

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



Aim and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ronnie Williams, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Parish Church, the Church Centre, the two Church Cottages, the Lodge and the Nellington Road New Churchyard.

Objectives and activities

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

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

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

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

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

Achievements and Performance

The Choir

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

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

Fiona Johnson

Family Service

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

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

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

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

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

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

Susan Powley

St. Paul's Church Youth Council

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

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

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

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

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

Angela Culley

Further activities

Fund raising events

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

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

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

Worship and Prayer

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

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

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

Fabric

The Parish Church

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

Maintenance at the Church Centre

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

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

Pastoral Care

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

Discipleship

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

Mission, Outreach and Digital Footprint

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

Ecumenical Relationships

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

Financial Review

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

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

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

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

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

Reserves policy

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

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

Going Concern

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

Volunteers

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

Structure, governance and management

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

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

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

Administrative information

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

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

Ex Officio members:

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

Elected members:

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

In attendance:

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

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

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

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

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

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

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

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

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

Revd Ronnie Williams (Vicar)

Miss May Graves (Churchwarden)

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

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

Notes;

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 ACCOUNTING POLICIES

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

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds represent funds received for a specific object and may only be used for that object. Endowments funds are funds the capital of which must be maintained. Only income arising from investments of the endowment may be used either as restricted or unrestricted funds depending on the purposes for which endowment was established.

Incoming Resources

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

Voluntary income and capital sources

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

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

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

Other Income

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

Income from investments

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

Gains and losses on investments

Realized gains or losses are recognized when investments are sold.

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

Resources Used

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

Activities directly relating to the work of the Church

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

Other Expenditure

Other expenditure is recognised when incurred and is accounted for gross

Fixed Assets

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

Consecrated property and movable church furnishings

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

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

Other fixtures, fittings and office equipment

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

Investments

Investments are valued at market value at 31st December.

Current assets

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

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

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

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

4 STATEMENT OF FUNDS	Balance 31.12.2023	Income	Expend	Capital Gain/(loss)	Internal Transfers		Balance 31.12.2024	Note No.
					In	Out		
<i>Unrestricted Funds</i>								
General Funds	41,496.53	162,870.21	145,803.42			7,392.08	51,171.24	
Fixed -Buildings & Equipment	790,400.00						790,400.00	
Totals for Unrestricted Funds	831,896.53	162,870.21	145,803.42	0.00	0.00	7,392.08	841,571.24	
<i>Unrestricted Funds - Designated</i>								
175 Anniversary Fund	0.00	305.00					305.00	
Diocesan Building Repair Fund	122,590.23	4,357.84			7,358.40		134,306.47	
Major Legacies Fund	9,637.42	511.53					10,148.95	
Children & Youth Fund	715.95		250.00				465.95	
Charities - From Church Funds	0.00		50.00		50.00		0.00	
Choir fund	7,528.49	13,384.71	12,197.45				8,715.75	
St Paul's 100 Fund	0.00	9,735.00	2,120.00				7,615.00	
Totals for Unrest-Designated Funds	140,472.09	27,989.08	14,617.45	0.00	7,408.40	0.00	161,557.12	
<i>Restricted Funds</i>								
Stained Glass Window Repair Fund	5,472.95	219.29					5,692.24	
Aisle Repair Fund	1,492.13	59.79					1,551.92	
New Churchyard Fund	0.00	209.58	193.26			16.32	0.00	
Charities - Collections, Appeals etc	0.00						0.00	
Vicar's Discretionary Funds	623.45	24.98	68.23				580.20	
Flower sponsorship fund	996.28	1,758.00	1,912.50				841.78	
Rusthall Community Larder	1,941.89	23,701.81	17,594.13				8,049.57	
Totals for Restricted Funds	10,526.70	25,973.45	19,768.12	0.00	0.00	16.32	16,715.71	
<i>Endowment Funds</i>								
New Churchyard Endowment	7,550.45			172.53			7,722.98	
St Paul's Permanent Endowment	19,756.75			452.49			20,209.24	
Totals for Endowment Funds	27,307.20	0.00	0.00	625.02	0.00	0.00	27,932.22	
Grand Total All Funds	1,010,202.52						1,047,776.29	

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

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NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

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

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

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

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

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

5d INVESTMENTS

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

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

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

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

6a DEBTORS

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

6b CREDITORS

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

6c PROVISIONALS and ACCRUALS

There are no provisions and accruals for 2024.

7 ANALYSIS OF NET ASSETS BY FUND

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

7a UNRESTRICTED FUNDS

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

Fixed Buildings

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

7b UNRESTRICTED - DESIGNATED

Diocesan Building Repair Fund

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

Major Legacies Fund

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

Charities - From Church Funds

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

Choir Fund

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

175 Anniversary Fund

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

St Pauls 100 Fund

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

7c RESTRICTED FUNDS

The Restricted Funds are for the following purposes:-

Stained Glass Window Repair Fund

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, RUSTHALL

Registered Charity in England and Wales, number 1132681

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

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

Aisle Repair Fund

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

Vicars Discretionary Fund

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

Flower Sponsorship Fund

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

New Churchyard Fund

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

7d ENDOWMENT FUNDS

New Churchyard Endowment

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

St Paul's Permanent Endowment

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

8 STAFF COSTS

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

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

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

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

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

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

Respective responsibilities of PCC members (Trustees) and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission and the Church Guidance 2006 issued by the Finance Division of the Archbishops' Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

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

have not been met; or

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

D R Ralph

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

17th June 2025

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