

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>

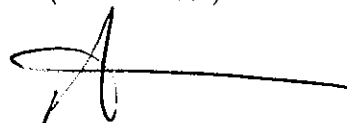
The Financial Statements have been prepared in accordance with Financial Reporting Standard for smaller Entities (effective January 2015).

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	Restricted	Total	Funds
	Funds	Funds	2021	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
	103	0	103	102
3b EXPENDITURE ON CHARITABLE ACTIVITIES				
MISSIONARY and CHARITABLE GIVING				
Home Missions & Church Societies	50	936	986	380
	50	936	986	380
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	138,879	9,288	148,167	135,691
3c OTHER EXPENDITURE				
Property Investment Costs	7,622	0	7,622	5,491
Independent Examiner/Audit	284	0	284	284
	7,906	0	7,906	5,775
	146,889	9,288	156,177	141,569

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

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