

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

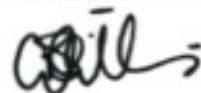
Elected members:

- 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		192,495	159,055
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	2023	2022
	£	£
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

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