

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)

INCOMING RESOURCES		Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Funds
			£	£	£	£	2019
INCOMING RESOURCES	Voluntary Income	2a	91,471	1,959	93,430	97,012	
	Income from Church Activities	2b	14,212	0	14,212	28,387	
	Activities for Generating Funds	2c	1,403	0	1,403	2,583	
	Investment Income	2d	16,336	224	16,560	17,022	
	Total Incoming Resources		123,422	2,183	125,604	145,004	
RESOURCES EXPENDED	Fund Raising Expenditure	3a	102	0	102	722	
	Expenditure on Church Activities	3b	131,650	4,041	135,691	155,446	
	Other Expenditure	3c	5,775	0	5,775	5,987	
	Total Resources Expended		137,528	4,041	141,569	162,156	
	NET RESOURCES BEFORE TRANSFERS		(14,107)	(1,858)	0	(15,965)	(17,152)
TRANSFERS BETWEEN FUNDS							
Miscellaneous Transfers	5	(3,359)	3,359	0	0	0	
	Total Transfers		(3,359)	3,359	0	0	(17,152)
NET INCOMING/(OUTGOING) RESOURCES			(17,465)	1,500	0	(15,965)	(17,152)
GAINS & LOSSES ON FIXED ASSETS							
On Disposal of Investmt Assets	6d	0	0	0	0	0	
	On Valuation of Investments	6d	35,000	0	1,592	36,592	
	On Valuation of Other Assets	6a	0	0	0	0	
	Total Gains/Losses		35,000	0	1,592	36,592	3,649
NET MOVEMENT IN FUNDS			17,535	1,500	1,592	20,628	(13,503)
Fund Balances Bt Fwd 01 Jan			924,463	7,729	23,156	955,348	968,851
Fund Balances Crd Fwd 31 Dec			941,997	9,230	24,749	975,975	955,348

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.

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		<u>785,149</u>	<u>748,556</u>
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
		<u>191,121</u>	<u>221,106</u>
CURRENT LIABILITIES		<u>195,900</u>	<u>227,478</u>
Creditors Due Within One Year	6b	(3,708)	(17,816)
Income Received in Advance		(1,365)	(2,870)
Provisionals and Accruals	6c	(0)	(0)
		<u>(5,073)</u>	<u>(20,686)</u>
NET CURRENT ASSETS		190,827	206,792
LONG TERM LIABILITIES			
NET ASSETS	7	<u>975,975</u>	<u>955,348</u>
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
		<u>975,975</u>	<u>955,348</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 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			
		91,471	1,959	93,430	97,012
2b	INCOME FROM CHURCH ACTIVITIES				
	Magazine Contributions	472		472	1,052
	Magazine Adverts	3,403		3,403	0
	Letting Church Hall/Building	10,337		10,337	10,271
	Fees Received	14,212	0	14,212	17,064
		14,212	0	14,212	28,387
2c	ACTIVITIES FOR GENERATING FUNDS				
	Sale of Goods	102		102	114
	Fundraising	1,300		1,300	2,469
		1,403	0	1,403	2,583
2d	INVESTMENT INCOME				
	Investment Income	502	224	725	487
	Bank Interest	581		581	1,281
	Property Investment Income	15,253		15,253	15,253
		16,336	224	16,560	17,022
		123,422	2,183	125,604	145,004

3	RESOURCES USED	Unrestricted Funds	Restricted Funds	Total	Funds
		2020	2019		
3a	FUND RAISING EXPENDITURE				
	Fundraising Costs	102	0	102	622
	Purchase of Goods for Sale		0	0	101
		102	0	102	722
3b	EXPENDITURE ON CHARITABLE ACTIVITIES				
	MISSIONARY and CHARITABLE GIVING	50	330	380	357
	Home Missions & Church Societies				
	MINISTRY				
	Parish Offer	61,000	0	61,000	61,000
	Deanery Contribution	25	0	25	25
	Clergy Expenses	902	0	902	1,259
	Clergy Housing Costs	2,290	0	2,290	2,321
	Clergy Support	542	0	542	1,009
	SUPPORT COSTS				
	Parish Training and Mission	911	0	911	1,420
	Education	0	0	0	0
	SERVICES				
	Ukkeep of Services	7,906	199	8,105	13,896
	Organists Costs	1,619	0	1,619	3,984
	CHURCH BUILDINGS				
	Running Costs	16,755	0	16,755	20,343
	Maintenance	10,851	0	10,851	10,938
	Organ/Piano repair & Maintenance	991	0	991	954
	OTHER				
	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
	Total Church Activities	131,650	4,041	135,691	155,242
3c	OTHER EXPENDITURE				
	Property Investment Costs	5,491	0	5,491	5,702
	Independent Examiner/Audit	284	0	284	285
	Bad Debt	0	0	0	204
		5,775	0	5,775	6,191
		137,528	4,041	141,569	162,156

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

3

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	15,000	760,400
1 Church Cottages	315,000			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				
	At 1st January 2020	Unrealised Gain in the year	Unrealised Loss in the year	At 31st December 2020
2020	23,156	1,592		24,749
2019	19,507		3,649	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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