serious concert in October that included challenging pieces, all learned in a very short rehearsal period due to other commitments. The children enjoyed a pancake party and a fireworks party. They had a fantastic choir camp week in the summer filled with activities and trips based on the Tudor Period, culminating in an amazing concert to conclude the week. The choir also sang carols at various care homes in the town,

for the Brains Matter charity, at a business lunch at High Rocks, and for Saturday morning shoppers in the village. We also enjoyed an ice skating trip and saw the Tunbridge Wells pantomime. The choir has sung for all choral services throughout the year at the Parish Church, except for our two Cathedral weekends away. We have had special services of readings and music for Easter and Advent and a very well-attended Nine Lessons and Carols service. We have been fortunate to have such a wonderful team of organists playing for us at church. Alasdair, Paul, Chris, Daniel, and Miles played during the year, and Anthony played the piano when no organist was available. Daniel gained an organ scholarship to St Andrews University, where he is currently studying, and George earned a choral scholarship to Edinburgh University.

Fiona Johnson

Family Service

As ever, in 2024, Family Service continued to share a welcoming fellowship at the Church Centre thanks to many members of the congregation who support in one or more ways, from serving refreshments and sidesman duties to manning the computer and leading the services. Every role is truly valued and it is the team working and mutual support which helps to make Family Service so welcoming and valued by so many.

The children's groups have been well attended this year and our thanks go to the many volunteers who lead the groups on a rota, under the leadership of Mary Holmes. Unfortunately, other commitments have led to some of the leaders having to reduce the weeks they can lead the children's groups and we have had a number of dates that have not been covered. However, the children have led some of the services through the year, supported by Mary, giving them the opportunity to grow in confidence to join in with readings etc. and to take part in the services in other ways. When the children do not go out, the leaders and links endeavour to ensure that the service is accessible to all ages and there are, of course, resources such as books and toys in the church to occupy the children. We are keen to encourage offers of help from anyone who is willing to join the rota to support the children's group.

We continue to share most of our services via Zoom with a few participants joining remotely each week. We are very grateful to Jean for preparing the online services and music and to Chris and Steve, our regular tech support, who have developed our capabilities with improved camera and microphones to provide greater flexibility. A number of services through the year have been supported by our music group and occasional guest pianists. It makes a welcome change from singing to online music and we would really love to hear from anyone who could offer to play on an occasional or regular basis.

Joint services have been held through the year at both the Parish Church and the Church Centre with the roles to support the services filled by members from both congregations.

Members of the Family Service congregation took part in many of the church social and fundraising activities throughout the year. We have representatives on the committee preparing for the 175 celebrations and anticipate that the Family Service congregation will continue to be involved in the events and share their ideas.

Our thanks, as ever, go to the Vicar, Nicholas and lay reader Daphne for their support and to all those who lead and link our services, including Tim, who has been a welcome new addition this year.

Susan Powley

St. Paul's Church Youth Council

The Youth Council continues to grow and become an established part of the church community. Young people have myriad interests and demands on their time but our monthly meetings provide a safe space for new friendships and interests to develop. We have members from nine different secondary schools and a home schooled. The focus this year has been very much on the establishment of our beehives and at the time of writing we are just collecting the next 2 fertilised queens giving us three very busy hives in the churchyard. Members have spent much time designing the marketing information and labels for the honey which we hope to be able to harvest and sell for the first time this summer.

We remain focused and very involved in the pursuit of a reduction in the speed limit along our stretch of the Langton Road from 40mph to 30mph and in ensuring all can cross the road safely. This now includes working closely with the Parish Council.

St. Paul's Youth Council remains completely free to join and is open to all secondary school children regardless of their faith and we are incredibly grateful for all the support we are given. Special thanks must go to Jean Kerr (cake baker extraordinaire) and Mark Coghlan for all they give and do to ensure every member enjoys a positive experience. Activities, fund raising and meeting topics are entirely led by the members thus empowering every young person's voice.

Reflection from a member who has now turned 18 and training to be an assistant leader:

My experience with the Youth Council has helped to develop my confidence and conversation skills as well as my social and organisational skills with people of all different ages and from all different groups of people. Now I am 18 I am really pleased to be trying as an assistant leader.

Angela Culley

Further activities

Fund raising events

1. Ride and Stride went ahead and thanks go to Jane Goldsworthy for organising this annual event at which £755.00 (2023 £710.00) was raised to be shared between St Paul's and Kent churches.
2. A Parish Fair was organised to raise money for church funds and was very successful raising a total of £2,808.52.
3. A Summer Fair held on 17th June raised £1,018.42.
4. A Quiz evening (2nd December) raised £178.00.
5. At Christmas time Gill M^cAllister sold candles produced from unusable candle ends and raised £85.00.

Rusthall Lunch Club for older parishioners is an ecumenical activity run by volunteers and uses the large Parish Hall and lower kitchen, at a much reduced hire rate, as its venue. The Lunch Club is weekly and is very well received but the funds would benefit from constant numbers attending, the catering is for 40 people. The rising cost of food, particularly meat, is a concern and the Club committee reviews income and expenditure regularly. An outing to the Smugglers Inn, Pevensey Bay, was organised, the coach fare was taken from Lunch Club funds, and members paid for their meal. The club has benefitted greatly from the cook who produces fresh food each week, often cooking from scratch and is aware of cost always. The committee will continue with the Lunch Club and cover any circumstances that may occur.

The Rusthall Community Larder: An ecumenical venture, started at the beginning of 2021, is run by a steering group from both Rusthall churches, the parish council and manned by volunteers. No remuneration is received, and the main expense is FareShare's costs. The Larder uses FareShare to receive, weekly, surplus fit-for-purpose products from the food and drink industry and promotes 'no good food should go to waste'. Products are also collected, by arrangement, from local supermarkets by volunteers. The Larder is open to anyone with a donation of £2 (requested but not obligatory) for one full bag of goods. St Paul's, as the parish church, has engaged in a full and active role in the venture and has taken financial control, which can be seen as a restricted fund in the accounts which means the PCC members may only spend the money on the specific purpose for which it was given. Additionally, St Paul's allows free use of the Parish Hall and provides storage. The village as a whole has been very supportive with monetary donations from individuals and groups so the Larder can be supplemented when there is a shortage of essential products. Again, another successful year with an average of 66 people taking advantage of the food on offer each week; it is very much appreciated and will continue while financially viable.

Worship and Prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community find both beneficial and spiritually fulfilling.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year we have celebrated 11 child baptisms (with God parents) and 1 adult baptism. There were 2 weddings and 1 blessing in the Parish Church. A number of funerals, cremations and interment

of ashes were also presided over by a minister from St Paul's either in Rusthall or at the Crematorium in Tunbridge Wells.

Fabric

The Parish Church

The choir vestry roof has now been repaired after waiting a long time for Rochester to give us permission to do it. We are waiting for minor repairs to be done to the tower. They should hopefully be carried out in May. A report has been prepared on the organ detailing the work that needs to be done. This has to go to PCC.

Maintenance at the Church Centre

The early part of 2024 was fairly uneventful at the Church Centre. However, in October we were able to take advantage of an offer from a Bromley church for chairs for the church at no cost to us except to transport them. This was taken up so we now have ninety upholstered chairs which has improved the appearance and comfort within the church.

The major event of 2024 followed the very heavy rains that occurred in late October and early November. The sump pump in the cellar failed and this led to serious ingress of water. This in turn led to the expansion chambers of the heating system to float allowing water to leak from the system. A large volume of water collected in the cellar causing considerable damage to the cellar and everything stored therein. Once the flood had been cleared a new sump pump was fitted and the cellar, with the aid of the Community Payback Team, cleared of all rubbish. Following this Richfords, a fire and flood damage firm, installed monitoring equipment to check for any further problems with damp within the cellar. This work is ongoing into 2025.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. The vicar has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Discipleship

The PCC have made efforts to increase discipleship over the last 12 months with a pilgrimage and advent groups being offered in 2024 for the first time in many years. This has continued into 2025 with two lent groups running and a further pilgrimage to London organised to take place in June following the success of last year's pilgrimage to Canterbury.

Mission, Outreach and Digital Footprint

St Paul's, Rusthall website www.stpaulsrusthall.org.uk provides a go to place for up to date information on church activities with amongst other things a weekly "pew leaflet" and a monthly magazine. There is also a Facebook page: St Paul's Church, Rusthall. The PCC warmly thank Deborah Bruce and Sue Hare for all their hard work in producing the magazine. Over the last year, the PCC have made strides in improving the digital footprint of the parish. St. Paul's now has an active presence on the "A Church Near You" site which has seen footfall on our pages quadruple, increasing from 5,000 to over 20,000 a year. St. Paul's can also now support online giving, an advancement which has seen over £1000 donated through this channel in just a few months. There have also been improvements to our marketing efforts by leveraging the Canva software that is available for free to charities.

Ecumenical Relationships

St Pauls works closely with St Mark's Tunbridge Wells, King Charles the Martyr Tunbridge Wells, All Saints Langton Green and St Luke's Tunbridge Wells sharing the responsibility of the provision of confirmation.

Financial Review

The total income was £217,138 (2023 £212,962), a slight increase from 2023. Planned giving through envelopes and standing orders continues to provide a steady source of income. The Parish Giving Scheme continues and new planned giving members are asked to join, paying by direct debit. PGS receives the giving and claims the Gift Aid and credits the church account each month. Many continue to use envelopes and standing orders. The two cottages continue to be let and provided a net income of £19,574 (2023 £19,945).

The total expenditure of the PCC during 2024 was £180,179 (2023 £179,521).

The Royal British Legion received the collection from the Remembrance Service, £150. The Parish Offer was £50,000 (2023 £47,000). Ministry costs were £54,837 (2023 £50,245), Support costs were £11,164 (2023 £1,920), Services were £14,241 (2023 £14,652), new churchyard upkeep was £193 (2023 £2,920) and there were no costs for voluntary income and appeals. In total it cost £80,949 (2023 £69,737) to provide Christian ministry from St Paul's.

The net result for the year was a surplus of income over expenditure of £36,949 (2023 £33,441).

Two legacies were received totalling £12,000 (2023 £20,000). The George John and Sheila Livanos Charitable Trust gave £15,000 for the Church Centre with no entailment on use.

Reserves policy

The free reserves amount to £61,786 (2023 £51,850). £60,000 is considered sufficient to meet 3 months operating expenditure. The PCC is aware that regular expenditure has exceeded income for some time, although not this year, and regularly reviews ways to increase the free reserves.

Although designated funds are held for maintenance of the buildings, the free reserves also relate to future capital projects which still have to be decided. The reserves invested with the Central Board of Finance are much reduced. Regardless of this the finances have held up very well, with special thanks to all members of the Planned Giving Scheme who have continued their support, and huge thanks to the generous people who donated money to cover the cost of the new Notice Board at the Parish Church.

Going Concern

With the levels of free reserves, designated funds and property investment the PCC expects the charity to continue operating as normal for the near future and be able to meet its obligations as they fall.

Volunteers

We would like to thank all the volunteers who work so hard to make our churches a lively and vibrant community. In particular we should mention our churchwardens May Graves and Rod Garcia-Fermer who have worked so tirelessly on our behalf. Thanks also go to Pat Cripps who has helped us to understand the church's accounts and its finances over the years. Pat retired at the end of 2024 after many dedicated years of service to St Paul's and very generously is continuing to provide support to the PCC until a replacement Treasurer is in post.

Structure, governance and management

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011 under number 1132681. Its governing document is the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, deputy churchwardens, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In 2024 the full PCC met ten times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC has a number of committees which deal with a particular aspect of parish life. These committees, which include standing, worship, and family service, are all responsible to the PCC and report back to it regularly. The Standing Committee is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC. This committee has not been required by the PCC to meet during 2024.

Administrative information

The Parish Church of St Paul's, Rusthall is situated at Langton Road, Tunbridge Wells, TN4 8XD and the Church Centre address is Parish Office, Church Centre, Rusthall Road, Rusthall, Tunbridge Wells, Kent, TN4 8RE. St Paul's, Rusthall is part of the Diocese of Rochester within the Church of England.

PCC members who have served at any time from 1st January 2023 until the date of this report are:

Ex Officio members:

- Incumbent: The Reverend Ronnie Williams (Chairman)
- Warden: Mr Chris Reece – resigned January 2024
- Warden: Miss May Graves – co-opted January 2024, elected May 2024
- Warden: Mr Rod Garcia-Fermer – resigned March 2025
- Deputy Warden: Mr Graeme Anderson
- Deputy Warden: Mr Chris Dobson – co-opted May 2024
- Deanery Synod representative: Mr Tony Bourne – died in post April 2025
- Deanery Synod representative: Mr Chris Dobson
- Deanery Synod representative: Mr Tim Harrold – co-opted January 2024

Elected members:

- Miss Daphne Pilcher – Reader
- Miss Sue Hare
- Mr Paul (Bill) Barter
- Mr Nic Farman
- Mrs Jean Kerr
- Miss Elaine Bruce
- Mr Tim Harrold

In attendance:

- Treasurer: Mrs Pat Cripps – retired 31st December 2024
- Secretary: Mrs Mione Palmer

Approved by the PCC on _____ and signed on their behalf by the Reverend Ronnie Williams (PCC Chairman)

Independent Examiner: Mr David R Ralph JP. FCIPD. FCIE
50 Southwood Road, Rusthall, Tunbridge Wells, Kent, TN4 8SP

Bankers: Lloyds Bank plc
82 Mount Pleasant Road, Tunbridge Wells, Kent, TN1 1RP

Current accounting year	2024	2024
Last year	2023	2023
Next Year	2025	2025

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PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
BALANCE SHEET AS AT 31 DECEMBER, 2024

	Notes	31 Dec 2024	31 Dec 2023
FIXED ASSETS			
Tangible Fixed Assets			
Buildings - Investment	5a	790,000	790,000
Canon Mantle Lodge	5b	0	0
Buildings - Functional	5c	400	400
Fixtures and Fittings		0	0
Investments/Long Term Deposits			
Endowment	5d	27,932	27,307
		<u>818,332</u>	<u>817,707</u>
CURRENT ASSETS			
Debtors			
Advance Payments		737	944
Debtors - Accounts Receivable	6a	2,394	3,042
Debtors - Planned Giving Gift Tax Claimed		2,989	2,701
		<u>6,119</u>	<u>6,686</u>
Cash at Bank plus Short Term deposits			
Interest bearing current accounts		79,933	52,452
Diocesan Repair Fund (Quinquennial)		134,306	122,590
Diocesan savings accounts		18,042	17,226
		<u>232,281</u>	<u>192,268</u>
		<u>238,400</u>	<u>198,955</u>
CURRENT LIABILITIES			
Creditors Due Within One Year	6b	(6,246)	(6374)
Income Received in Advance		(2,710)	(85)
Provisionals and Accruals	6c		
		<u>(8,956)</u>	<u>(6459)</u>
NET CURRENT ASSETS		229,444	192,495
LONG TERM LIABILITIES			
NET ASSETS		<u>7</u> <u>1,047,776</u>	<u>1,010,203</u>
FUNDS			
Unrestricted	7a	51,171	41,497
Unrestricted Designated	7b	951,957	930,872
Restricted	7c	16,716	10,527
Endowment	7d	27,932	27,307
		<u>1,047,776</u>	<u>1,010,203</u>

The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

Approved by the Parochial Church Council on **8th July 2024**
and signed on its behalf by:

Revd Ronnie Williams (Vicar)

Miss May Graves (Churchwarden)

The notes (1 - 9) on the following pages form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds 2023 £
INCOMING RESOURCES						
Voluntary Income	2a	119,899	1,758		121,657	137,679
Income from Church Activities	2b	19,862	23,702	0	43,564	42,845
Activities for Generating Funds	2c	25,934	0	0	25,934	7,677
Investment Income	2d	25,469	514	0	25,983	24,760
Total Incoming Resources		<u>191,164</u>	<u>25,973</u>	<u>0</u>	<u>217,138</u>	<u>212,961</u>
RESOURCES EXPENDED						
Fund Raising Expenditure	3a	3,337	0	0	3,337	134
Expenditure on Church Activities	3b	155,613	19,768	0	175,381	176,685
Other Expenditure	3c	1,471	0	0	1,471	2,702
Total Resources Expended		<u>160,421</u>	<u>19,768</u>	<u>0</u>	<u>180,189</u>	<u>179,521</u>
NET RESOURCES BEFORE TRANSFERS		30,743	6,205	0	36,949	33,440
TRANSFERS BETWEEN FUNDS						
Miscellaneous Transfers	5	16	(16)	0	0	0
Total Transfers		<u>16</u>	<u>(16)</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET INCOMING/(OUTGOING) RESOURCES		30,759	6,189	0	36,949	33,441
GAINS & LOSSES ON FIXED ASSETS						
On Disposal of Investmt Assets		0	0	0	0	0
On Valuation of Investments	6d	0	0	625	625	(47,652)
On Valuation of Other Assets	6a	0	0	0	0	0
Total Gains/Losses		<u>0</u>	<u>0</u>	<u>625</u>	<u>625</u>	<u>(47,652)</u>
NET MOVEMENT IN FUNDS		30,759	6,189	625	37,574	(14,211)
Fund Balances Bt Fwd 01 Jan		0	0	0	1,010,202	1,024,413
Fund Balances Crd Fwd 31 Dec		<u>30,759</u>	<u>6,189</u>	<u>625</u>	<u>1,047,776</u>	<u>1,010,202</u>

Notes;

For clarity of presentation all figures have been rounded to the nearest pound. As a result there may be small apparent errors in some totals.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 ACCOUNTING POLICIES

These Financial Statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006, together with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP 2015 effective from January 2015), UK Accounting standards and Charity Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

Funds

General funds represent the 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. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its receipt is reasonably certain.

Voluntary income and capital sources

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

Planned giving receivable under Gift Aid is recognized only when received.

Income tax recoverable on Gift Aid donations is recognized when claimed from HMRC.

Other Income

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

Income from investments

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

Gains and losses on investments

Realized gains or losses are recognized when investments are sold.

Unrealized gains or losses are accounted for on revaluation of investments at 31st December.

Resources Used

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

Activities directly relating to the work of the Church

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross

Fixed Assets

Depreciation on fixed asset properties has not been provided in these accounts as any charge to be not material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Consecrated property and movable church furnishings

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated over their currently anticipated useful economic life on a straight line.

Other fixtures, fittings and office equipment

Items with a purchase price in excess of £1,000 have been capitalised in the year of purchase and depreciated over their useful lives at a rate of 25% per annum on a straight line basis

Investments

Investments are valued at market value at 31st December.

Current assets

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)**For the year ended 31 December 2024**

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Funds 2023 £
2a VOLUNTARY INCOME				
Planned Giving:				
Gift Aided Donations	52,401		52,401	55,517
Other Donations	7,970		7,970	7,755
Gift Aid Tax Recovered	15,350		15,350	17,996
Collections at all Services	7,864		7,864	7,320
Special Appeals	0		0	0
Sundry Donations	0		0	0
Donations and Appeals	24,314	1,758	26,072	27,560
Legacies and Bequests	12,000		12,000	20,000
Grants	0		0	1,530
	119,899	1,758	121,657	137,679
2b INCOME FROM CHURCH ACTIVITIES				
Magazine Contributions	447		447	450
Magazine Adverts	0		0	100
Letting Church Hall/Building	8,931		8,931	9,392
Fees Received	10,079		10,079	13,922
Rusthall Community Larder	0	23,702	23,702	18,982
	19,457	23,702	43,159	42,846
2c ACTIVITIES FOR GENERATING FUNDS				
Sale of Goods	700		700	135
Fundraising	25,639		25,639	7,542
	26,339	0	26,339	7,677
2d INVESTMENT INCOME				
Investment Income	548	0	548	746
Bank Interest	5,346	514	5,860	4,068
Property Investment Income	19,574		19,574	19,945
	25,469	514	25,983	24,760
	191,164	25,973	217,138	212,961

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

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NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

3 RESOURCES USED	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Funds 2023 £
3a FUND RAISING EXPENDITURE				
Fundraising Costs	3,202	0	3,202	0
Purchase of Goods for Sale	135	0	135	134
	3,337	0	3,337	134
3b EXPENDITURE ON CHARITABLE ACTIVITIES				
MISSIONARY and CHARITABLE GIVING				
Home Missions & Church Societies	50	68	118	50
	50	68	118	50
MINISTRY				
Parish Offer	50,000	0	50,000	47,000
Deanery Contribution	25	0	25	25
Clergy Expenses	2,089	0	2,089	620
Clergy Housing Costs	2,723	0	2,723	2,594
Clergy Support	0	0	0	6
SUPPORT COSTS				
Parish Training and Mission	11,164	0	11,164	1,380
Education	0	0	0	540
SERVICES				
Upkeep of Services	9,403	1,913	11,316	11,607
Organists Costs	2,925	0	2,925	3,045
CHURCH BUILDINGS				
Running Costs	28,482	0	28,482	33,706
Maintenance	13,070	0	13,070	14,820
Organ/Piano repair & Maintenance	1,610	0	1,610	2,487
OTHER				
Improvement to Church Buildings	0	0	0	0
New Churchyard Upkeep	0	193	193	2,920
Cost of Voluntary Income & Appeals	0	0	0	0
Insurance Claim	0	0	0	0
Magazine	204	0	204	153
Hall Running Costs	12,934	0	12,934	15,559
Office Costs	20,935	0	20,935	21,335
Rusthall Community Larder	0	17,594	17,594	18,839
Total Church Activities	155,613	19,768	175,381	176,686
3c OTHER EXPENDITURE				
Property Investment Costs	1,033	0	1,033	2,362
Independent Examiner/Audit	439	0	439	340
Bad Debt	0	0	0	0
	1,471	0	1,471	2,702
	160,421	19,768	180,189	179,521

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

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NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

4 STATEMENT OF FUNDS	Balance	Income	Expend	Capital	Internal Transfers		Balance	Note
	31.12.2023			Gain/(loss)	In	Out	31.12.2024	
Unrestricted Funds								
General Funds	41,496.53	162,870.21	145,803.42			7,392.08	51,171.24	
Fixed -Buildings & Equipment	790,400.00						790,400.00	
Totals for Unrestricted Funds	831,896.53	162,870.21	145,803.42	0.00	0.00	7,392.08	841,571.24	
Unrestricted Funds - Designated								
175 Anniversary Fund	0.00	305.00					305.00	
Diocesan Building Repair Fund	122,590.23	4,357.84			7,358.40		134,306.47	
Major Legacies Fund	9,637.42	511.53					10,148.95	
Children & Youth Fund	715.95		250.00				465.95	
Charities - From Church Funds	0.00		50.00		50.00		0.00	
Choir fund	7,528.49	13,384.71	12,197.45				8,715.75	
St Paul's 100 Fund	0.00	9,735.00	2,120.00				7,615.00	
Totals for Unrest-Designated Funds	140,472.09	27,989.08	14,617.45	0.00	7,408.40	0.00	161,557.12	
Restricted Funds								
Stained Glass Window Repair Fund	5,472.95	219.29					5,692.24	
Aisle Repair Fund	1,492.13	59.79					1,551.92	
New Churchyard Fund	0.00	209.58	193.26			16.32	0.00	
Charities - Collections, Appeals etc	0.00						0.00	
Vicar's Discretionary Funds	623.45	24.98	68.23				580.20	
Flower sponsorship fund	996.28	1,758.00	1,912.50				841.78	
Rusthall Community Larder	1,941.89	23,701.81	17,594.13				8,049.57	
Totals for Restricted Funds	10,526.70	25,973.45	19,768.12	0.00	0.00	16.32	16,715.71	
Endowment Funds								
New Churchyard Endowment	7,550.45			172.53			7,722.98	
St Paul's Permanent Endowment	19,756.75			452.49			20,209.24	
Totals for Endowment Funds	27,307.20	0.00	0.00	625.02	0.00	0.00	27,932.22	
Grand Total All Funds	1,010,202.52						1,047,776.29	

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

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NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

5 FIXED ASSETS FOR USE BY THE PCC**BUILDINGS**

- 5a** The Church Cottages, which are held for investment purposes and which were both let at 31st December 2021, were valued in March 2025, by Bracketts . Bracketts were appointed as agents to manage both properties from May 2016.

	<u>Total</u>	<u>1 Church Cottages</u>	<u>Investment</u> <u>2 Church Cottages</u>	<u>Functional</u> <u>Ch Centre & Land</u>
		£	£	£
VALUATION				
At 1st January 2024	790,400	390,000	400,000	400
Gain on valuation				
Loss on valuation				
At 31st December 2024	<u>790,400</u>	<u>390,000</u>	<u>400,000</u>	<u>400</u>

- 5b** The Norman Mantle Lodge is a temporary structure erected by the PCC to enhance the facilities at the Parish Church. Being within the church grounds the PCC knows that it cannot be sold and is therefore of no commercial value and the costs to demolish, remove and reinstate the church grounds exceeds any anticipated residual value of the building. Because of this any money used to repair or improve the fixed asset is considered non recoverable and written off at the time it is expended.

- 5c** During the course of 2005 the PCC learnt that it is the legal owner of the Church Centre and land. The Church Centre and land has been included as a functional property at the book value of £400, and the 2005 figures adjusted to reflect this. The land and building was registered with the Charity Commission on 20th March 1959.

5d INVESTMENTS

The PCC owns 1208 shares in the CBF Investment Fund, held by the Diocese as Custodian Trustee.

At 31 December 2024 the value of one share was £23.1227 (2023 £22.6053).

All of the shares are held in PERMANENT ENDOWMENT GRAVES TRUST.

	<u>2024</u>	<u>2023</u>
	£	£
MARKET VALUE		
At 1st January 2024	27,307	24,959
Unrealised Gain in the year	625	2,348
Unrealised Loss in the year		
At 31st December 2024	<u>27,932</u>	<u>27,307</u>

6a DEBTORS

Monies not received but due are hall hire payments, funeral payments and gift aid tax.

6b CREDITORS

Monies payable are for invoices received and unpaid at year end.

6c PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2024.

7 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	0	790,400	0	27,932	818,332
Current Assets	60,127	161,557	16,716		238,400
Current Liabilities	8,956				8,956
	<u>51,171</u>	<u>951,957</u>	<u>16,716</u>	<u>27,932</u>	<u>1,047,776</u>

7a UNRESTRICTED FUNDS

The Unrestricted Funds are the accumulation of surpluses, less deficits over the years and are available to meet the requirements of the Parish to fulfil its mission in the future.

Fixed Buildings

Represents the market value of the Church Cottages, which are held by the PCC for investment purposes. The income from this investment makes a contribution to the free resources of the Parish.

7b UNRESTRICTED - DESIGNATED

Diocesan Building Repair Fund

Represents the amounts set aside annually as a result of the quinquennial valuation to meet the Parish obligation to maintain Church properties. Money from these funds is used to pay for such repairs.

Major Legacies Fund

Until 1996 this fund was called the Evelyn Collins Legacy and the monies in the fund is the remainder of the legacy used primarily to improve the Parish Hall and help finance the organ renovation in 1995. Over the years further legacies have been added to this fund. The monies have no specific entailment.

Charities - From Church Funds

The PCC pays small sums to charities agreed by the PCC.

Choir Fund

This fund was set up to reflect the fees for the choir singing at weddings and funerals and the associated costs, in addition, the choir raises funds. Expenditure is agreed by the choir members and PCC when necessary. Music, choir robes and RSCM membership are some of the things to which the money is applied.

175 Anniversary Fund

This fund was set up to raise money to help with the expenditure for the celebration of St Paul's Parish Church 175 anniversary.

St Pauls 100 Fund

This fund was set up to reflect income and expenditure of a small lottery to raise money for General Funds.

7c RESTRICTED FUNDS

The Restricted Funds are for the following purposes:-

Stained Glass Window Repair Fund

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

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NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

It is believed that the object of the fund was to maintain and repair the stained glass windows in the Parish Church. No funds were applied to this purpose during 2024. The monies are held at the Diocese.

Aisle Repair Fund

It is believed that the object of the fund was to maintain and repair the aisle at the Parish Church. No funds were applied to this purpose during 2024. The monies are held at the Diocese.

Vicars Discretionary Fund

The Vicar's Discretionary Fund is for use by the Vicar without reference to the PCC or the Churchwardens. The monies are held at the Diocese.

Flower Sponsorship Fund

The Flower Sponsorship Fund is used for contributions to the altar flowers and any festival flowers and associated costs at the Parish Church.

New Churchyard Fund

The fund uses the income for upkeep of the New Churchyard in Nellington Road and the shortfall is provided from the General Funds.

7d ENDOWMENT FUNDS

New Churchyard Endowment

The fund comprises investments which provide income for the upkeep of the New Churchyard in Nellington Road.

St Paul's Permanent Endowment

The fund comprises investments held to provide income for use by the General Fund.

8 STAFF COSTS

	<u>2024</u>	<u>2023</u>
	£	£
Wages and salaries	26,406	26,496
Social Security costs	0	0
Pension costs	218	218
	<u>26,624</u>	<u>26,714</u>

During the year the PCC employed an Administrator, choirmaster, organist and cleaner none of whom earned £60,000 or more and none is a member of the PCC. No PCC member received any remuneration during the year except; Graeme Anderson, who was paid £520, fees for vergers duties at weddings and funerals and Rod Fermor, who was paid £150, vergers fees and a refund of bus fares of £76.00.

Included in the Parish Insurance cover is a limited amount of Trustee Indemnity Insurance cover, the cost of which is not separately identified.

- 9** The Trinitas insurance cover is a 1 year long term agreement and expired in June 2024. Ecclesiastical Parish Policy is a three year agreement from 26th June 2024. The photocopier in the Parish Office is subject to a five year rental agreement under which the rentals in the next year will be £2,345.76 and will be paid from the general fund. Cancellation of the contract will imply a cost of £9,383 for defaulting on the agreement. The fire extinguishers at both churches are owned by St Paul's Church. Gas prices for the Parish Church and Church Centre are on an annual contract. Electricity prices for the Parish Church, Church Centre and Canon Mantle Lodge are on an annual contract. The PCC has financial liability for both the Parish Church churchyard and the New Churchyard, Nellington Road.

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2024, which are set out on pages 1 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of PCC members (Trustees) and examiner

As the members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. Where the charity's gross income exceeded £250,000 that I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

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

have not been met; or

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

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

17th June 2025

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Accounts

2023 Annual Report of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Rusthall



Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, 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 the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer:
 - the provision of public worship which is open to all and seeks to provide a variety of styles enabling different groups within the parish
 - the teaching of Christianity through sermons, courses and small groups
 - the provision of child and youth activities with a Christian ethos
- Provision of pastoral care for people living in the parish including:
 - visiting the sick and bereaved
 - taking communion to nursing homes and parishioners' houses.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all our buildings.

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

Achievements and Performance

The Choir

The choir had a busy 2023 with lots of exciting new music to sing. We hosted the RSCM exams in June and six of our candidates passed their exams with very high marks. The choir sang Evensong at Westminster Abbey in July which was a wonderful day out and the singing was of a very high standard. We had a very successful choir camp which included a trip to London and a sleepover in the church. At the end of choir camp the children (and a few of the adult choir) put on a concert which included a fabulous new work by Will Todd and for which we were joined by some outstanding instrumentalists. We sang carols in five different care homes around the town and went ice skating and to the Panto. The service highlights of the year were a special service in celebration of the Coronation, and our usual

services of readings and music for Easter, Advent and Nine Lessons and Carols. Most importantly the choir has sung for all 10am and 6.30pm services throughout the year and has gained some new members which has been lovely. We are hugely grateful to our amazing team of organists and pianists who have played for us during the last year and to the whole choir for their continued commitment.

Fiona Johnson

Family Service

2023 has been a positive year for Family Service with a number of new attendees, both children and their parents and other adults. As ever, many members of the congregation are on one or more of the rotas which fill the many roles which keep Family Service running smoothly, from serving refreshments and sidesman duties to manning the computer and leading the services. Every role is truly valued and it is the team working and mutual support which helps to make Family Service so welcoming and valued by so many.

The children's groups have been well attended this year and our thanks go to the many volunteers who lead the groups on a rota, under the leadership of Mary Holmes. The children have led some of the services through the year, supported by Mary. It is lovely to see how the children grow in confidence to join in with readings etc. and to take part in the services in other ways.

We continue to share most of our services via Zoom with a few participants joining remotely each week. We are very grateful to Jean for preparing the online services and music and to Chris and Steve, our regular tech support, who have developed our capabilities with improved camera and microphones to provide greater flexibility. A number of services through the year have been supported by the return of some of our music group and occasional guest pianists. It makes a welcome change from singing to online music and we would really love to hear from anyone who could offer to play on an occasional or regular basis.

Joint services have been held through the year at both the Parish Church and the Church Centre with the roles to support the services filled by members from both congregations.

Members of the Family Service congregation took part in many of the church social and fundraising activities throughout the year, including the Church Fairs, which were very successful, thanks to the organising team and many volunteers. We have representatives on the committee currently preparing for next year's 175 celebrations and hope that the Family Service congregation will get involved in the events and share their ideas.

Our thanks, as ever, go to the Vicar and lay reader Daphne for their support and to all those who lead and link our services.

Susan Powley

St. Paul's Church Youth Council

The Church Youth Council celebrates its first birthday this month and has become an established part of the community for our 11 to 18 year olds. We meet on the first Thursday of each month in the lodge and have enjoyed a range of speakers and activities including cooking our own supper on a budget, how to look after our money and workshops with the local archaeologist and the bee society. The Council have taken two projects to pursue:

1. Supporting the proposed pedestrian crossing on the A264. This has involved meetings with local councillors and writing various articles.
2. The Council have raised circa £1,000 through organising pre church breakfasts, car washing and a sponsored cycle ride and hope to buy two hives of bees and the necessary equipment this spring. The bees will be sited safely in the churchyard.

It has been a terrific first year and huge thanks must go to Jean Kerr for her unending support, enthusiasm and cake making and to the Vicar for all his support and interest. Greatest thanks and congratulations however must go to our members who so willingly give their time each month and are always an absolute delight. New members are always very welcome.

Angela Culley

St Paul's Church Parish Fellowship

The Fellowship Committee is made up of 3 officers: Zillah Witt (Chair), Pat Cripps (Treasurer), Vreni Gould (Secretary) and 6 committee members: Tim Cripps, Tony Bourne, Valerie Sainsbury, Barbara

Gillinder, Chrissie Collins and Pat Stevens. The Fellowship has a membership of 22. It was decided to keep our charity "The All Abilities Path, Happy Valley" going for another year and so we raised £703 on their behalf. A number of people came to speak to us including Dave Brooker on "Films and Music" and Gilly Halcrow on "Shopping through the Ages". Our final meeting of 2023 was the Annual Quiz with our own Tim Cripps in charge. We also went on a number of outings: the church visit was to King Charles the Martyr in Tunbridge Wells. Although attendance was small this was one the best churches we visited. For the summer outing we went to Great Comp Garden at Platt (Sevenoaks) which proved to be a very good choice by Vreni and enjoyed by all. Additionally, Fellowship ladies decorated windows for the Harvest Festival and we have a team for Coffee at the Parish Church. In January 2024 for our New Year party it was decided that the Fellowship would go out with a "Bang" and members, special friends and guests were invited. The food was delicious, with tempting deserts made by the committee and Barbara Bourne. The ladies in the kitchen were marvellous as always. Clive and May entertained us making a lovely ending to our party. So the Parish Fellowship is closing. I have been the Chair for 13½ years. It is very sad; we have tried extremely hard to keep going but no one came forward to be officers. I think we have been a wonderfully friendly, caring fellowship. We have also supported the Parish Church over the years. I must say the officers: Tim, Pat, Vreni and all committee members, Tony, Valerie, Barbara, Chrissie and Pat have been amazing in supporting me, especially over these last two years to keep going. My grateful thanks and love to them all. Zillah Witt

Further activities

Fund raising events

1. Ride and Stride went ahead and thanks go to Jane Goldsworthy for organising this annual event at which £710.00 (2022 £790.00) was raised to be shared between St Paul's and Kent churches.
2. A Parish Fair was organised to raise money for church funds and was very successful raising a total of £3,155.80.
3. A Summer Fair held on 17th June raised £1,018.42.
4. A Quiz evening (2nd December) raised £178.00.
5. At Christmas time Gill McAllister sold candles produced from unusable candle ends and raised £137.00.

Rusthall Lunch Club for older parishioners is an ecumenical activity run by volunteers and uses the large Parish Hall and lower kitchen, at a much reduced hire rate, as its venue. The Lunch Club is weekly and is very well received but the funds would benefit from constant numbers attending, the catering is for 40 people. The rising cost of food, particularly meat, is a concern and the Club committee reviews income and expenditure regularly. An outing to the Smugglers Inn, Pevensey Bay, was organised, the coach fare was taken from Lunch Club funds, and members paid for their meal. The club has benefitted greatly from the cook who produces fresh food each week, often cooking from scratch and is aware of cost always. The committee will continue with the Lunch Club and cover any circumstances that may occur.

The Rusthall Community Larder: An ecumenical venture, started at the beginning of 2021, is run by a steering group from both Rusthall churches, the parish council and manned by volunteers. No remuneration is received, and the main expense is FareShare's costs. The Larder uses FareShare to receive, weekly, surplus fit-for-purpose products from the food and drink industry and promotes 'no good food should go to waste'. Products are also collected, by arrangement, from local supermarkets by volunteers. The Larder is open to anyone with a donation of £2 (requested but not obligatory) for one full bag of goods. St Paul's, as the parish church, has engaged in a full and active role in the venture and has taken financial control, which can be seen as a restricted fund in the accounts which means the PCC members may only spend the money on the specific purpose for which it was given. Additionally, St Paul's allows free use of the Parish Hall and provides storage. The village as a whole has been very supportive with monetary donations from individuals and groups so the Larder can be supplemented when there is a shortage of particular essential products. Again, another successful year with an average of 63 people taking advantage of the food on offer; it is very much appreciated and will continue while financially viable.

Worship and Prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community find both beneficial and spiritually fulfilling.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year we have celebrated 12 child baptisms (with God parents) and 1 adult baptism. There were 4 weddings and 1 blessing in the Parish Church. A number of funerals, cremations and interment of ashes were also presided over by a minister from St Paul's either in Rusthall or at the Crematorium in Tunbridge Wells.

Fabric – The Parish Church

The main works that have been undertaken in 2023 are:

- installation of two new boilers at the Parish church. These are now working very well.
- roof repairs – despite having had the roof repaired, unfortunately the lead was stolen from the vestry roof on 21st August. This is in the hands of Rochester at the moment.
- repair to the organ carried out in September.
- installation of WiFi at the Lodge paid for by donation.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. The vicar has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission and outreach

St Paul's, Rusthall website www.stpaulsrusthall.org.uk provides a go to place for up to date information on church activities with amongst other things a weekly "pew leaflet" and a monthly magazine. There is also a Facebook page: St Paul's Church, Rusthall. The PCC warmly thank Deborah Bruce and Sue Hare for all their hard work in producing the magazine.

Ecumenical Relationships

St Pauls works closely with St Mark's Tunbridge Wells, King Charles the Martyr Tunbridge Wells, All Saints Langton Green and St Luke's Tunbridge Wells sharing the responsibility of the provision of confirmation.

Financial Review

The total income was £212,962 (2022 £172,899), an increase compared to last year of about 23%. Planned Giving through envelopes and standing orders continues to provide a steady source of income. A new scheme was introduced, the Parish Giving Scheme, and planned giving members were asked to join, paying by direct debit. PGS receives the giving and claims the Gift Aid and credits the church account each month. Many continue to use envelopes and standing orders but new members will be asked to join PGS. The two cottages continue to be let and provided a net income of £19,945 (2022 £18,750).

The total expenditure of the PCC during 2023 was £179,521 (2022 £170,094).

Payments for charities were made to Mission to Seafarers, £193 and the Royal British Legion from the Remembrance Service, £106.50. The Parish Offer was £47,000 (2022 £48,000). Ministry costs were £50,245 (2022 £51,112), Support costs were £1,257 (2022 £1,257), Services were £14,652 (2022

£13,327), new churchyard upkeep was £2,920 (2022 £3,308) and there was no cost for voluntary income and appeals (2022 £119). In total it cost £69,737 (2022 £69,123) to provide Christian ministry from St Paul's.

The net result for the year was a surplus of income over expenditure of £33,441 (2022 £2,805).

A Legacy was received of £20,000 (2022 £3,014). South East Water gave an award of £500 to General Funds and a grant of £1,530 was received from the Listed Places of Worship scheme for VAT paid for the boiler replacement.

Reserves policy

The free reserves amount to £51,850 (2022 £27,697). £60,000 is considered sufficient to meet 3 months operating expenditure. The PCC is aware that regular expenditure has exceeded income for some time, although not this year, and regularly reviews ways to increase the free reserves.

Although designated funds are held for maintenance of the buildings, the free reserves also relate to future capital projects which still have to be decided. The reserves invested with the Central Board of Finance are much reduced. Regardless of this the finances have held up very well, with special thanks to all members of the Planned Giving Scheme who have continued their support, and huge thanks to the many generous people who donated money to cover the cost of the new boiler at the Parish Church, some gift aided, and the surplus used towards the gas utility costs.

Going Concern

With the levels of free reserves, designated funds and property investment the PCC expects the charity to continue operating as normal for the near future and be able to meet its obligations as they fall.

Volunteers

We would like to thank all the volunteers who work so hard to make our churches a lively and vibrant community. In particular we should mention our churchwardens Chris Reece and Rod Garcia-Fermer who have worked so tirelessly on our behalf. Unfortunately Chris decided in December that he wanted to re-assess his life and felt this would be best achieved by leaving the Church. At short notice May Graves was prepared to step back into the role she left in April. Thanks also go to Pat Cripps who has helped us to understand the church's accounts and its finances.

Structure, governance and management

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011 under number 1132681. Its governing document is the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, deputy churchwardens, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In 2023 the full PCC met nine times during the year with an average level of attendance of 88%. Given its wide responsibilities the PCC has a number of committees which deal with a particular aspect of parish life. These committees, which include standing, worship, and family service, are all responsible to the PCC and report back to it regularly. The Standing Committee is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

Administrative information

The Parish Church of St Paul's, Rusthall is situated at Langton Road, Tunbridge Wells, TN4 8XD and the Church Centre address is Parish Office, Church Centre, Rusthall Road, Rusthall, Tunbridge Wells, Kent, TN4 8RE. St Paul's, Rusthall is part of the Diocese of Rochester within the Church of England.

PCC members who have served at any time from 1st January 2023 until the date of this report are:

Ex Officio members:

- Incumbent: The Reverend Ronnie Williams (Chairman)
- Warden: Mr Clive McAllister – resigned April 2023
- Warden: Miss May Graves – resigned April 2023, co-opted January 2024
- Warden: Mr Chris Reece – elected April 2023, resigned January 2024
- Warden: Mr Rod Garcia-Fermer – elected April 2023
- Deputy Warden: Mr Graeme Anderson
- Deputy Warden: Mrs Susan Powley – resigned April 2023
- Deputy Warden: Mrs Margaret Brown – resigned April 2023, co-opted April 2023
- Deputy Warden: Mr Chris Dobson
- Deanery Synod representative: Mr Tony Bourne
- Deanery Synod representative: Mrs Vreni Gould – resigned April 2023
- Deanery Synod representative: Mr Chris Dobson – elected April 2023
- Deanery Synod representative: Mr Tim Harrold – co-opted January 2024

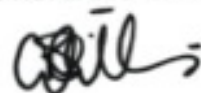
Elected members:

- Miss Daphne Pilcher – Reader
- Miss Sue Hare
- Mr Paul (Bill) Barter
- Mr Nic Farman
- Mrs Jean Kerr – from April 2023
- Miss Elaine Bruce – from April 2023
- Mr Tim Harrold – from April 2023

In attendance:

- Treasurer: Mrs Pat Cripps
- Secretary: Mrs Mione Palmer

Approved by the PCC on 8th July 2024 and signed on their behalf by
the Reverend Ronnie Williams (PCC Chairman)



Independent Examiner: Mr David R Ralph JP. FCIPD. FCIE
50 Southwood Road, Rusthall, Tunbridge Wells, Kent, TN4 8SP

Bankers: Lloyds Bank plc
82 Mount Pleasant Road, Tunbridge Wells, Kent, TN1 1RP

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Funds 2022 £
INCOMING RESOURCES						
Voluntary Income	2a	136,141	1,538		137,679	111,226
Income from Church Activities	2b	23,863	18,982	0	42,845	30,291
Activities for Generating Funds	2c	7,677	0	0	7,677	9,333
Investment Income	2d	24,317	444	0	24,761	22,049
Total Incoming Resources		<u>191,998</u>	<u>20,964</u>	<u>0</u>	<u>212,962</u>	<u>172,899</u>
RESOURCES EXPENDED						
Fund Raising Expenditure	3a	134	0	0	134	332
Expenditure on Church Activities	3b	153,476	23,209	0	176,685	167,636
Other Expenditure	3c	2,702	0	0	2,702	2,126
Total Resources Expended		<u>156,312</u>	<u>23,209</u>	<u>0</u>	<u>179,521</u>	<u>170,094</u>
NET RESOURCES BEFORE TRANSFERS		35,686	-2,245	0	33,441	2,805
TRANSFERS BETWEEN FUNDS						
Miscellaneous Transfers	5	-2,818	2,818	0	0	0
Total Transfers		<u>-2,818</u>	<u>2,818</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET INCOMING/(OUTGOING) RESOURCES		32,868	572	0	33,441	2,805
GAINS & LOSSES ON FIXED ASSETS						
On Disposal of Investmt Assets		0	0	0	0	0
On Valuation of Investments	6d	-50,000	0	2,348	-47,652	-3,330
On Valuation of Other Assets	6a	0	0	0	0	0
Total Gains/Losses		<u>-50,000</u>	<u>0</u>	<u>2,348</u>	<u>-47,652</u>	<u>-3,330</u>
NET MOVEMENT IN FUNDS		-17,132	572	2,348	-14,211	-525
Fund Balances Bt Fwd 01 Jan		989,500	9,954	24,959	1,024,414	1,024,939
Fund Balances Crd Fwd 31 Dec		<u>972,369</u>	<u>10,527</u>	<u>27,307</u>	<u>1,010,203</u>	<u>1,024,414</u>

Notes;

For clarity of presentation all figures have been rounded to the nearest pound. As a result there may be small apparent errors in some totals.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
BALANCE SHEET AS AT 31 DECEMBER, 2023

	Notes	31 Dec 2023	31 Dec 2022
FIXED ASSETS			
Tangible Fixed Assets			
Buildings - Investment	5a	790,000	840,000
Canon Mantle Lodge	5b	0	0
Buildings - Functional	5c	400	400
Fixtures and Fittings		0	0
Investments/Long Term Deposits			
Endowment	5d	27,307	24,959
		<u>817,707</u>	<u>865,359</u>
CURRENT ASSETS			
Debtors			
Advance Payments		944	1,145
Debtors - Accounts Receivable	6a	3,042	1,416
Debtors - Planned Giving Gift Tax Claimed		2,701	3,671
		<u>6,686</u>	<u>6,232</u>
Cash at Bank plus Short Term deposits			
Interest bearing current accounts		52,452	37,605
Diocesan Repair Fund (Quinquennial)		122,590	111,880
Diocesan savings accounts		17,226	16,736
		<u>192,268</u>	<u>166,221</u>
		<u>198,955</u>	<u>172,453</u>
CURRENT LIABILITIES			
Creditors Due Within One Year	6b	(6,374)	(11,396)
Income Received in Advance		(85)	(2,003)
Provisionals and Accruals	6c	<u>(6,459)</u>	<u>(13,399)</u>
NET CURRENT ASSETS		<u>192,495</u>	<u>159,055</u>
LONG TERM LIABILITIES			
NET ASSETS	7	<u>1,010,203</u>	<u>1,024,414</u>
FUNDS			
Unrestricted	7a	41,497	17,613
Unrestricted Designated	7b	930,872	971,888
Restricted	7c	10,527	9,954
Endowment	7d	27,307	24,959
		<u>1,010,203</u>	<u>1,024,414</u>

The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

Approved by the Parochial Church Council on 8th July 2024
and signed on its behalf by:

Revd Ronnie Williams (Vicar)



Miss May Graves (Churchwarden)



The notes (1 - 9) on the following pages form part of these accounts.

1 ACCOUNTING POLICIES

These Financial Statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006, together with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP 2015 effective from January 2015), UK Accounting standards and Charity Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

Funds

General funds represent the 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. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its receipt is reasonably certain.

Voluntary income and capital sources

Collections are recognized when received by or on behalf of the PCC.
Planned giving receivable under Gift Aid is recognized only when received.
Income tax recoverable on Gift Aid donations is recognized when claimed from the HMRC.

Other income

Rental income from the letting of the church premises is recognized when rental received.

Income from investments

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

Gains and losses on investments

Realized gains or losses are recognized when investments are sold.
Unrealized gains or losses are accounted for on revaluation of investments at 31st December.

Resources Used

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

Activities directly relating to the work of the Church

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross.

Fixed Assets

Depreciation on fixed asset properties has not been provided in these accounts as any charge to be not material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Consecrated property and movable church furnishings

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated over their currently anticipated useful economic life on a straight line.

Other fixtures, fittings and office equipment

Items with a purchase price in excess of £1,000 have been capitalised in the year of purchase and depreciated over their useful lives at a rate of 25% per annum on a straight line basis.

Investments

Investments are valued at market value at 31st December.

Current assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.
Short term deposits include cash held on deposit either with the GBF Church of England Funds or at the bank.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Total	Funds
			2023 £	2022 £
2a VOLUNTARY INCOME				
Planned Giving:				
Gift Aided Donations	55,517		55,517	49,022
Other Donations	7,755		7,755	13,022
Gift Aid Tax Recovered	17,996		17,996	13,225
Collections at all Services	7,320		7,320	7,608
Special Appeals	0		0	0
Sundry Donations			0	280
Donations and Appeals	26,022	1,538	27,560	22,999
Legacies and Bequests	20,000		20,000	3,014
Grants	1,530		1,530	2,056
	<u>136,141</u>	<u>1,538</u>	<u>137,679</u>	<u>111,226</u>
2b INCOME FROM CHURCH ACTIVITIES				
Magazine Contributions	450		450	467
Magazine Adverts	100		100	100
Letting Church Hall/Building	9,392		9,392	9,269
Fees Received	13,922		13,922	11,364
Rusthall Community Larder	0	18,982	18,982	9,091
	<u>23,863</u>	<u>18,982</u>	<u>42,845</u>	<u>30,291</u>
2c ACTIVITIES FOR GENERATING FUNDS				
Sale of Goods	135		135	105
Fundraising	7,542		7,542	9,228
	<u>7,677</u>	<u>0</u>	<u>7,677</u>	<u>9,333</u>
2d INVESTMENT INCOME				
Investment Income	540	206	746	742
Bank Interest	3,830	238	4,068	720
Property Investment Income	19,945		19,945	20,586
	<u>24,316</u>	<u>444</u>	<u>24,760</u>	<u>22,049</u>
	<u>191,997</u>	<u>20,964</u>	<u>212,961</u>	<u>172,899</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2023

3 RESOURCES USED	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Funds 2022 £
3a FUND RAISING EXPENDITURE				
Fundraising Costs	0	0	0	72
Purchase of Goods for Sale	134	0	134	260
	<u>134</u>	<u>0</u>	<u>134</u>	<u>332</u>
3b EXPENDITURE ON CHARITABLE ACTIVITIES				
MISSIONARY and CHARITABLE GIVING				
Home Missions & Church Societies	50	-	50	150
	<u>50</u>	<u>0</u>	<u>50</u>	<u>150</u>
MINISTRY				
Parish Offer	47,000	0	47,000	48,000
Deanery Contribution	25	0	25	25
Clergy Expenses	620	0	620	612
Clergy Housing Costs	2,594	0	2,594	2,475
Clergy Support	6	0	6	0
SUPPORT COSTS				
Parish Training and Mission	1,110	270	1,380	1,257
Education	540	0	540	0
SERVICES				
Upkeep of Services	10,427	1,180	11,607	9,792
Organists Costs	3,045	0	3,045	3,535
CHURCH BUILDINGS				
Running Costs	34,884	0	34,884	26,378
Maintenance	13,643	0	13,643	30,141
Organ/Piano repair & Maintenance	2,487	0	2,487	1,678
OTHER				
Improvement to Church Buildings	0	0	0	0
New Churchyard Upkeep	0	2,920	2,920	3,308
Cost of Voluntary Income & Appeals	0	0	0	119
Insurance Claim	0	0	0	-3,220
Magazine	153	0	153	137
Hall Running Costs	15,559	0	15,559	12,648
Office Costs	21,335	0	21,335	21,231
Rusthall Community Larder	0	18,839	18,839	8,936
Total Church Activities	<u>153,478</u>	<u>23,209</u>	<u>176,687</u>	<u>167,203</u>
3c OTHER EXPENDITURE				
Property Investment Costs	2,362	0	2,362	1,836
Independent Examiner/Audit	340	0	340	290
Bad Debt	0	0	0	433
	<u>2,702</u>	<u>0</u>	<u>2,702</u>	<u>2,559</u>
	<u>156,313</u>	<u>23,209</u>	<u>179,522</u>	<u>170,094</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2023

4 STATEMENT OF FUNDS	Balance 31.12.2022	Income	Expend	Capital Gain/(loss)	Internal Transfers		Balance 31.12.2023	Note No.
					In	Out		
<i>Unrestricted Funds</i>								
General Funds	17,612.61	186,352.02	152,073.09			10,395.01	41,496.53	
Fixed -Buildings & Equipment	840,400.00			-50000.00			790,400.00	
Totals for Unrestricted Funds	858,012.61	186,352.02	152,073.09	-50,000.00	0.00	10,395.01	831,896.53	
<i>Unrestricted Funds - Designated</i>								
Diocesan Building Repair Fund	111,879.71	3,352.12			7,358.40		122,590.23	
Major Legacies Fund	9,338.14	299.28					9,637.42	
Children & Youth Fund	745.95		30.00				715.95	
Charities - From Church Funds	0.00		50.00		50.00		0.00	
Choir fund	9,523.89	1,994.44	4,158.92		169.08		7,528.49	
Totals for Unrest-Designated Funds	131,487.69	5,645.84	4,238.92	0.00	7,577.48	0.00	140,472.09	
<i>Restricted Funds</i>								
Stained Glass Window Repair Fund	5,302.63	170.32					5,472.95	
Aisle Repair Fund	1,445.70	46.43					1,492.13	
New Churchyard Fund	0.00	206.39	2,920.17		2,713.78		0.00	
Charities - Collections, Appeals etc	0.00						0.00	
Vicar's Discretionary Funds	499.72	393.73	270.00				623.45	
Flower sponsorship fund	907.35	1,165.00	1,179.82		103.75		996.28	
Rusthall Community Larder	1,798.86	18,981.96	18,838.93				1,941.89	
Totals for Restricted Funds	9,954.26	20,963.83	23,208.92	0.00	2,817.53	0.00	10,526.70	
<i>Endowment Funds</i>								
New Churchyard Endowment	6,901.16			649.29			7,550.45	
St Paul's Permanent Endowment	18,057.81			1,698.94			19,756.75	
Totals for Endowment Funds	24,958.97	0.00	0.00	2,348.23	0.00	0.00	27,307.20	
Grand Total All Funds	1,024,413.53						1,010,202.52	

5 FIXED ASSETS FOR USE BY THE PCC**BUILDINGS**

- 5a** The Church Cottages, which are held for investment purposes and which were both let at 31st December 2021, were valued in January 2021 by Bracketts Estate Agents. Bracketts were appointed as agents to manage both properties from May 2016.

	<u>Total</u>	<u>1 Church Cottages</u>	<u>Investment</u> <u>2 Church Cottages</u>	<u>Functional</u> <u>Ch Centre & Land</u>
		£	£	£
VALUATION				
At 1st January 2023	840,400	365,000	475,000	400
Gain on valuation	25,000	25,000		
Loss on valuation	75,000		75,000	
At 31st December 2023	<u>790,400</u>	<u>390,000</u>	<u>400,000</u>	<u>400</u>

- 5b** The Norman Mantle Lodge is a structure erected by the PCC to enhance the facilities at the Parish Church. Being within the church grounds the PCC knows that it cannot be sold and is therefore of no commercial value and the costs to demolish, remove and reinstate the church grounds exceeds any anticipated residual value of the building. Because of this any money used to repair or improve the fixed asset is considered non recoverable and written off at the time it is expended.
- 5c** During the course of 2005 the PCC learnt that it is the legal owner of the Church Centre and land. The Church Centre and land has been included as a functional property at the book value of £400, and the 2005 figures adjusted to reflect this. The land and building was registered with the Charity Commission on 20th March 1959.

5d INVESTMENTS

The PCC owns 1208 shares in the CBF Investment Fund, held by the Diocese as Custodian Trustee. At 31 December 2023 the value of one share was £22.6053 (2022 £20.6614). All of the shares are held in PERMANENT ENDOWMENT GRAVES TRUST.

	<u>2023</u>	<u>2022</u>
	£	£
MARKET VALUE		
At 1st January 2023	24,959	28,289
Unrealised Gain in the year	2,348	
Unrealised Loss in the year		3,330
At 31st December 2023	<u>27,307</u>	<u>24,959</u>

6a DEBTORS

Monies not received but due are hall hire payments, funeral payments and gift aid tax.

6b CREDITORS

Monies payable are for invoices received and unpaid at year end.

6c PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2023.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

7 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	0	790,400	0	27,307	817,707
Current Assets	47,956	140,472	10,526		198,954
Current Liabilities	6,459				6,459
	<u>41,497</u>	<u>930,872</u>	<u>10,526</u>	<u>27,307</u>	<u>1,010,202</u>

7a UNRESTRICTED FUNDS

The Unrestricted Funds are the accumulation of surpluses, less deficits over the years and are available to meet the requirements of the Parish to fulfil its mission in the future.

Fixed Buildings

Represents the market value of the Church Cottages, which are held by the PCC for investment purposes. The income from this investment makes a contribution to the free resources of the Parish.

7b UNRESTRICTED - DESIGNATED***Diocesan Building Repair Fund***

Represents the amounts set aside annually as a result of the quinquennial valuation to meet the Parish obligation to maintain Church properties. Money from these funds is used to pay for such repairs.

Major Legacies Fund

Until 1996 this fund was called the Evelyn Collins Legacy and the monies in the fund is the remainder of the legacy used primarily to improve the Parish Hall and help finance the organ renovation in 1995. Over the years further legacies have been added to this fund. The monies have no specific entailment.

Charities - From Church Funds

The PCC pays small sums to charities agreed by the PCC.

Choir Fund

This fund was set up to reflect the fees for the choir singing at weddings and funerals and the associated costs, in addition, the choir raises funds. Expenditure is agreed by the choir members and PCC when necessary. Music, choir robes and RSCM membership are some of the things to which the money is applied.

7c RESTRICTED FUNDS

The Restricted Funds are for the following purposes:-

Stained Glass Window Repair Fund

It is believed that the object of the fund was to maintain and repair the stained glass windows in the Parish Church. No funds were applied to this purpose during 2023. The monies are held at the Diocese.

Aisle Repair Fund

It is believed that the object of the fund was to maintain and repair the aisle at the Parish Church. No funds were applied to this purpose during 2023. The monies are held at the Diocese.

Vicars Discretionary Fund

The Vicar's Discretionary Fund is for use by the Vicar without reference to the PCC or the Churchwardens. The monies are held at the Diocese.

Flower Sponsorship Fund

The Flower Sponsorship Fund is used for contributions to the altar flowers and any festival flowers and associated costs at the Parish Church.

New Churchyard Fund

The fund uses the income for upkeep of the New Churchyard in Nellington Road and the shortfall is provided from the General Funds.

7d ENDOWMENT FUNDS

New Churchyard Endowment

The fund comprises investments which provide income for the upkeep of the New Churchyard in Nellington Road.

St Paul's Permanent Endowment

The fund comprises investments held to provide income for use by the General Fund.

8 STAFF COSTS

	<u>2023</u>	<u>2022</u>
	£	£
Wages and salaries	26,496	24,658
Social Security costs	0	0
Pension costs	218	218
	<u>26,714</u>	<u>24,876</u>

During the year the PCC employed an Administrator, choirmaster, organist and cleaner none of whom earned £60,000 or more and none is a member of the PCC. No PCC member received any remuneration during the year except; Graeme Anderson, who was paid £540, fees for vergers duties at weddings and funerals and Rod Fermer was paid £100 for vergers duties.

Included in the Parish Insurance cover is a limited amount of Trustee Indemnity Insurance cover, the cost of which is not separately identified.

- 9 The Trinitas insurance cover is a 1 year long term agreement. The photocopier in the Parish Office is subject to a five year rental agreement under which the rentals in the next year will be £1,631 and will be paid from the general fund. Cancellation of the contract will imply a cost of £4893 for defaulting on the agreement. The fire extinguishers at both churches are owned by St Paul's Church. Gas prices for the Parish Church and Church Centre are on an annual contract. Electricity prices for the Parish Church, Church Centre and Canon Mantle Lodge are on an annual contract. The PCC has financial liability for both the Parish Church churchyard and the New Churchyard, Nellington Road.

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 1 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of PCC members (Trustees) and examiner

As the members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. Where the charity's gross income exceeded £250,000 that I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

30th July 2024

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 1 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

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

have not been met; or

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



David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

30th July 2024

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Accounts

Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, 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 the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer:
 - the provision of public worship which is open to all and seeks to provide a variety of styles enabling different groups within the parish
 - the teaching of Christianity through sermons, courses and small groups
 - the provision of child and youth activities with a Christian ethos
- Provision of pastoral care for people living in the parish including:
 - visiting the sick and bereaved
 - taking communion to nursing homes and parishioners' houses.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all our buildings.

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

Achievements and Performance

The Choir

The choir has had a busy time in 2022. We have sung for all services throughout the year as well as for lots of additional events. We had great success in RSCM exams and sang Evensongs at Norwich and Southwark Cathedrals. We had two excellent concerts, a more relaxed summer concert and a more formal concert in the autumn, which were both well attended. We also had a wonderful choir camp with a lovely group of children. We have been extremely fortunate to have an incredibly talented team of organists playing for our services this year.

Fiona Johnson

Family Service

We in Family Service have been pleased to welcome some new young families this year. One thing we rejoice in is the presence of older members of the family in the congregation WITH their children/grandchildren in Sunday School. We do, of course, share part of the service together with the children. As well as that, the Sunday School and All Age Worship materials (from Roots on the Web) which we use, cover the same Bible passage. That means parents can make sense of the treasures children bring from Sunday School and also perhaps enlarge on them at home. There are one or two grannies bringing younger children to Family Service when older siblings are in the choir at the Main Church. That's a nice new contact.

But most of all, we have enjoyed sharing services with the main church congregation while their boiler has been out of action. (It is a long time since American friends of mine, when visiting my home church, said, "We have just rewritten English History. It's not the plague that killed so many, but their cold churches.") It has been so wonderful to have you all, to see our little church almost full and alive with good music. We still desperately need a pianist, so that our band can function once more. We are grateful for the wizards who manage to put our service together with on line music and to zoom it for those who cannot attend in person. I have heard from some in the other congregation that they too feel they have gained from being together, especially a sense of community which is harder to conjure up away from the village. Our thanks to those who managed to have a communion service AFTER our normal service. Before, our joint services have I believe been communion services, which we normally have only once a month. So, even longstanding members of the other congregation do not know what we usually do.

A personal footnote: Once I was in the midst of my talk (I was lead that morning) and had a mild seizure which robbed me for a few moments of consciousness. Someone from the congregation realised what was happening and led me to my chair while Rosemary, who was Link, read the rest of my sermon as if nothing had happened. (There was also another in the congregation ready to do the same, but not quite as quick off the mark) What a church, when anyone will cover for you like that!

Daphne Pollard

Further activities

Rusthall Lunch Club for older parishioners is an ecumenical activity run by volunteers and uses the large Parish Hall and lower kitchen, at a much reduced hire rate, as its venue. The Lunch Club is weekly and is very well received but numbers have reduced, the catering is now for 40 people. The rising cost of food, particularly meat, is a concern and the Club committee reluctantly raised the weekly cost to those using the Lunch Club.

Fund raising events (a) Ride and Stride went ahead and thanks go to Jane Goldsworthy for organising this annual event at which £790.00 (2021 £930.00) was raised to be shared between St Paul's and Kent churches. Jane raised a further £100 for St Paul's through a work scheme. (b) A Parish Fair was organised to raise money for church funds and was very successful raising a total of £3,145.00. (c) At Christmas time Gill McAllister sold candles produced from unusable candle ends and raised £50.00.

The Rusthall Community Larder: An ecumenical venture, started at the beginning of 2021, is run by a steering group from both Rusthall churches, the parish council and manned by volunteers. No remuneration is received and the main expense is Fareshare's costs. The Larder uses FareShare to receive, weekly, surplus fit-for-purpose products from the food and drink industry and promotes 'no good food should go to waste'. Products are also collected, by arrangement, from local supermarkets by volunteers. The Larder is open to anyone with a donation of £2 (requested but not obligatory) for one full bag of goods. St Paul's, as the parish church, has engaged in a full and active role in the venture and has taken financial control, which can be seen as a restricted fund in the accounts which means the PCC members may only spend the money on the specific purpose for which it was given. Additionally St Paul's allows free use of the Parish Hall and provides storage. The village as a whole has been very supportive with monetary donations from individuals and groups so the Larder can be supplemented

when there is a shortage of particular essential products. It has been very successful and is very much appreciated and will continue while financially viable.

Worship and Prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community find both beneficial and spiritually fulfilling.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year we have celebrated 12 child baptisms (with God parents) and 1 adult baptism. There were 5 weddings in the Parish Church. A number of funerals, cremations and interment of ashes were also presided over by a minister from St Paul's either in Rusthall or at the Crematorium in Tunbridge Wells.

The Parish Church

Bell Tower

At the beginning of the year some work was carried out to install hand rails and two sets of stairs in the Bell Tower. At the same time the hatch door was renovated.

Roof repairs

Over the summer comprehensive repairs works were carried out to the various roofs including the leaks in the choir vestry roof, the vicar's vestry roof and in the roof over the organ.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. The vicar has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission and outreach

St Paul's, Rusthall website www.stpaulsrusthall.org.uk provides a go to place for up to date information on church activities with amongst other things a weekly "pew leaflet" and a monthly magazine. There is also a Facebook page: St Paul's Church, Rusthall. The PCC warmly thank Deborah Bruce and Sue Hare for all their hard work in producing the magazine.

Ecumenical Relationships

St Pauls works closely with St Mark's Tunbridge Wells, King Charles the Martyr Tunbridge Wells, All Saints Langton Green and St Luke's Tunbridge Wells sharing the responsibility of the provision of confirmation.

Financial Review

The total income was £172,899 (2021 £121,600), an increase compared to last year of about 45%. Planned giving through envelopes and standing orders continues to provide a steady source of income. The two cottages continue to be let and provided a net income of £18,750 (2021 £10,341).

The total expenditure of the PCC during 2022 was £170,094 (2021 £156,177).

A continuing reluctance to use cash resulted in no payments for charities except the Royal British Legion at the Remembrance Service when £202 was raised. The Parish Offer was £48,000 (2021 £57,588). Ministry costs £51,112 (2021 £61,028), Support costs £1,257 (2021 £3,115), Services £13,327 (2021

£13,071), new churchyard upkeep £3,308 (2021 £2,920) and the cost of voluntary income and appeals £119 (2021 £59) amounting to £69,123 (2021 £80,193) provided Christian ministry from St Paul's. The net result for the year was a small surplus of income over expenditure of £2,805 (2021 -£34,577). Legacies were received of £3,014 (2021 £0.00). Donations to General Funds received from the George John and Sheilah Livanos Charitable Trust, the Robert Popper Charitable Trust and St Paul's Theatre Club amounted to £17,500. The PCC is grateful to the Treasurer Pat Cripps for all her hard work.

Reserves policy

The free reserves amount to £27,697 (2021 £37,281). £60,000 is considered sufficient to meet 3 months operating expenditure. The PCC is aware that regular expenditure has exceeded income for some time, although not this year, and spent much time exploring ways to increase the free reserves. Although designated funds are held for maintenance of the buildings, the free reserves also relate to future capital projects which still have to be decided. The reserves invested with the Central Board of Finance are much reduced. Regardless of this the finances, and with special thanks to all members of the Planned Giving Scheme who have continued their support, have held up very well but our reserves are being steadily eroded on a yearly basis.

Going Concern

With the levels of free reserves, designated funds and property investment the PCC expects the charity to continue operating as normal for the near future and be able to meet its obligations as they fall.

Volunteers

We would like to thank all the volunteers who work so hard to make our churches a lively and vibrant community. In particular we should mention our churchwardens Clive McAllister and May Graves who have worked so tirelessly on our behalf and Pat Cripps who has helped us all to understand the church's accounts and its finances.

Structure, governance and management

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011 under number 1132681. Its governing document is the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, deputy churchwardens, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In 2022 the full PCC met eight times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC has a number of committees which deal with a particular aspect of parish life. These committees, which include standing, worship, and family service, are all responsible to the PCC and report back to it regularly. The Standing Committee is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

Administrative information

The Parish Church of St Paul's, Rusthall is situated at Langton Road, Tunbridge Wells, TN4 8XD and the Church Centre address is Parish Office, Church Centre, Rusthall Road, Rusthall, Tunbridge Wells, Kent, TN4 8RE. St Paul's, Rusthall is part of the Diocese of Rochester within the Church of England.

PCC members who have served at any time from 1st January 2022 until the date of this report are:

Ex Officio members:

- Incumbent: The Reverend Ronnie Williams (Chairman)
- Warden: Mr Clive McAllister
- Warden: Miss May Graves
- Deputy Warden: Mr Graeme Anderson
- Deputy Warden: Mrs Susan Powley
- Deputy Warden: Mrs Margaret Brown
- Deputy Warden: Mr Chris Dobson from April 2022
- Deanery Synod representative: Mr Tim Cripps – Reader – resigned April 2022
- Deanery Synod representative: Mr Tony Bourne
- Deanery Synod representative: Mrs Vreni Gould

Elected members:

- Miss Daphne Pilcher – Reader
- Miss Sue Hare
- Mr Paul (Bill) Barter
- Mr Nic Farman

In attendance:

- Treasurer: Mrs Pat Cripps
- Secretary: Mrs Mione Palmer

Approved by the PCC on 18th September, 2023 and signed on their behalf by the Reverend Ronnie Williams (PCC Chairman)



Independent Examiner: Mr David R Ralph JP. FCIPD. FCIE
50 Southwood Road, Rusthall, Tunbridge Wells, Kent, TN4 8SP

Bankers: Lloyds Bank plc
82 Mount Pleasant Road, Tunbridge Wells, Kent, TN1 1RP

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Funds 2021 £
INCOMING RESOURCES						
Voluntary Income	2a	109,831	1,395		111,226	79,665
Income from Church Activities	2b	21,200	9,091	0	30,291	21,097
Activities for Generating Funds	2c	9,333	0	0	9,333	1,931
Investment Income	2d	21,799	250	0	22,049	18,907
Total Incoming Resources		<u>162,163</u>	<u>10,736</u>	<u>0</u>	<u>172,899</u>	<u>121,600</u>
RESOURCES EXPENDED						
Fund Raising Expenditure	3a	332	0	0	332	103
Expenditure on Church Activities	3b	154,114	13,522	0	167,636	148,168
Other Expenditure	3c	2,126	0	0	2,126	7,906
Total Resources Expended		<u>156,572</u>	<u>13,522</u>	<u>0</u>	<u>170,094</u>	<u>156,177</u>
NET RESOURCES BEFORE TRANSFERS		5,591	-2,786	0	2,805	-34,577
TRANSFERS BETWEEN FUNDS						
Miscellaneous Transfers	5	-3,103	3,103	0	0	0
Total Transfers		<u>-3,103</u>	<u>3,103</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET INCOMING/(OUTGOING) RESOURCE		2,488	317	0	2,805	-34,577
GAINS & LOSSES ON FIXED ASSETS						
On Disposal of Investmt Assets		0	0	0	0	0
On Valuation of Investments	6d	0	0	-3,330	-3,330	83,540
On Valuation of Other Assets	6a	0	0	0	0	0
Total Gains/Losses		<u>0</u>	<u>0</u>	<u>-3,330</u>	<u>-3,330</u>	<u>83,540</u>
NET MOVEMENT IN FUNDS		2,488	317	-3,330	-525	48,963
Fund Balances Bt Fwd 01 Jan		987,012	9,638	28,289	1,024,939	975,975
Fund Balances Crd Fwd 31 Dec		<u>989,500</u>	<u>9,954</u>	<u>24,959</u>	<u>1,024,414</u>	<u>1,024,939</u>

Notes;

For clarity of presentation all figures have been rounded to the nearest pound. As a result there may be small apparent errors in some totals.

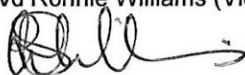
PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
BALANCE SHEET AS AT 31 DECEMBER, 2022

	Notes	31 Dec 2022	31 Dec 2021
FIXED ASSETS			
Tangible Fixed Assets			
Buildings - Investment	5a	840,000	840,000
Canon Mantle Lodge	5b	0	0
Buildings - Functional	5c	400	400
Fixtures and Fittings		0	0
Investments/Long Term Deposits			
Endowment	5d	24,959	28,289
		<u>865,359</u>	<u>868,689</u>
CURRENT ASSETS			
Debtors			
Advance Payments		1,145	365
Debtors - Accounts Receivable	6a	1,416	4,348
Debtors - Planned Giving Gift Tax Claimed		3,671	3,214
		<u>6,232</u>	<u>7,927</u>
Cash at Bank plus Short Term deposits			
Interest bearing current accounts		37,605	15,606
Diocesan Repair Fund (Quinquennial)		111,880	103,982
Diocesan savings accounts		16,736	36,562
		<u>166,221</u>	<u>156,149</u>
		<u>172,453</u>	<u>164,077</u>
CURRENT LIABILITIES			
Creditors Due Within One Year	6b	(11,396)	(7,322)
Income Received in Advance		(2,003)	(505)
Provisionals and Accruals	6c	<u>(13,399)</u>	<u>(7,827)</u>
NET CURRENT ASSETS		159,055	156,250
LONG TERM LIABILITIES			
NET ASSETS	7	<u>1,024,414</u>	<u>1,024,939</u>
FUNDS			
Unrestricted	7a	17,613	7,328
Unrestricted Designated	7b	971,888	979,684
Restricted	7c	9,954	9,638
Endowment	7d	24,959	28,289
		<u>1,024,414</u>	<u>1,024,939</u>

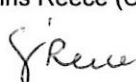
The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

Approved by the Parochial Church Council on 15th May 2023
and signed on its behalf by:

Revd Ronnie Williams (Vicar)



Mr Chris Reece (Churchwarden)



The notes (1 - 9) on the following pages form part of these accounts.

1 ACCOUNTING POLICIES

These Financial Statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006, together with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP 2015 effective from January 2015), UK Accounting standards and Charity Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

Funds

General funds represent the 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. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its receipt is reasonably certain.

Voluntary income and capital sources

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

Planned giving receivable under Gift Aid is recognized only when received.

Income tax recoverable on Gift Aid donations is recognized when claimed from the HM Inland Revenue and Customs.

Other Income

Rental income from the letting of the church premises is recognized when rental received.

Income from investments

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

Gains and losses on investments

Realized gains or losses are recognized when investments are sold.

Unrealized gains or losses are accounted for on revaluation of investments at 31st December.

Resources Used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the **Activities directly relating to the work of the Church**

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross

Fixed Assets

Depreciation on fixed asset properties has not been provided in these accounts as any charge to be not material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Consecrated property and movable church furnishings

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated over their currently anticipated useful economic life on a straight line.

Other fixtures, fittings and office equipment

Items with a purchase price in excess of £1,000 have been capitalised in the year of purchase and depreciated over their useful lives at a rate of 25% per annum on a straight line basis

Investments

Investments are valued at market value at 31st December.

Current assets

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Funds 2021 £
2a VOLUNTARY INCOME				
Planned Giving:				
Gift Aided Donations	49,022		49,022	49,019
Other Donations	13,022		13,022	11,580
Gift Aid Tax Recovered	13,225		13,225	12,809
Collections at all Services	7,608		7,608	3,271
Special Appeals			0	0
Sundry Donations		280	280	180
Donations and Appeals	21,884	1,115	22,999	2,806
Legacies and Bequests	3,014		3,014	0
Grants	2,056		2,056	
	109,831	1,395	111,226	79,665
2b INCOME FROM CHURCH ACTIVITIES				
Magazine Contributions	467		467	440
Magazine Adverts	100		100	100
Letting Church Hall/Building	9,269		9,269	4,253
Fees Received	11,364		11,364	9,967
Rusthall Community Larder	0	9,091	9,091	6,337
	21,200	9,091	30,291	21,097
2c ACTIVITIES FOR GENERATING FUNDS				
Sale of Goods	105		105	103
Fundraising	9,228		9,228	1,828
	9,333	0	9,333	1,931
2d INVESTMENT INCOME				
Investment Income	537	205	742	718
Bank Interest	676	44	720	226
Property Investment Income	20,586		20,586	17,963
	21,799	250	22,049	18,907
	162,163	10,736	172,899	121,600

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

3 RESOURCES USED	Unrestricted Funds	Restricted Funds	Total	Funds
	£	£	2022	2021
			£	£
3a FUND RAISING EXPENDITURE				
Fundraising Costs	72	0	72	0
Purchase of Goods for Sale	260	0	260	103
	332	0	332	103
3b EXPENDITURE ON CHARITABLE ACTIVITIES				
MISSIONARY and CHARITABLE GIVING				
Home Missions & Church Societies	50	100	150	986
	50	100	150	986
MINISTRY				
Parish Offer	48,000	0	48,000	57,588
Deanery Contribution	25	0	25	25
Clergy Expenses	612	0	612	1,016
Clergy Housing Costs	2,475	0	2,475	2,399
Clergy Support	0	0	0	0
SUPPORT COSTS				
Parish Training and Mission	1,257	0	1,257	3,028
Education	0	0	0	87
SERVICES				
Upkeep of Services	8,614	1,179	9,792	10,071
Organists Costs	3,535	0	3,535	3,000
CHURCH BUILDINGS				
Running Costs	26,378	0	26,378	18,288
Maintenance	30,141	0	30,141	12,898
Organ/Piano repair & Maintenance	1,678	0	1,678	1,285
OTHER				
Improvement to Church Buildings	0	0	0	0
New Churchyard Upkeep	0	3,308	3,308	2,920
Cost of Voluntary Income & Appeals	119		119	59
Insurance Claim	-3,220	0	-3,220	0
Magazine	137	0	137	128
Hall Running Costs	12,648	0	12,648	9,467
Office Costs	21,231	0	21,231	20,229
Rusthall Community Larder		8,936	8,936	4,694
Total Church Activities	153,681	13,522	167,203	148,167
3c OTHER EXPENDITURE				
Property Investment Costs	1,836	0	1,836	7,622
Independent Examiner/Audit	290	0	290	284
Bad Debt	433	0	433	0
	2,559	0	2,559	7,906
	156,572	13,522	170,094	156,177

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

4 STATEMENT OF FUNDS	Balance 31.12.2021	Income	Expend	Capital Gain/(loss)	Internal Transfers		Balance 31.12.2022	Note No.
					In	Out		
Unrestricted Funds								
General Funds	7,328.30	157,041.59	156,221.12	9,463.84			17,612.61	
Fixed -Buildings & Equipment	840,400.00						840,400.00	
Totals for Unrestricted Funds	847,728.30	157,041.59	156,221.12	9,463.84	0.00	0.00	858,012.61	
Unrestricted Funds - Designated								
Diocesan Building Repair Fund	103,981.74	539.57			7,358.40		111,879.71	
Major Legacies Fund	29,207.07	131.07				20,000.00	9,338.14	
Children & Youth Fund	745.95						745.95	
Charities - From Church Funds	0.00		75.00		75.00		0.00	
Choir fund	5,349.09	7,670.49	3,495.69				9,523.89	
Totals for Unrest-Designated Funds	139,283.85	8,341.13	3,570.69	0.00	7,433.40	20,000.00	131,487.69	
Restricted Funds								
Stained Glass Window Repair Fund	5,271.45	31.18					5,302.63	
Aisle Repair Fund	1,437.19	8.51					1,445.70	
New Churchyard Fund	0.00	205.26	3,308.02		3,102.76		0.00	4a
Charities - Collections, Appeals etc	0.00				0.00		0.00	
Vicar's Discretionary Funds	595.90	3.82	100.00				499.72	
Flower sponsorship fund	690.01	1,395.84	1,178.50				907.35	
Rusthall Community Larder	1,643.16	9,091.24	8,935.54				1,798.86	
Totals for Restricted Funds	9,637.71	10,735.85	13,522.06	0.00	3,102.76	0.00	9,954.26	
Endowment Funds								
New Churchyard Endowment	7,821.64			2,409.61		3,330.09	6,901.16	
St Paul's Permanent Endowment	20,467.42			-2,409.61			18,057.81	
Totals for Endowment Funds	28,289.06	0.00	0.00	0.00	0.00	3,330.09	24,958.97	
Grand Total All Funds	1,024,938.92						#####	

4a New Churchyard Fund

A Legacy of £2,000 was received from Joan Baird and used to help with the cost of the upkeep of the New Churchyard and is part of the transfer of £3,102.76

5 FIXED ASSETS FOR USE BY THE PCC

BUILDINGS

- 5a** The Church Cottages, which are held for investment purposes and which were both let at 31st December 2022, were valued in December 2021, by KMJ Property Ltd. Trustees tried to obtain a valuation but no one was willing to respond, so reluctantly are staying with previous years figure. Bracketts were appointed as agents to manage both properties from May 2016.

	<u>Total</u>	<u>1 Church Cottages</u>	<u>Investment</u> <u>2 Church Cottages</u>	<u>Functional</u> <u>Ch Centre & Land</u>
		£	£	£
VALUATION				
At 1st January 2022	840,400	365,000	475,000	400
Gain on valuation	-			
Loss on valuation				
At 31st December 2022	<u>840,400</u>	<u>365,000</u>	<u>475,000</u>	<u>400</u>

- 5b** The Norman Mantel Lodge is a temporary structure erected by the PCC to enhance the facilities at the Parish Church. Being within the church grounds the PCC knows that it cannot be sold and is therefore of no commercial value and the costs to demolish, remove and reinstate the church grounds exceeds any anticipated residual value of the building. Because of this any money used to repair or improve the fixed asset is considered non recoverable and written off at the time it is expended.

- 5c** During the course of 2005 the PCC learnt that it is the legal owner of the Church Centre and land. The Church Centre and land has been included as a functional property at the book value of £400, and the 2005 figures adjusted to reflect this. The land and building was registered with the Charity Commission on 20th March 1959.

5d INVESTMENTS

The PCC owns 1208 shares in the CBF Investment Fund, held by the Diocese as Custodian Trustee. At 31 December 2022 the value of one share was £20.6614 (2021 £23.4181). All of the shares are held in PERMANENT ENDOWMENT GRAVES TRUST.

	<u>2022</u>	<u>2021</u>
	£	£
MARKET VALUE		
At 1st January 2022	28,289	24,749
Unrealised Gain in the year		3,540
Unrealised Loss in the year	3,330	
At 31st December 2022	<u>24,959</u>	<u>28,289</u>

6a DEBTORS

Monies not received but due are hall hire payments, funeral payments and gift aid tax.

6b CREDITORS

Monies payable are for invoices received and unpaid at year end.

6c PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2022.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022

7 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	0	840,400	0	24,959	865,359
Current Assets	31,011	131,488	9,954		172,453
Current Liabilities	13,399				13,399
	<u>17,613</u>	<u>971,888</u>	<u>9,954</u>	<u>24,959</u>	<u>1,024,414</u>

7a UNRESTRICTED FUNDS

The Unrestricted Funds are the accumulation of surpluses, less deficits over the years and are available to meet the requirements of the Parish to fulfil its mission in the future.

Fixed Buildings

Represents the market value of the Church Cottages, which are held by the PCC for investment purposes. The income from this investment makes a contribution to the free resources of the Parish.

7b UNRESTRICTED - DESIGNATED

Diocesan Building Repair Fund

Represents the amounts set aside annually as a result of the quinquennial valuation to meet the Parish obligation to maintain Church properties. Money from these funds is used to pay for such repairs.

Major Legacies Fund

Until 1996 this fund was called the Evelyn Collins Legacy and the monies in the fund is the remainder of the legacy used primarily to improve the Parish Hall and help finance the organ renovation in 1995. Over the years further legacies have been added to this fund. The monies have no specific entailment.

Charities - From Church Funds

The PCC pays small sums to charities agreed by the PCC.

Choir Fund

This fund was set up to reflect the fees for the choir singing at weddings and funerals and the associated costs, in addition, the choir raises funds. Expenditure is agreed by the choir members and Standing Committee when necessary. Music, choir robes and RSCM membership are some of the things to which the money is applied.

7c RESTRICTED FUNDS

The Restricted Funds are for the following purposes:-

Stained Glass Window Repair Fund

It is believed that the object of the fund was to maintain and repair the stained glass windows in the Parish Church. No funds were applied to this purpose during 2022. The monies are held at the Diocese.

Aisle Repair Fund

It is believed that the object of the fund was to maintain and repair the aisle at the Parish Church. No funds were applied to this purpose during 2022. The monies are held at the Diocese.

Vicars Discretionary Fund

The Vicar's Discretionary Fund is for use by the Vicar without reference to the PCC or the Churchwardens. The monies are held at the Diocese.

Flower Sponsorship Fund

The Flower Sponsorship Fund is used for contributions to the altar flowers and any festival flowers and associated costs at the Parish Church.

Rusthall Community Larder

The Rusthall Community Larder is an ecumenical venture, run by a steering group from both Rusthall churches, the parish council and manned by volunteers. No remuneration is received and the main expense is Fareshare's costs who supply products that otherwise are disposed of thus saving waste.

New Churchyard Fund

The fund uses the income for upkeep of the New Churchyard in Nellington Road and the shortfall is provided from the General Funds, a legacy of £2,000 from Joan Baird makes up part of the transfer of general funds.

7d ENDOWMENT FUNDS

New Churchyard Endowment

The fund comprises investments which provide income for the upkeep of the New Churchyard in Nellington Road.

St Paul's Permanent Endowment

The fund comprises investments held to provide income for use by the General Fund.

8 STAFF COSTS

	<u>2022</u>	<u>2021</u>
	£	£
Wages and salaries	25,637	24,864
Social Security costs	0	0
Pension costs	218	218
	<u>25,855</u>	<u>25,082</u>

During the year the PCC employed an Administrator, choirmaster, organist and cleaner none of whom earned £60,000 or more and none is a member of the PCC. No PCC member received any remuneration during the year except; Graeme Anderson, who was paid £370, fees for vergers duties at weddings and funerals, Chris Dobson, who was paid £30, vergers fee, and Tim Cripps, who was paid travel expenses of £11 for funeral taken on behalf of the Parish.

Included in the Parish Insurance cover is a limited amount of Trustee Indemnity Insurance cover, the cost of which is not separately identified.

- 9** The Trinitas insurance cover is a 1 year long term agreement. The photocopier in the Parish Office is subject to a five year rental agreement under which the rentals in the next year will be £1,631 and will be paid from the general fund. Cancellation of the contract will imply a cost of £3262 for defaulting on the agreement. The fire extinguishers at both churches are owned by St Paul's Church. Gas prices for the Parish Church and Church Centre are on an annual contract. Electricity prices for the Parish Church, Church Centre and Canon Mantle Lodge are on an annual contract. The PCC has financial liability for both the Parish Church churchyard and the New Churchyard, Nellington Road.

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2022, which are set out on pages 1 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of PCC members (Trustees) and examiner

As the members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. Where the charity's gross income exceeded £250,000 that I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

24th August 2023

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

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24th August 2023

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Accounts

2021 Annual Report of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Rusthall



Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, 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 the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer:
 - the provision of public worship which is open to all and seeks to provide a variety of styles enabling different groups within the parish
 - the teaching of Christianity through sermons, courses and small groups
 - the provision of child and youth activities with a Christian ethos
- Provision of pastoral care for people living in the parish including:
 - visiting the sick and bereaved
 - taking communion to nursing homes and parishioners' houses.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all our buildings.

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

Achievements and Performance

The Choir

Despite the restrictions brought about by the pandemic, the church choir has continued to provide music for services throughout the year. The thriving junior section was able to enjoy a reduced choir camp in August.

Family Service Children's Group

We restarted the children's group in September, welcoming back large numbers. We currently have some 30 children on our register with group sizes varying from 12 – 20. The children worked really hard to put on, and participate in, the Family Service on 17th November using the theme of Daniel. They made it a most enjoyable and interesting service, despite the challenges of also presenting to the small Zoom

audience. It was lovely to get back to further normality and join the Parish Church Parade for Remembrance Sunday and resurrect and organise the crib service in December, despite the Omicron variant being determined to scupper many of our cast! A big thank you to the continued amazing support from Julia, Sally, Jo, Ed, Tracey, Charlotte, Laura & Fin without whom we wouldn't be able to run the group. We would also like to add that in these tough financial times, all our leaders/helpers have made the very generous gesture to subsidise all the group's activities and crafts out of their own pockets.

Further activities

Rusthall Lunch Club for older parishioners is an ecumenical activity run by volunteers and uses the large Parish Hall and lower kitchen as its venue. The Lunch Club resumed in September and was very well received although some people are still nervous and prefer not to mix. The rising cost of food, particularly meat, is a concern and the Club committee is monitoring the finances carefully.

Fund raising events (a) Ride and Stride went ahead and thanks go to Jane Goldsworthy for organising this annual event at which £930.00 (2020 £965.00) was raised to be shared between St Paul's and Kent churches. Jane raised a further £100 for St Paul's through a work scheme. (b) The Choir raised £189.50 (2020 £365.50) from the sale of jams and preserves which was also organised by Jane. (c) At Christmas time Gill McAllister sold candles produced from unusable candle ends and raised £249.00.

The Rusthall Community Larder: A new ecumenical venture, started at the beginning of the year, run by a steering group from both Rusthall churches, the parish council and manned by volunteers. No remuneration is received and the main expense is FareShare's costs. The Larder uses FareShare to receive, weekly, surplus fit-for-purpose products from the food and drink industry and promotes 'no good food should go to waste'. Products are also collected by arrangement from local supermarkets by volunteers. The Larder is open to anyone with a donation of £2 (requested but not obligatory) for one full bag of goods. St Paul's, as the parish church, has engaged in a full and active role in the venture and has taken financial control, which can be seen as a restricted fund in these accounts which means the PCC members may only spend the money on the specific purpose for which it was given. Additionally St Paul's allows free use of the Parish Hall and provides storage. The village as a whole has been very supportive with monetary donations from individuals and groups so the Larder can be supplemented when there is a shortage of particular products. At Christmas time users were given a Christmas bag, the contents of which were, donated by a number of businesses. It has been very successful and very much appreciated and will continue while financially viable.

Worship and Prayer

The PCC is keen to offer a range of services during the week, and over the course of the year, that our community find both beneficial and spiritually fulfilling. For example, **Evensong** provides a quiet, intimate and reflective environment for worship whilst opportunities are provided for people to engage in more outgoing worship such as that provided by the Family Service within our parish.

Unfortunately the St Paul's churches were shut again in January 2021 due to the prevailing high levels of Covid-19 locally and the situation was monitored on a monthly basis with permission sought from Bishop James to remain closed for the first three months. The **Family Service** at the Church Centre therefore decided to explore the delivery of services via Zoom from people's homes. This proved to be quite successful and generated an average attendance of 24 people. When it was possible to return to face-to-face services, we did so but with the addition of delivery via Zoom for those who still felt unable to attend church. This has proved to be a useful service but necessitated some expenditure to improve the delivery externally. There remains some difficulty with the delivery of the service during Communion to be resolved in 2022. After returning to face-to-face services at the Church Centre the numbers there have been encouraging with an average of 30 adults, up to 20 children and up to 8 continuing to attend via Zoom.

A small group of worshipers attended the thought provoking **Lent Course** entitled Living in Love and Faith which resulted in an article for the magazine in June/July.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year we have celebrated 10 baptisms and 7 weddings and held 9 funerals in the Parish Church together with 9 committals/burials of ashes at the new churchyard with no service. Additionally 5 full funeral services were also conducted by a member of the ministry team at a crematorium.

The Parish Church and the Church Centre

Parish Church Roof

Following the Quinquennial Inspection various repairs have been put into motion including the Vicar's vestry roof. The major repairs will proceed during 2022 so little expense has been incurred during 2021.

The Lodge

One side of the Lodge has been replaced due to old age. This work has been carried out including a protective liquid coating. The remaining three sides of the Lodge will also need to be painted over with a protective coating. This work may be undertaken by our Tuesday volunteers, or a summer working party by our parishioners. In either case the costs should only involve the materials used.

Tuesday Voluntary Group

The Tuesday Group of young people, guided by Patricia, has now effectively taken over the work of our paid gardener and volunteers Tony Maylam and David Vernon. Tony and David have for many years worked on maintaining the churchyard round the Parish Church and without their freely given time our maintenance costs would have been significantly greater. Thank you both Tony and David. The Tuesday group is also painting various metal structures and fittings with the cost of materials only covered by St Paul's.

Trees

Various trees have been reduced in size at the east end of the Parish Church churchyard. This has been put into action to allow more natural light to enter the church through the east windows. This work was overseen by Graeme Anderson on our behalf. Our thanks go to Graeme.

The Parish Church Boiler

Thankfully our expenses regarding the boiler during 2021 have been relatively light considering the advanced age of the boiler. At some stage it will need a major overhaul or be replaced completely at which point either option will cost St Paul's a considerable sum.

Lighting and Electrical Circuits

We now have an electrical supply and repair company who regularly updates our electrical systems, where necessary, and repairs or replaces lights within the Parish Church, the Lodge and the Church Centre. Our usual liaison volunteer with this company is May, who, many times this year, has opened the Parish Church early morning; an exemplary example, along with many, of her commitment to St Paul's. Thank you May.

Nellington Road New Churchyard

The heavy duty wire fence was maintained, the grounds were kept clear by a contractor and the bins emptied regularly by volunteers.

1 and 2 Church Cottages

Ongoing maintenance work was carried out on No 1 Church Cottages following advice from Bracketts Surveyors and new tenants at No 2 Church Cottages took up residence in May after redecoration of the property.

The Church Centre

There remain some issues with hot water provision in the top kitchen and the front toilets as the water heater is now obsolete and not functioning. This will need to be resolved in early 2022. Also, there is a problem with hot water provision in the lower Gents toilet. This, again, remains to be resolved in 2022.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. The vicar has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. Additionally St Paul's, particularly Tim Cripps, has provided support to Rusthall Lodge Care Home which is much appreciated.

Mission and outreach

St Paul's, Rusthall website www.stpaulsrusthall.org.uk provides a go to place for up to date information on church activities with amongst other things a weekly "pew leaflet" and a monthly magazine. There is also a Facebook page: St Paul's Church, Rusthall. The PCC warmly thank Deborah Bruce and Sue Hare for all their hard work in producing the magazine.

Ecumenical Relationships

St Pauls works closely with St Mark's Tunbridge Wells, King Charles the Martyr Tunbridge Wells, All Saints Langton Green and St Luke's Tunbridge Wells sharing the responsibility of the provision of confirmation and this year it was the turn of St Paul's Church to host the confirmation service at the end of June. 5 candidates from St Paul's received preparation and 1 from King Charles the Martyr but due to a Covid-19 infection only 5 were confirmed on the day.

Financial Review

The total income was £121,600 (2020 £125,604), a decrease compared to last year of about 3%. Planned giving through envelopes and standing orders continues to provide a steady source of income. The two cottages continue to be let and provided a net income of £10,341 (2020 £9,762).

The total expenditure of the PCC during 2021 was £156,177(2020£141,569).

Covid restrictions and reluctance to use cash resulted in no payments to charitable organisations and mission agencies (2020 £3,227). The Parish Offer was £57,588 (2019 £61,000). Ministry costs £61,028, (2020 £64,734), Support costs £3,115, (2020 £911), Services £13,071, (2020 £9,724), new churchyard upkeep £2,920, (2020 £3,512) and the cost of voluntary income and appeals £59, (2020 £192) amounting to £80,193(2020 £79,076) provided Christian ministry from St Paul's.

The net result for the year was a deficit of income over expenditure of £34,577 (2020 £15,965).

No legacies were received in 2021(2020 £6,500).

The PCC is grateful to the Treasurer Pat Cripps and members of the Treasury team for all their hard work.

Reserves policy

The free reserves amount to £37,281.32 (2020 £65,927). £60,000 is considered sufficient to meet 3 months operating expenditure. The PCC is aware that regular expenditure exceeds income and is taking action to rectify this situation; until they see the results of this work, they hold greater reserves than usually stated.

Although designated funds are held for maintenance of the buildings, the free reserves also relate to future capital projects which still have to be decided. The majority of the free reserves are invested with the Central Board of Finance. During the Covid-19 pandemic income has been reduced with the loss of collections, hall hire and wedding fees. Regardless of this the finances, and with special thanks to all

members of the Planned Giving Scheme who have continued their support, have held up very well but our reserves are being steadily eroded on a yearly basis.

Going Concern

Despite Covid-19, with the levels of reserves the PCC expects the charity to continue operating as normal for the near future and be able to meet its obligations as they fall due.

Volunteers

We would like to thank all the volunteers who work so hard to make our churches a lively and vibrant community. In particular we should mention our churchwardens Clive M^cAllister and May Graves who have worked so tirelessly on our behalf and Pat Cripps who has helped us all to understand the church's accounts and its finances.

Structure, governance and management

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, deputy churchwardens, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In normal times the full PCC meets six times during the year with an average level of attendance of 81%. Given its wide responsibilities the PCC has a number of committees which deal with a particular aspect of parish life. These committees, which include standing, worship, and family service, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary. The Standing Committee is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

Administrative information

The Parish Church of St Paul's, Rusthall is situated at Langton Road, Tunbridge Wells, TN4 8XD and the Church Centre address is Parish Office, Church Centre, Rusthall Road, Rusthall, Tunbridge Wells, Kent, TN4 8RE. St Paul's, Rusthall is part of the Diocese of Rochester within the Church of England.

PCC members who have served at any time from 1st January 2021 until the date of this report are:

Ex Officio members:

- Incumbent: The Reverend Ronnie Williams (Chairman)
- Warden: Mr Clive M^cAllister
- Warden: Miss May Graves
- Deputy Warden: Mr Graeme Anderson
- Deputy Warden: Mrs Susan Powley
- Deputy Warden: Mrs Margaret Brown
- Deanery Synod representative: Mr Tim Cripps – Reader
- Deanery Synod representative: Mr Tony Bourne
- Deanery Synod representative: Mrs Vreni Gould

Elected members:

- Miss Daphne Pilcher – Reader
- Miss Sue Hare
- Mrs Mary Holmes (until May 2021)
- Mr Paul (Bill) Barter
- Mr Nic Farman

In attendance:

- Treasurer: Mrs Pat Cripps
- Secretary: Mrs Mione Palmer

Approved by the PCC on 23rd May 2022 and signed on their behalf by the Reverend Ronnie Williams (PCC Chairman)

Independent Examiner: Mr David R Ralph JP. FCIPD. FCIE
50 Southwood Road, Rusthall, Tunbridge Wells, Kent, TN4 8SP

Bankers: Lloyds Bank plc
82 Mount Pleasant Road, Tunbridge Wells, Kent, TN1 1RP

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Funds 2020 £
INCOMING RESOURCES						
Voluntary Income	2a	79,095	570		79,665	93,430
Income from Church Activities	2b	14,760	6,337	0	21,097	14,212
Activities for Generating Funds	2c	1,931	0	0	1,931	1,403
Investment Income	2d	18,689	218	0	18,907	16,560
Total Incoming Resources		114,475	7,125	0	121,600	125,604
RESOURCES EXPENDED						
Fund Raising Expenditure	3a	103	0	0	103	102
Expenditure on Church Activities	3b	138,879	9,288	0	148,168	135,691
Other Expenditure	3c	7,906	0	0	7,906	5,775
Total Resources Expended		146,889	9,288	0	156,177	141,569
NET RESOURCES BEFORE TRANSFERS		-32,414	-2,163	0	-34,577	-15,965
TRANSFERS BETWEEN FUNDS						
Miscellaneous Transfers	5	0	0	0	0	0
Total Transfers		0	0	0	0	0
NET INCOMING/(OUTGOING) RESOURCES		-32,414	-2,163	0	-34,577	-15,965
GAINS & LOSSES ON FIXED ASSETS						
On Disposal of Investmt Assets		0	0	0	0	0
On Valuation of Investments	6d	80,000	0	3,540	83,540	36,592
On Valuation of Other Assets	6a	0	0	0	0	0
Total Gains/Losses		80,000	0	3,540	83,540	36,592
NET MOVEMENT IN FUNDS		47,586	-2,163	3,540	48,963	20,628
Fund Balances Bt Fwd 01 Jan		0	0	0	975,975	955,348
Fund Balances Crd Fwd 31 Dec		47,586	-2,163	3,540	1,024,938	975,975

Notes;

For clarity of presentation all figures have been rounded to the nearest pound. As a result there may be small apparent errors in some totals.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
BALANCE SHEET AS AT 31 DECEMBER, 2021

	Notes	31 Dec 2021	31 Dec 2020
FIXED ASSETS			
Tangible Fixed Assets			
Buildings - Investment	5a	840,000	760,000
Canon Mantle Lodge	5b	0	0
Buildings - Functional	5c	400	400
Fixtures and Fittings		0	0
Investments/Long Term Deposits			
Endowment	5d	28,289	24,749
		<u>868,689</u>	<u>785,149</u>
CURRENT ASSETS			
Debtors			
Advance Payments		365	585
Debtors - Accounts Receivable	6a	4,348	781
Debtors - Planned Giving Gift Tax Claimed		<u>3,214</u>	<u>3,412</u>
		7,927	4,778
Cash at Bank plus Short Term deposits			
Interest bearing current accounts		15,606	26,364
Diocesan Repair Fund (Quinquennial)		103,982	107,319
Diocesan savings accounts		<u>36,562</u>	<u>57,438</u>
		156,149	191,121
		<u>164,077</u>	<u>195,900</u>
CURRENT LIABILITIES			
Creditors Due Within One Year	6b	(7,322)	(3,708)
Income Received in Advance		(505)	(1,365)
Provisionals and Accruals	6c	<u>(0)</u>	<u>(0)</u>
		(7,827)	(5,073)
NET CURRENT ASSETS		156,250	190,827
LONG TERM LIABILITIES			
NET ASSETS	7	<u>1,024,939</u>	<u>975,975</u>
FUNDS			
Unrestricted	7a	7,328	15,996
Unrestricted Designated	7b	979,684	926,002
Restricted	7c	9,638	9,230
Endowment	7d	28,289	24,749
		<u>1,024,939</u>	<u>975,975</u>

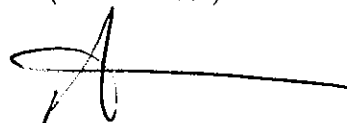
The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

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

Revd Ronnie Williams (Vicar)



Mr Clive McAllister (Churchwarden)



The notes (1 - 9) on the following pages form part of these accounts.

1 ACCOUNTING POLICIES

These Financial Statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006, together with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP 2015 effective from January 2015), UK Accounting standards and Charity Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

Funds

General funds represent the 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. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represents funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its receipt is reasonably certain.

Voluntary income and capital sources

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

Planned giving receivable under Gift Aid is recognized only when received.

Income tax recoverable on Gift Aid donations is recognized when claimed from the HM Inland Revenue and Customs.

Other Income

Rental income from the letting of the church premises is recognized when rental received.

Income from investments

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

Gains and losses on Investments

Realized gains or losses are recognized when investments are sold.

Unrealized gains or losses are accounted for on revaluation of investments at 31st December.

Resources Used

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

Activities directly relating to the work of the Church

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross

Fixed Assets

Depreciation on fixed asset properties has not been provided in these accounts as any charge to be not material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Consecrated property and movable church furnishings

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated over their currently anticipated useful economic life on a straight line.

Other fixtures, fittings and office equipment

Items with a purchase price in excess of £1,000 have been capitalised in the year of purchase and depreciated over their useful lives at a rate of 25% per annum on a straight line basis

Investments

Investments are valued at market value at 31st December.

Current assets

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2021

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Funds 2020 £
2a VOLUNTARY INCOME				
Planned Giving:				
Gift Aided Donations	49,019		49,019	53,322
Other Donations	11,580		11,580	10,775
Gift Aid Tax Recovered	12,809		12,809	14,061
Collections at all Services	3,271		3,271	4,284
Special Appeals			0	0
Sundry Donations	0	180	180	1,369
Donations and Appeals	2,416	390	2,806	3,119
Legacies and Bequests	0		0	6,500
	0			
	79,095	570	79,665	93,430
2b INCOME FROM CHURCH ACTIVITIES				
Magazine Contributions	440		440	472
Magazine Adverts	100		100	0
Letting Church Hall/Building	4,253		4,253	3,403
Fees Received	9,967		9,967	10,337
Rusthall Community Larder	0	6,337	6,337	0
	14,760	6,337	21,097	14,212
2c ACTIVITIES FOR GENERATING FUNDS				
Sale of Goods	103		103	102
Fundraising	1,828		1,828	1,300
	1,931	0	1,931	1,402
2d INVESTMENT INCOME				
Investment Income	519	198	718	725
Bank Interest	206	19	226	581
Property Investment Income	17,963		17,963	15,253
	18,689	218	18,907	16,560
	114,475	7,125	121,600	125,604

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

3 RESOURCES USED	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Funds 2020 £
3a FUND RAISING EXPENDITURE				
Fundraising Costs	103	0	103	102
Purchase of Goods for Sale		0	0	0
	<u>103</u>	<u>0</u>	<u>103</u>	<u>102</u>
3b EXPENDITURE ON CHARITABLE ACTIVITIES				
MISSIONARY and CHARITABLE GIVING				
Home Missions & Church Societies	50	936	986	380
	<u>50</u>	<u>936</u>	<u>986</u>	<u>380</u>
MINISTRY				
Parish Offer	57,588	0	57,588	61,000
Deanery Contribution	25	0	25	25
Clergy Expenses	1,016	0	1,016	902
Clergy Housing Costs	2,399	0	2,399	2,290
Clergy Support	0	0	0	542
SUPPORT COSTS				
Parish Training and Mission	3,028	0	3,028	911
Education	87	0	87	0
SERVICES				
Upkeep of Services	9,333	738	10,071	8,105
Organists Costs	3,000	0	3,000	1,619
CHURCH BUILDINGS				
Running Costs	18,288	0	18,288	16,755
Maintenance	12,898	0	12,898	10,851
Organ/Piano repair & Maintenance	1,285	0	1,285	991
OTHER				
Improvement to Church Buildings	0	0	0	0
New Churchyard Upkeep	0	2,920	2,920	3,512
Cost of Voluntary Income & Appeals	59		59	192
Insurance Claim	0	0	0	0
Magazine	128	0	128	309
Hall Running Costs	9,467	0	9,467	7,348
Office Costs	20,229	0	20,229	19,961
Rusthall Community Larder		4,694	4,694	
Total Church Activities	<u>138,879</u>	<u>9,288</u>	<u>148,167</u>	<u>135,691</u>
3c OTHER EXPENDITURE				
Property Investment Costs	7,622	0	7,622	5,491
Independent Examiner/Audit	284	0	284	284
	<u>7,906</u>	<u>0</u>	<u>7,906</u>	<u>5,775</u>
	<u>146,889</u>	<u>9,288</u>	<u>156,177</u>	<u>141,569</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL
Registered Charity in England and Wales, number 1132681
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

4 STATEMENT OF FUNDS	Balance 31.12.2020	Income	Expend	Capital Gain/(loss)	Internal Transfers		Balance 31.12.2021	Note No.
					In	Out		
Unrestricted Funds								
General Funds	15,995.60	112,126.88	141,654.52		20,860.34		7,328.30	
Fixed -Buildings & Equipment	760,400.00			80,000.00			840,400.00	
Totals for Unrestricted Funds	776,395.60	112,126.88	141,654.52	80,000.00	20,860.34	0.00	847,728.30	
Unrestricted Funds - Designated								
Diocesan Building Repair Fund	107,318.87	184.47			0.00	3,521.60	103,981.74	
Major Legacies Fund	49,186.03	21.04				20,000.00	29,207.07	
Children & Youth Fund	745.95						745.95	
Charities - From Church Funds	0.00		50.00		50.00		0.00	
Choir fund	8,350.83	2,142.50	5,184.24		40.00		5,349.09	
Totals for Unrest-Designated Funds	165,601.68	2,348.01	5,234.24	0.00	90.00	23,521.60	139,283.85	
Restricted Funds								
Stained Glass Window Repair Fund	5,259.23	12.22					5,271.45	
Aisle Repair Fund	1,433.86	3.33					1,437.19	
New Churchyard Fund	0.00	348.48	2,919.74		2,571.26		0.00	4a
Charities - Collections, Appeals etc	0.00				0.00		0.00	
Vicar's Discretionary Funds	1,528.80	3.47	936.37				595.90	
Flower sponsorship fund	1,007.63	420.38	738.00		0.00		690.01	
Rusthall Community Larder	0.00	6,337.21	4,694.05				1,643.16	
Totals for Restricted Funds	9,229.52	7,125.09	9,288.16	0.00	2,571.26	0.00	9,637.71	
Endowment Funds								
New Churchyard Endowment	6,842.76			978.88			7,821.64	
St Paul's Permanent Endowment	17,905.90			2,561.52			20,467.42	
Totals for Endowment Funds	24,748.66	0.00	0.00	3,540.40	0.00	0.00	28,289.06	
Grand Total All Funds	975,975.46						1,024,938.92	

4a New Churchyard Fund

	£
Dividends	198.48
Donations	150.00
Fees	0.00
	348.48

5 FIXED ASSETS FOR USE BY THE PCC

BUILDINGS

- 5a** The Church Cottages, which are held for investment purposes and which were both let at 31st December 2021, were valued in December 2021, by KMJ Property Ltd. Bracketts were appointed as agents to manage both properties from May 2016.

	<u>Total</u>	<u>1 Church Cottages</u>	<u>Investment 2 Church Cottages</u>	<u>Functional Ch Centre & Land</u>
		£	£	£
VALUATION				
At 1st January 2021	760,400	330,000	430,000	400
Gain on valuation	80,000	35,000	45,000	
Loss on valuation				
At 31st December 2021	<u>840,400</u>	<u>365,000</u>	<u>475,000</u>	<u>400</u>

- 5b** The Norman Mantel Lodge is a temporary structure erected by the PCC to enhance the facilities at the Parish Church. Being within the church grounds the PCC knows that it cannot be sold and is therefore of no commercial value and the costs to demolish, remove and reinstate the church grounds exceeds any anticipated residual value of the building. Because of this any money used to repair or improve the fixed asset is considered non recoverable and written off at the time it is expended.

- 5c** During the course of 2005 the PCC learnt that it is the legal owner of the Church Centre and land. The Church Centre and land has been included as a functional property at the book value of £400, and the 2005 figures adjusted to reflect this. The land and building was registered with the Charity Commission on 20th March 1959.

5d INVESTMENTS

The PCC owns 1208 shares in the CBF Investment Fund, held by the Diocese as Custodian Trustee. At 31 December 2021 the value of one share was £23.4181 (2020 £20.4873). All of the shares are held in PERMANENT ENDOWMENT GRAVES TRUST.

	<u>2021</u>	<u>2020</u>
	£	£
MARKET VALUE		
At 1st January 2021	24,749	23,156
Unrealised Gain in the year	3,540	1,592
Unrealised Loss in the year		
At 31st December 2021	<u>28,289</u>	<u>24,749</u>

6a DEBTORS

Monies not received but due are hall hire payments, funeral payments and gift aid tax.

6b CREDITORS

Monies payable are for the Christmas Charity Appeal and invoices received and unpaid at year end.

6c PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2021.

7 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed Assets	0	840,400	0	28,289	868,689
Current Assets	15,155	139,284	9,638		164,077
Current Liabilities	7,827				7,827
	<u>7,328</u>	<u>979,684</u>	<u>9,638</u>	<u>28,289</u>	<u>1,024,939</u>

7a UNRESTRICTED FUNDS

The Unrestricted Funds are the accumulation of surpluses, less deficits over the years and are available to meet the requirements of the Parish to fulfil its mission in the future.

Fixed Buildings

Represents the market value of the Church Cottages, which are held by the PCC for investment purposes. The income from this investment makes a contribution to the free resources of the Parish.

7b UNRESTRICTED - DESIGNATED

Diocesan Building Repair Fund

Represents the amounts set aside annually as a result of the quinquennial valuation to meet the Parish obligation to maintain Church properties. Money from these funds is used to pay for such repairs.

Major Legacies Fund

Until 1996 this fund was called the Evelyn Collins Legacy and the monies in the fund is the remainder of the legacy used primarily to improve the Parish Hall and help finance the organ renovation in 1995. Over the years further legacies have been added to this fund. The monies have no specific entailment.

Charities - From Church Funds

The PCC pays small sums to charities agreed by the PCC.

Choir Fund

This fund was set up to reflect the fees for the choir singing at weddings and funerals and the associated costs, in addition, the choir raises funds. Expenditure is agreed by the choir members and Standing Committee when necessary. Music, choir robes and RSCM membership are some of the things to which the money is applied.

7c RESTRICTED FUNDS

The Restricted Funds are for the following purposes:-

Stained Glass Window Repair Fund

It is believed that the object of the fund was to maintain and repair the stained glass windows in the Parish Church. No funds were applied to this purpose during 2021. The monies are held at the Diocese.

Aisle Repair Fund

It is believed that the object of the fund was to maintain and repair the aisle at the Parish Church. No funds were applied to this purpose during 2021. The monies are held at the Diocese.

Vicars Discretionary Fund

The Vicar's Discretionary Fund is for use by the Vicar without reference to the PCC or the Churchwardens. The monies are held at the Diocese.

Flower Sponsorship Fund

The Flower Sponsorship Fund is used for contributions to the altar flowers and any festival flowers and associated costs at the Parish Church.

New Churchyard Fund

The fund uses the income for upkeep of the New Churchyard in Nellington Road and the shortfall is provided from the General Funds.

7d ENDOWMENT FUNDS

New Churchyard Endowment

The fund comprises investments which provide income for the upkeep of the New Churchyard in Nellington Road.

St Paul's Permanent Endowment

The fund comprises investments held to provide income for use by the General Fund.

8 STAFF COSTS

	<u>2021</u>	<u>2020</u>
	£	£
Wages and salaries	24,864	26,178
Social Security costs	0	0
Pension costs	218	
	<u>25,082</u>	<u>26,178</u>

During the year the PCC employed an Administrator, choirmaster, organist and cleaner none of whom earned £60,000 or more and none is a member of the PCC. No PCC member received any remuneration during the year except; Graeme Anderson, who was paid £390, fees for vergers duties at weddings and funerals, Clive McAllister, who was paid £30, vergers fee, and Tim Cripps, who was paid travel expenses of £11 for funerals at the Church and crematorium taken on behalf of the Parish.

Included in the Parish Insurance cover is a limited amount of Trustee Indemnity Insurance cover, the cost of which is not separately identified.

- 9 The Trinitas insurance cover is a 1 year long term agreement. The photocopier in the Parish Office is subject to a five year rental agreement under which the rentals in the next year will be £1,631 and will be paid from the general fund. Cancellation of the contract will imply a cost of £4893 for defaulting on the agreement. The fire extinguishers at both churches are owned by St Paul's Church. Gas prices for the Parish Church and Church Centre are on an annual contract. Electricity prices for the Parish Church, Church Centre and Canon Mantle Lodge are on an annual contract. The PCC has financial liability for both the Parish Church churchyard and the New Churchyard, Nellington Road.

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2021, which are set out on pages 1 to 15, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of PCC members (Trustees) and examiner

As the members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. Where the charity's gross income exceeded £250,000 that I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

10th August 2022

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
- have not been met; or

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

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

10th August 2022

50 Southwood Road
Rusthall
Tunbridge Wells
Kent TN4 8SP

Accounts

2020 Annual Report of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Rusthall



Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, 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 the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer:
 - the provision of public worship which is open to all and seeks to provide a variety of styles enabling different groups within the parish
 - the teaching of Christianity through sermons, courses and small groups
 - the provision of child and youth activities with a Christian ethos
- Provision of pastoral care for people living in the parish including:
 - visiting the sick and bereaved
 - taking communion to nursing homes and parishioners' houses.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all our buildings.

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

Achievements and Performance

The Choir

The choir, under the leadership of Fiona Johnson is a very active and important part of church life. In February the choir sang Evensong at Peterborough Cathedral. Once lockdown started towards the end of March it was not possible to have choir practice or sing live for services. Instead, thanks to the technical expertise of members of the Johnson family, the choir went online. Each member of the choir who felt able to, recorded their part of a hymn and an anthem every week and these were then mixed together to create music that could be played during the Sunday morning service. Additionally the choir recorded an online concert for St Paul's Dedication Festival on 27th June which featured lockdown experiences of members of our parish as well as solo and ensemble performances from members of the choir. At the beginning of August the choir had a socially distanced choir camp without the usual

activities or the sleepover in church. Instead they created an online choral evensong service which was uploaded to the St Paul's Rusthall YouTube channel (Junior Choir Choral Evensong) to show the music they had sung during the week. 19 children and 14 adults were involved in the week which was a great success. As the restrictions on choral singing were relaxed at the end of the summer the choir started to look for ways in which it could resume singing. They managed to restart singing for the morning service at the Parish Church from the beginning of October following the strict Covid-19 guidelines. A limit was placed on the number of singers who could sing and each singer was spaced 2 metres from the next singer. The choir took over the North Aisle wearing face shields when singing. The second lockdown meant no live singing in November but the choir was back in Church in December. During this time they also recorded a Service of Readings and Music for Advent at the end of November and Nine Lessons and Carols at Christmas both of which are on the YouTube channel. The PCC thanks everyone in the choir and the wonderful organists: Alex Robson, Alistair Curtis and Daniel Toombs for another excellent year albeit in trying circumstances.

Family Service Children's Group

The first lockdown put paid to any in church activities. However following strict Covid-19 guidelines the children's group was able to restart on Sunday 20th September and the numbers were promising. Each child had their own named pack with pens and paper and they were seated socially distanced at tables in a large horseshoe format. The tables were wiped down before and after and plenty of hand gel was on offer. Sadly two regular leaders were unable to continue however Julia Maguire continued to be a fantastic leader and support along with a great band of helpers.

Further activities

Rusthall Lunch Club for older parishioners is ecumenical and is run by volunteers and uses the large Parish hall and lower kitchen as its venue. Unfortunately due to Covid-19 restrictions operations ceased in March.

Ride and Stride went ahead between lockdowns and thanks go to Jane Goldsworthy for organising this annual event at which £482.50 (2019 £305.50) was raised to be shared between St Paul's and Kent Churches.

Although no Autumn Fair was held this year the Choir went on line and raised £365.50 (2019 £2,427.42) from the sale of jams and preserves which was organised by Jane. This money goes direct to USPG. The Vicar's charity appeal at Christmas was also organised in a slightly different way this year with a notice in the pew leaflet and the website together with a Just Giving page. £3,036.22 (2019 £5,496, down because of Covid-19) was donated for the benefit of two local charities.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. However due to the Covid-19 pandemic restrictions this year, our activities have been severely curtailed due to the closure of both churches from mid March until July. A short Service of the Word was streamed on our YouTube channel each week until the end of the first lockdown. Input for these services was provided by the Vicar, Readers, members of the congregation and the Choir (recorded remotely) and special thanks go to Nic and Jennifer Farman without whom the recordings would not have been possible.

From 5th July shortened services recommenced at 10am at both the Parish Church and the Church Centre following Government and Church of England guidelines. Although congregation singing was not permitted, the Choir was welcomed back to the Parish Church (subject to Government, Church of England and RSCM guidelines) for the Harvest Festival service. The Church Centre held a separate Harvest service.

Services continued to be available on the St Paul's Rusthall YouTube channel for those people unable to attend in person. Additionally the Readings and Music for Advent service and the Nine Lessons and

Carols service were recorded. Unfortunately the St Paul's churches were shut again in January 2021 due to the prevailing high levels of Covid-19 locally and the situation is being monitored on a monthly basis with permission sought from Bishop James to remain closed. Since the beginning of 2021 the Church Centre has been providing services on Zoom.

All are welcome to attend our regular services. At present there are 178 parishioners on the Church Roll, 76 of whom are not resident within the parish. 11 names were added during the year and 1 was removed through death. The Electoral Roll was last reviewed in March 2021. The average weekly attendance, counted during October, was 61 at the Parish Church and 43 at the Church Centre, but this number increased at Harvest and Christmas.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year we have celebrated 4 baptisms and one wedding and held 8 funerals in the Parish Church together with 5 committals/burials of ashes at the new churchyard with no service. Additionally 15 full funeral services were also conducted by a member of the ministry team at a crematorium/cemetery.

In March 2020 (held at the Church Centre) the World Day of Prayer was prepared by the people of Zimbabwe and the brothers and sisters of St Peter's, Mabelreign were remembered particularly. Throughout lockdown both church buildings have been open, for specific periods (because of the need to be manned) for private prayer. Additionally the Julian Group met once a month until lockdown. Since then, following a short break, weekly devotions have been sent out by email instead to approximately 64 people.

The Parish Church and the Church Centre

At the Parish Church the PCC arranged for the pigeons to be removed permanently from the belfry whilst at the same time allowing the bats to come and go.

During the early part of the year pleated blinds were installed at the Church Centre to cover the windows above the sanctuary and the spot lights were repositioned so as to vastly improve the picture on the projection screen. These improvements were completed prior to lockdown in March. Towards the end of the first lockdown changes were carried out to the sound system enabling the proper connection of the laptop sound albeit at the expense of full microphone capacity. These changes have proved to be enormously beneficial to the new format for services when the Church Centre opened again in the summer.

Ongoing maintenance work was carried out on No 1 Church Cottages following advice from Bracketts Surveyors and the tenants at No 2 Church Cottages gave notice of their intention to vacate and indeed left at the beginning of 2021.

At the Nellington Road new churchyard the heavy duty wire fence was maintained.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. Reverend Ronnie Williams has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. During lockdown the Electoral Roll was divided between a small number of people with responsibility to make contact, on a regular basis where possible, either by email or telephone.

Mission and outreach

St Paul's, Rusthall website www.stpaulsrusthall.org.uk provides a go to place for up to date information on church activities with amongst other things a weekly "pew leaflet", a monthly magazine and where

available weekly service sheet. There is also a Facebook page: St Paul's Church, Rusthall. The PCC warmly thank Deborah Bruce and Sue Hare for all their hard work in producing the magazine.

Ecumenical Relationships

St Pauls works closely with St Mark's Tunbridge Wells, King Charles the Martyr Tunbridge Wells, All Saints Langton Green and St Luke's Tunbridge Wells sharing the responsibility of the provision of confirmation and this year it would have been the turn of St Mark's Church to host the confirmation service at the end of June. Unfortunately due to Covid-19 no service was able to go ahead and indeed no preparation for confirmation either.

Financial Review

The total income was £125,604 (2019 £145,004), a decrease compared to last year of about 16%. Planned giving through envelopes and standing orders continues to provide a steady source of income. The two cottages continue to be let and provided a net income of £15,253, (unchanged from 2019). The total expenditure of the PCC during 2020 was £141,569 (2019 £162,156). Total collections on behalf of other charitable organisations and mission agencies amounted to £3,227 (2019 £16,339.34); which was forwarded as received and therefore not included in these accounts. The Parish Offer was £61,000 (2019 £61,000). (The clergy stipend and parish share are no longer paid separately but given as a single offering.) Ministry costs £64,734, (2019 £65,614), Support costs £911, (2019 £1,420), Services £9,724, (2019 £16,415), new churchyard upkeep £3,512, (2019 £4,405) and the cost of voluntary income and appeals £192, (2019 £57) amounting to £79,076 (2019 £90,330) provided Christian ministry from St Paul's. The net result for the year was a deficit of income over expenditure of £15,965 (2019 £17,152). Legacies received in 2020 amounted to £6,500. (No legacies were received in 2019.) The PCC is grateful to the Treasurer Pat Cripps and members of the Treasury team for all their hard work.

Reserves policy

The free reserves amount to £65,927.58 (2019 91,212). £60,000 is considered sufficient to meet 3 months operating expenditure. The PCC is aware that regular expenditure exceeds income and is taking action to rectify this situation; until they see the results of this work, they hold greater reserves than usually stated.

Although designated funds are held for maintenance of the buildings, the free reserves also relate to future capital projects which still have to be decided. The majority of the free reserves are invested with the Central Board of Finance. During the Covid-19 pandemic income has been very much reduced with the loss of collections, hall hire and wedding fees. Regardless of this the finances, and with special thanks to all members of the Planned Giving Scheme who have continued their support, have held up very well but our reserves are being steadily eroded on a yearly basis.

Going Concern

Despite Covid-19 with the levels of reserves the PCC expects the charity to continue to operating as normal for the foreseeable future and able to meet its obligations as they fall due.

Volunteers

We would like to thank all the volunteers who work so hard to make our churches a lively and vibrant community. In particular we should mention our churchwardens Clive McAllister and May Graves who have worked so tirelessly on our behalf and Pat Cripps who has helped us all to understand the church's accounts and its finances.

Structure, governance and management

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, deputy churchwardens, the readers, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. In normal times the full PCC meets six times during the year. However this year, due to Covid-19, there have only been 3 meetings with an average level of attendance of 85%. Given its wide responsibilities the PCC has a number of committees which deal with a particular aspect of parish life. These committees, which include standing, worship, family service and fund raising and saving opportunities, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary. The Standing Committee is the only committee required by law and has the power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

Administrative information

The Parish Church of St Paul's, Rusthall is situated at Langton Road, Tunbridge Wells, TN4 8XD and the Church Centre address is Parish Office, Church Centre, Rusthall Road, Rusthall, Tunbridge Wells, Kent, TN4 8RE. St Paul's, Rusthall is part of the Diocese of Rochester within the Church of England.

PCC members who have served at any time from 1st January 2020 until the date of this report are:

Ex Officio members:

- Incumbent: The Reverend Ronnie Williams (Chairman)
- Warden: Mr Clive McAllister
- Warden: Miss May Graves
- Deputy Warden: Mr Graeme Anderson
- Deputy Warden: Mrs Mione Palmer (until October 2020)
- Deputy Warden: Mrs Susan Powley
- Deputy Warden: Mrs Margaret Brown
- Deanery Synod representative: Mr Tim Cripps – Reader
- Deanery Synod representative: Mr Tony Bourne
- Deanery Synod representative: Mrs Vreni Gould (from October 2020)

Elected members:

- Miss Daphne Pilcher – Reader
- Miss Sue Hare
- Mrs Mary Holmes
- Mr Paul (Bill) Barter
- Mr Nic Farman (from October 2020)
- Mr Chris Maguire (until October 2020)
- Mr Graham Robbins (until October 2020)

In attendance:

- Treasurer: Mrs Pat Cripps
- Secretary: Mrs Pat Churchill (until March 2020)
- Secretary: Mrs Mione Palmer (from March 2020)

For the year ended 31 December 2020

Notes:
For clarity of presentation all figures have been rounded to the nearest pound. As a result there may be small apparent errors in some totals.

ACCOUNTING POLICIES

These Financial Statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006, together with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP 2015 effective from January 2015), UK Accounting standards and Charity Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

Funds
 General funds represent the 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. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its receipt is reasonably certain.

Voluntary income and capital sources

Contributions are recognized when received by or on behalf of the PCC.
 Planned giving receivable under Gift Aid is recognized only when received.
 Income tax recoverable on Gift Aid donations is recognized when claimed from the HM Inland Revenue and Customs.

Other Income

Rental income from the letting of the church premises is recognized when rental received.

Income from Investments

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

Gains and losses on investments

Realized gains or losses are recognized when investments are sold.
 Unrealized gains or losses are accounted for on revaluation of investments at 31st December.

Resources Used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. Activities directly relating to the work of the Church

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross

Fixed Assets

Depreciation on fixed asset properties has not been provided in these accounts as any charge to be not material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Consecrated property and movable church furnishings

Consecrated and benefited property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1st January 2000 have been capitalised and depreciated over their currently anticipated useful economic life on a straight line.

Other fixtures, fittings and office equipment

Items with a purchase price in excess of £1,000 have been capitalised in the year of purchase and depreciated over their useful lives at a rate of 25% per annum on a straight line basis

Investments

Investments are valued at market value at 31st December.

Current assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.
 Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

FIXED ASSETS	Notes	31 Dec 2020	31 Dec 2019
Tangible Fixed Assets			
Buildings - Investment	5a	760,000	725,000
Canon Mantle Lodge	5b	0	0
Buildings - Functional	5c	400	400
Fixtures and Fittings		0	0
Investments/Long Term Deposits	5d	24,749	23,156
Endowment			
CURRENT ASSETS		785,149	748,556
Debtors			
Advance Payments		585	1,508
Debtors - Accounts Receivable	6a	781	661
Debtors - Planned Giving Gift Tax Claimed		3,412	4,204
Cash at Bank plus Short Term deposits		4,778	6,372
Interest bearing current accounts		26,364	44,750
Diocesan Repair Fund (Quinquennial)		107,319	99,649
Diocesan savings accounts		57,438	76,707
		191,121	221,106
		195,900	227,478
CURRENT LIABILITIES			
Creditors Due Within One Year	6b	(3,708)	(17,816)
Income Received in Advance		(1,365)	(2,870)
Provisionals and Accruals	6c	(0)	(0)
		(5,073)	(20,686)
NET CURRENT ASSETS		190,827	206,792
LONG TERM LIABILITIES			
NET ASSETS	7	975,975	955,348
FUNDS			
Unrestricted	7a	16,996	22,290
Unrestricted Designated	7b	926,002	902,172
Restricted	7c	9,230	7,729
Endowment	7d	24,749	23,156
		975,975	955,348

The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

Approved by the Parochial Church Council on 14th May 2021
and signed on its behalf by:

Revd Ronnie Williams (Vicar)

Mr Clive McAllister (Churchwarden)

The notes (1 - 9) on the following pages form part of these accounts.

2	INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Total	Funds
		£	£	£	2019
2a	VOLUNTARY INCOME				
	Planned Giving:				
	Gift Aided Donations	53,322		53,322	53,149
	Other Donations	10,775		10,775	10,305
	Gift Aid Tax Recovered	14,061		14,061	15,909
	Collections at all Services	4,284		4,284	9,659
	Special Appeals	0		0	0
	Sundry Donations	0	1,369	1,369	7,990
	Donations and Appeals	2,529	590	3,119	0
	Legacies and Bequests	6,500		6,500	0
	Grants	0			0
2b	INCOME FROM CHURCH ACTIVITIES				
	Magazine Contributions	472		472	1,052
	Magazine Adverts			0	0
	Letting Church Hall/Building	3,403		3,403	10,271
	Fees Received	10,337		10,337	17,064
		<u>14,212</u>	<u>0</u>	<u>14,212</u>	<u>28,387</u>
2c	ACTIVITIES FOR GENERATING FUNDS				
	Sale of Goods	102		102	114
	Fundraising	1,300		1,300	2,469
		<u>1,403</u>	<u>0</u>	<u>1,403</u>	<u>2,583</u>
2d	INVESTMENT INCOME				
	Investment Income	502	224	725	487
	Bank Interest	581		581	1,281
	Property Investment Income	15,253		15,253	15,253
		<u>16,336</u>	<u>224</u>	<u>16,560</u>	<u>17,022</u>
		<u>123,422</u>	<u>2,183</u>	<u>125,604</u>	<u>145,004</u>

3	RESOURCES USED	Unrestricted Funds	Restricted Funds	Total	Funds
		2020	2019		
3a	FUND RAISING EXPENDITURE	102	0	102	622
	Fundraising Costs	102	0	102	101
	Purchase of Goods for Sale				
3b	EXPENDITURE ON CHARITABLE ACTIVITIES	50	330	380	357
	MISSIONARY and CHARITABLE GIVING	50	330	380	357
	Home Missions & Church Societies				
3c	OTHER EXPENDITURE	137,528	4,041	141,569	162,156
	Property Investment Costs	5,491	0	5,491	5,702
	Independent Examiner/Audit	284	0	284	285
	Bad Debt	0	0	0	204
	OTHER EXPENDITURE	131,650	4,041	135,691	155,242
	Total Church Activities	131,650	4,041	135,691	155,242
	Improvement to Church Buildings	0	0	0	0
	New Churchyard Upkeep	0	3,512	3,512	4,405
	Cost of Voluntary Income & Appeals	192	0	192	57
	Insurance Claim	0	0	0	(5,286)
	Magazine	309	0	309	2,831
	Hall Running Costs	7,348	0	7,348	12,757
	Office Costs	19,961	0	19,961	22,973
	OTHER	0	0	0	0
	Organ/Piano repair & Maintenance	991	0	991	954
	Maintenance	10,851	0	10,851	10,938
	Running Costs	16,755	0	16,755	20,343
	CHURCH BUILDINGS	1,619	0	1,619	3,984
	Organists Costs	7,906	199	8,105	13,896
	Upkeep of Services	0	0	0	0
	SERVICES	0	0	0	0
	Education	911	0	911	1,420
	Parish Training and Mission	0	0	0	0
	SUPPORT COSTS	542	0	542	1,009
	Clergy Support	2,290	0	2,290	2,321
	Clergy Housing Costs	902	0	902	1,259
	Clergy Expenses	25	0	25	25
	Deanery Contribution	61,000	0	61,000	61,000
	Parish Offer	0	0	0	0
	MINISTRY	50	330	380	357

4	STATEMENT OF FUNDS	Balance 31.12.2019	Income	Expend	Capital Gain/(loss)	Internal Transfers In	Out	Balance 31.12.2020	Note No.
	Unrestricted Funds	22,290.33	120,148.11	135,675.67	35,000.00	9,232.83		15,995.60	
	General Funds	22,290.33	120,148.11	135,675.67	35,000.00	9,232.83		15,995.60	
	Fixed - Buildings & Equipment	725,400.00						760,400.00	
	Totals for Unrestricted Funds	747,690.33	120,148.11	135,675.67	35,000.00	9,232.83	0.00	776,395.60	
	Unrestricted Funds - Designated	99,648.96	311.51		7,358.40			107,318.87	
	Diocesan Building Repair Fund	99,648.96	311.51		7,358.40			107,318.87	
	Major Legacies Fund	68,921.99	264.04				20,000.00	49,186.03	
	Children & Youth Fund	745.95						745.95	
	Charities - From Church Funds	0.00		50.00		50.00		0.00	
	Choir fund	7,455.33	2,698.00	1,802.50				8,350.83	
	Totals for Unrest-Designated Funds	176,772.23	3,273.55	1,852.50	0.00	7,408.40	20,000.00	165,601.68	
	Restricted Funds	5,238.19	21.04					5,259.23	
	Stained Glass Window Repair Fund	5,238.19	21.04					5,259.23	
	Alsie Repair Fund	1,428.13	5.73					1,433.86	
	New Churchyard Fund	0.00	271.70	3,511.72		3,240.02		0.00	4a
	Charities - Collections, Appeals etc	0.00				0.00		0.00	
	Vicar's Discretionary Funds	565.35	1,293.45	330.00				1,528.80	
	Flower sponsorship fund	497.46	590.60	199.18		118.75		1,007.63	
	Totals for Restricted Funds	7,729.13	2,182.52	4,040.90	0.00	3,358.77	0.00	9,229.52	
	Endowment Funds	6,402.48		440.28				6,842.76	
	New Churchyard Endowment	6,402.48		440.28				6,842.76	
	St Paul's Permanent Endowment	16,753.79		1,152.11				17,905.90	
	Totals for Endowment Funds	23,156.27	0.00	0.00	1,592.39	0.00	0.00	24,748.66	
	Grand Total All Funds	955,347.96						975,975.46	

4a New Churchyard Fund

£

191.70

80.00

0.00

271.70

Dividends
 Donations
 Fees

5 FIXED ASSETS FOR USE BY THE PCC

BUILDINGS

5a

The Church Cottages, which are held for investment purposes and which were both let at 31st December 2019, were valued in December 2019 by KMJ Property Ltd. Bracketts were appointed as agents to manage both properties from May 2016.

VALUATION				
	At 1st January 2020	Gain on valuation	Loss on valuation	At 31st December 2020
Total	725,400	35,000		760,400
1 Church Cottages	315,000	15,000		330,000
2 Church Cottages	410,000	20,000		430,000
Functional Ch Centre & Land	400			400

5b

The Norman Mantel Lodge is a temporary structure erected by the PCC to enhance the facilities at the Parish Church. Being within the church grounds the PCC knows that it cannot be sold and is therefore of no commercial value and the costs to demolish, remove and reinstate the church grounds exceeds any anticipated residual value of the building. Because of this any money used to repair or improve the fixed asset is considered non recoverable and written off at the time it is expended.

5c

During the course of 2005 the PCC learnt that it is the legal owner of the Church Centre and land. The Church Centre and land has been included as a functional property at the book value of £400, and the 2005 figures adjusted to reflect this. The land and building was registered with the Charity Commission on 20th March 1959.

5d

INVESTMENTS
The PCC owns 1208 shares in the CBF Investment Fund, held by the Diocese as Custodian Trustee.
At 31 December 2020 the value of one share was £20,4873 (2019 £19,1691).
All of the shares are held in PERMANENT ENDOWMENT GRAVES TRUST.

MARKET VALUE			
	2020		2019
At 1st January 2020	23,156	Unrealised Gain in the year	19,507
Unrealised Loss in the year	1,592		3,649
At 31st December 2020	24,749		23,156

6a

DEBTORS
Monies not received but due are hall hire payments, funeral payments and gift aid tax.

6b

CREDITORS

Monies payable are for the Christmas Charity Appeal and invoices received and unpaid at year end.

6c

PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2020.

7

ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total
Fixed Assets	0	760,400	0	24,749	785,149

Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St Paul's Rusthall

This report on the financial statements of the PCC for the year ended 31st December 2019, which are set out on pages 1 to 14, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of PCC members (Trustees) and examiner

As the members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. Where the charity's gross income exceeded £250,000 that I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

- In connection with my examination, no matter has come to my attention
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D R Ralph

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