

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE, BENENDEN

England & Wales · Charity number 1132696

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE WITH ST MARGARET, BENENDEN, ST GEORGE'S PCC BENENDEN
Status	Registered
Legal form	Previously excepted
Registered	2009-11-13
Register	View on the Charity Commission register

Contact

Address	Little Haywards Cranbrook Road Benenden Cranbrook Kent TN17 4ES
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Website	www.benendenchurch.org

Activities

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

Activities: The PCC's main activities are: regular public worship open to all. The provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups, Taking of religious assemblies in schools.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£189,391	£204,120	-	-
2023-12-31	£259,112	£142,661	-	-
2022-12-31	£204,533	£149,069	-	-
2021-12-31	£132,473	£94,958	-	-
2020-12-31	£125,441	£90,903	-	-

Trustees

Name	Role	Appointed
Rev DAVID JAMES COMMANDER	Chair	2013-10-14
CATHERINE JANE PRESGRAVE		2022-03-28
David Anthony Harmsworth		2023-04-18
David Collard		2011-03-11
Deborah Ann Jenkins		2025-05-12
Eleanor Florence Cochrane		2025-05-12
Elizabeth Ruth Kirby		2025-06-08
Guy Jonathan william Hagan		2024-05-27
JULIA ROSE COLLARD		
Joanne Elizabeth Clube		2025-05-12
Mary Christaine Parkinson		2025-05-12
Rev Ylva Helena Blid-Mackenzie MA		2020-09-23
Richard Anthony Stubbings		2022-04-04
Sally-Ann Barbara Marks		2023-04-18
Susan Elizabeth Fisher		2020-09-23

Accounts

**The Parish of
St. George, Benenden
Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ending
31st December 2024**

Rector:

**Revd David Commander
The Rectory
The Green
Benenden
Kent TN17 4DL**

Secretary:

**Mrs J Collard
7 Fuggles Court
Benenden
Cranbrook
Kent TN17 4EF**

Charity No: 1132696

Aim and Purposes

St. George's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector, the Revd David Commander, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

When planning our church activities for the year, the Rector and the PCC have considered the 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; learning about the Gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Mission and outreach work

Our mission statement, adopted five years ago, is:-

“To know and love Jesus, and make his love known to all”

Review of the Year

I have really struggled with getting the balance of the tone and feel of my annual report this year. I want, as the incumbent, to be encouraging and positive and tell you of the really good things that are happening. But, at the same time, I also need to be realistic and not paint such a good picture that nothing changes – because I have some concerns and several frustrations. And how do I express these without being discouraging?!

So, we start with some “thank you's”; then a number of positives; then speak about the concerns and frustrations that we all need to be aware of and take on board.

The “thanks you's” go to:

- Our Churchwardens, David and Sue; and now to Cathy
- Our Ministry Leadership Team (MLT): Revd Ylva & Revd Rosemary, our Associate Priests, and to David Harmsworth, our Reader Emeritus and recently appointed Local Worship Leader! (We also have Lyn Hayes – Authorised Lay Minister - in the benefice, but she mainly focuses on Sandhurst – as David does on Benenden.)
- Our PCC members (in addition to the ex-officio members - David Collard, Sue Fisher, Revd Ylva): Cathy Presgrave, Charles Trollope (Treasurer), David Barnes, David Harmsworth, Julia Collard, SallyAnn Marks, Richard Stubbings & Guy Hagan.)
- Our Parish Administrator, Cathy Baker. (Very flexible!)
- Our Parish Safeguarding Officer, Ian Malaugh, and Parish Disclosure Officer, Cathy Baker

- And to Helen!

There are then a huge number of roles that are covered by a relatively small number of people to make our services work, and all the administration and practical things that need to happen so that our churches continue to be available to us to worship in and use for other activities. (Choir. Organists. Flowers. Cleaning. Bells. Magazine – contributors, editors, subscriptions, distribution. Rotas. Sides-people. Readers. Intercessors. Sacristans. Electoral Roll. Gift-Aid & Planned Giving. Deanery Synod. Unlocking/locking church every day. Toddler Group helpers. Churchyard maintenance. Church Project. Coffee/Refreshments. Flag-flyer! Vergers. Christian Aid. Mission Allocation. Wednesday Coffee Morning. Memorial Hall. Worship Group. “Discipleship & Mission” Group. Fete Committee. Newcomers Lunch. Christmas Day lunch.) We are quite an active church!

Your MLT conduct a large number of services every year! And give us all a lot of variety and choice! Looking at what is happening in other parishes around us, that should not be taken for granted. Last year, including the “special” services (Christmas, and Holy Week) plus the “pastoral” services, that totalled 174 services in our parish. And your MLT look after two parishes! Another 131 in Sandhurst. = 305 services pa = 5.8pw! That is a huge commitment.

Now some things of note since the last APCM – 22nd April 2024:

- Vicki Young was ordained Deacon at Canterbury Cathedral on the 29th June last year. She moved to Marden and is serving her Curacy at St. Michael and All Angels Marden, and is loving it! This Maundy Thursday she was fully robed up and playing a part in the service at the Cathedral. On the 28th June this year, Vicki will be ordained, at the Cathedral, as a Priest. This is a lovely, positive, success story for our benefice; you have all played a part in her journey and development as a minister.
- And Bishop Rose visited the Weald Deanery for 3.5 days last year. (w/c 29th April 2024 – a week after last year’s APCM!) She managed to visit an event in all the benefices in the Deanery in that time.
- The benefice’s “Learning & Sharing the Faith” group – renamed “Discipleship & Mission” - is thriving. We now meet Quarterly in-person (rather than bi-annually), and monthly for an on-line prayer meeting. This is very encouraging and positive for the future. It is about creating and growing disciples, and about mission and outreach – both of which are to grow the kingdom of God. We had a hugely encouraging session with Lyndall Bywater on open/extemporary prayer. And she is coming again (Wednesday 14th May!) to lead a session on intercessory prayer. If you are interested, come along. (6:30pm, in the Mission Church.) The whole group are also going off on a 2-day Conference at Seasalter – “Leading Your Church into Growth”. (19th & 20th May) I am hugely encouraged by this.
- The “Home Groups” that meet (Monday evening in the Mission Church; Tuesday evening at David & Julia’s) are encouraging. There is a good and loyal fellowship of eight people - from both parishes – on a Monday. Both groups though would really welcome others joining them. We have a good social time together, we read and discuss scripture together, and we pray together. This is what early church was! (If you have doubts, questions, want to find your answers about your faith....maybe give it a try!)

- The weekly Toddler Group – “Cakes & Chaos” - is usually well attended, and is hugely appreciated by those who come along. You are welcome to pop in and have a tea/coffee sometime and be part of the general chaos!
- This year, for the first time in many, many years we held a Patronal service; marking St. George, our patron saint. This was a Choral Evensong service led by an augmented choir. It seemed to be appreciated; we are considering holding it again next year.
- This was followed by a presentation with an update on the church Project, and was attended by 72 people. Briefly, the salient points were:
 - o We have the DAC on-board; they have supported our Faculty Petition
 - o The period of public feedback ended on the 31st March. (One objection; this has been responded to.)
 - o We have applied for Planning Permission. (One objection, Historic England, has now been withdrawn.) We were granted Planning Permission on the 28th April.
 - o The Commissary General has asked some questions, which have been responded to. (This is a good sign; it shows he's seen it, and is working on it!)
 - o We await his decision and, hopefully, the granting of a Faculty. (In the coming weeks/months!)
 - o We will shortly be receiving tenders for the project work
 - o Once we have these, we will go through them very cautiously. We will review the project. And the finances. We will decide what it is we want to go ahead with....and when. We will apply for relevant grants, and kick-off our fundraising programme.
 - o Work may start - on some of the project - in 2026.
 - o When the church is closed, we have the Bishop's permission to worship in: the Memorial Hall, Benenden CoE Primary School, St. Nicholas Church, and the Mission Church. And have a “Marriage Order” in place for couples with a Qualifying Connection to St. George's to get married at St. Nicholas
 - o Thanks you to all those working so hard on the project to get us where we are

Now my concerns for the future and the frustrations. The concerns are primarily around the need to share out the huge number of tasks that need to be done to a larger number of people, and to look at planning for these functions to continue in the future and not be picked up by the same, busy, over-stretched people. It has worked with the roll of Treasurer with Charles and Liz. But you will have read Rod Lebon's concern for the future of bellringing and ensuring this continues at St George's; that sentiment echoes to other areas of church life. This is just one example of continuity planning and encouraging others to come forward.

- Sue Fisher has mentioned, in her Worship Report, about needing more Sides-people and Intercessors particularly. But we also need Readers. And training up other Sacristans would also be helpful.
- The choir, which we all value and appreciate, needs encouragement and a bolster. If we wish to see it continue, we need to find someone to take on the leadership of the

choir – as Claire and David Harmsworth are holding this together atm. (We are also indebted to Jane Whitely for providing her organ playing at no cost to us.)

- Ian Malaugh is our new Verger and covering weekend weddings, but we need to find someone to act as verger for the midweek services (i.e. predominantly funerals); these are currently being covered by our Churchwardens.
- Succession planning for the role of managing the Churchyard would, I'm sure, be appreciated by Dick Hill! (And how to encourage more people in the community to get involved. And how to – pastorally – reduce the number of items appearing on graves and interment plots?)
- Guy Hagan has kindly agreed to take on the roll of looking after the fabric of the church now David Barnes has stepped down. But we also need to find someone to take on the ad hoc maintenance of the Memorial Hall.
- We're without Deanery Synod reps from Benenden....which is a little embarrassing in my role as Area Dean!
- The Fete Committee will, I think, need some fresh blood, ideas and enthusiasm soon in order to continue the great work it does in pulling together a wonderful village fete and great fundraiser!

Which sort of brings me onto the frustrations:

- One of the main ones is the additional workload of being Area Dean! There are three frustrations about this:
 - o Getting Chapter to meet, and getting people to attend Deanery Synod
 - o The "administration" and all the meetings involved, and hours this consumes
 - o The "time" involved taking me away from the parish ministry that I feel called to
- Putting on special services – and even the normal pattern of services – and not many people attending/supporting. E.g. Ash Wednesday [17], Palm Sunday [54], Ascension [12], Pentecost [39] – major Christian services/events.
- Also, the 8am average numbers dropping from 20-25 to typically 10-20. The 10am average numbers being fairly static....despite seeing new faces there. The Choral Evensong numbers and the "Connect Four" numbers being, generally, low. Does it indicate that we're not providing what people want; or is it a general trend/change away from weekly worship? Yet, at the same time, those who do come really appreciate them.
- The low attendance, compared to the numbers on the Electoral Roll, at APCMs (and worship) – is frustrating
- Me not being here in the parish, or not being at and supporting other community things, as much as I wish....but still being incredibly busy! And not doing as much pastoral work as I would like to because of the other things.
- The toddler group work, and school work, and family service work not really bearing the fruit I wish it would
- The length of time, and the setbacks/red-tape surrounding the church project
- The length of time it is taking - and the politics of the system - for the selection of a new Archbishop of Canterbury
- The concerns over Diocese finances and the frustrations caused by the variations in increased Parish Share that we are being asked to pay

All of it, together, is very stretching and is testing....and for that, I apologise!

I did not choose the piece of scripture that I read at the start of our meetings. It is the epistle reading set, in the Lectionary, for Morning Prayer today. But it is pertinent for us all:

I [Paul] therefore, the prisoner in the Lord, beg you to lead a life worthy of the calling to which you have been called, with all humility and gentleness, with patience, bearing with one another in love, making every effort to maintain the unity of the Spirit in the bond of peace. There is one body and one Spirit, just as you were called to the one hope of your calling, one Lord, one faith, one baptism, one God and Father of all, who is above all and through all and in all.

But each of us was given grace according to the measure of Christ's gift.

Therefore it is said, 'When he ascended on high he made captivity itself a captive; he gave gifts to his people.'

The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until all of us come to the unity of the faith and of the knowledge of the Son of God,

But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knitted together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love. (Verses from Ephesians 4:1-16)

We need to be aware of our gifts and the gifts in others, and encourage them. Use them. Develop them. There is another bit of scripture, from John's gospel, where Jesus says, "*I am the true vine, and my Father is the vine-grower.*" And it speaks of pruning and of growth. God, the vine-grower, wants to see growth; he wants to see fruit. Another verse in that scripture said, "*If you abide in me, and my words abide in you, ask for whatever you wish, and it will be done for you.*" So I encourage you all, every day, to pray for the growth of your church; for your church (us) to bear fruit! Your Ministry Leadership Team, your Discipleship & Mission group want to see growth and fruit. We want to be encouraged by an enthusiasm for life and growth in faith and service. And we pray for that.

So, despite the concerns and frustrations, I am encouraged and have hope.

And I hope the balance of that message has been heard as we all seek to serve God in this community and worship together at St. George's.

Revd David Commander

12th May 2025

Fabric Report

Some minor repairs were carried on the east end of the church roof. The roof alarm installed last year has proved very unreliable and more trouble than its worth. The installers have been two chances to put it right but to no avail. The installers have been asked to remove the system and repay the monies. Negotiations are still on going with regard to this.

A faculty has been obtained to construct a path to the new graves which has become very muddy and unsafe.

Financial Review

General Account

The general account is amalgamated into the full accounts which have been prepared to follow the requirements of the Charities Act 2011 together with the Church Accounting Regulations 2006.

The total income on the general account came to £103,518 which was 6% ahead of budget. The Fete despite the dreadful weather made an amazing £11,182 profit for the church and a number of other charities also benefitted. Parochial Fees (£8030) and some generous donations (£15,099) together with improved interest rates on the deposit accounts (£24,479) were the reasons for the favourable outcome. Expenditure on the general account was £81,600 5% under budget thereby producing a surplus of £21,918. The main overspends were Minor Repairs which included repairs (£999) to the lead flashing on the church tower. Miscellaneous includes donation (£500) towards the new flag pole on The Green. Churchyard maintenance included the acquisition of a new mower (£516). The budget included the appointment of a choir director which was never realised.

Fabric Fund

Almost the total expenditure £94,274 was on consultancy and architectural fees relating to the 20:20 project. Surplus from the general account (£10,959) enabled the fund to reduce the deficit.

Legacy Fund

The Legacy Fund received a further £31,003, from the estate of the late Barbara Sheffield.

Memorial Hall Fund

Hire fees dropped by nearly 30% but improved interest rates enabled the fund to make a surplus of £943,

Magazine Fund

The Magazine continues to be well supported with revenues remain buoyant. The slight decrease is due to a few slow payers which resulted in a small deficit (£681). Taking this into account it still enabled the magazine to continue to make a dividend of a £1000.

Hardship/BAT

Very little activity to report.

Mission Fund

£8252 was donated to various charities.

Nearly all funds have exposure to the equity markets. In 2024 there was a small increase in market value amounting to £39,000 across all funds. **The overall result for St George's combining all funds shows a loss of £14,729 mainly due to the £94,274 expenditure on consultant and architect fees on the 20;20 project.**

Budget for 2025

Total income is forecast to be £101,500 which is similar to last year. Expenditure is forecast to be £86,200 which is higher than last year due the Parish Share increase of 6.5%. Office expenses is up to wages and National Insurance increase. Churchyard expenditure is up with professional tree work that has to be carried. The forecast surplus is £15,000.

Reserves Policy

It is the policy to allocate surplus unrestricted income at the end of the year equally between Fabric and Mission funds. These sums continue to be classed as unrestricted although the intention is that they will be held in reserve for the appropriate function.

The balance in the Fabric restricted Fund of £3,815 is held for future maintenance work including specific sums for church bells.

At the end of the year unrestricted assets stood at £332,785 which is more than required to provide working capital. £187,078 of this sum has been invested in CBF Church of England Investment funds

Independent examiner's report to the PCC of St. George's, Benenden

This report on the financial statements of the PCC for the year ended 31st December 2024, which are set out on pages 6 to 11, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 2006 (the Regulations) and s.145 of the Charities Act 2011 (the Act)

Respective responsibilities of the PCC and the examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5) (b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (a) to keep accounting records in accordance with section 130 of the Act; and
 - (b) to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signed

Dated

Mr D Rogers
10 Millers Meadow
Sandhurst, Kent

St George's Parochial Church Council, Benenden									
Statement of Financial Activities									
For the year ending 31 December 2024									
					Unrestricted	Restricted	Endowment	TOTAL FUNDS	
					Funds	Funds	Funds	2024	2023
		Note			£	£	£	£	£
INCOMING RESOURCES									
Voluntary Income		3			87078	6698	0	93776	165486
Activities for generating funds					17263	0	0	17263	24381
Income from investments					24479	33033	0	57512	48189
Church activities					18401	2439	0	20840	21056
Other incoming resources					0	0	0	0	0
TOTAL INCOMING RESOURCES					147221	42170	0	189391	259112
RESOURCES EXPENDED									
Costs of generating voluntary income		4			0	0	0	0	635
Fund raising costs					4170	0	0	4170	7925
Church activities					101535	98415	0	199950	134101
Governance costs							0	0	0
TOTAL RESOURCES EXPENDED					105705	98415	0	204120	142661
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES									
Gains on investment assets:		5			41516	-56245	0	-14729	116451
on disposal					0	0	0	0	0
on revaluation					5857	0	32945	38802	0
NET Repayment of Loan between funds								0	0
NET MOVEMENT IN FUNDS		6			47373	-56245	32945	24073	116451
BALANCES B/FWD 1 JANUARY					494799	166112	1312978	1973889	866201
BALANCES C/FWD 31 DECEMBER					542172	109867	1345923	1997962	982652

Notes to the financial statements

For the year ending 31 December 2024

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

These statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. 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

Endowment Funds are funds, the capital of which must be maintained (excepting expendable endowments) only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on that fund. The PCC does not always invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Restricted funds are used to meet appropriate expenditure before utilising designated funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. Funds designated by the PCC are included in unrestricted funds.

Incoming Resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 so all such expenditure has been written off when incurred.

Investments are valued at market value at 31 December 2024.

The Memorial Hall, given to the church authorities and under the management of the rector and churchwardens as a parish hall, is included in the fixed assets for restricted funds. Similarly, the incoming and outgoing resources for the hall are also shown in restricted funds.

2. COMPOSITION OF FUNDS

These comprise:

Unrestricted Funds:

General account, with the exception of small sums specified for particular items expended in year.

Mission fund, all of which is designated.

Fabric fund, that portion which has been designated

Legacy Fund . The income from this fund (part cash and part invested) will be shown as income for the general purposes of the PCC.

Restricted Funds:

General account, small sums specified for expenditure in the year.

Memorial Hall fund, this operates on a separate bank account, but is included here as a means of recording its activities

Rollings interest fund, receives income from the Rollings Capital endowment, restricted to the upkeep of the interior of the church.

Fabric fund, restricted to the upkeep of the church fabric.

Hardship/Poor fund was set up in 2018 incorporating three church warden charities. In 2020 the fund was used to receive donations and make payments to parishioners suffering financial problems during the Covid-19 pandemic.

Endowment Funds:

St. Margaret's with Century Cottages, an expendable endowment for ecclesiastical purposes in the parish.

Anonymous Gift, income from which is for the general purposes of the PCC.

Gladys Bateman, income from which is restricted to the Fabric Fund.

Rollings Capital, income from which is held in the Rollings interest fund, restricted to the upkeep of the interior of the church.

3. INCOMING RESOURCES

Unrestricted	General a/c	Mission Fd	Fabric Fund	Legacy Fd	Total
Voluntary income	56075		-	31003	93776
Activities for generating income	17263	-	-	-	17263
Income from investments	24479	-	-	-	24479
Church activities	18401	-	-	-	18401

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Voluntary income	840	5858	-	-		6698
Activities for generating		-	-	-		-
Income from investments	-	-	32063	150	820	33033
Church activities	-	-	-		2439	2439

Endowment	St Margaret's	Rollings Capital	Total
Income from investments	0	0	0

4. RESOURCES EXPENDED

Unrestricted	General a/c	Mission Fund	Fabric Fund	Legacy	Total
Costs of raising voluntary income		-		-	
Fund raising costs	4170				4170

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Church activities	840	95106	-	153	2316	98415

Endowment	St Marg & Century Cotts					Total
Church activities	0					0

5. GAINS ON INVESTMENT ASSETS

	Variation to Book Value		Movement in Year
	2023	2024	
Unrestricted	£	£	£
Mary Wilkins Fund	108701	114456	5755
General Fund Investment Account	5539	5782	243
Fabric (designated) Investment Shares	28405	29145	739
			6737
Endowment			
St Margaret's/Inc Shares	93005	99297	6292
Anonymous Gift Investment Shares	39300	40426	1125
Gladys Bateman Investment Shares	3078	3206	128
Rollings Capital Investment Shares	563663	584082	20419
Rollings Capital Accumulation Shares	59543	63641	4099
			<u>38802</u>

6. NET LOAN BETWEEN FUNDS

There were no outstanding loans between funds at the year end.

7. FIXED ASSETS

The fixed assets have not been revalued since last year.

Unrestricted

The plot of land known as the Beadle Platt, comprising
0.0951 hectares valued in 2014 at agricultural land values at £2045

Toilet and Store building (Known as the Owl House)
constructed on the Beadle Platt at construction
costs in 2002 £41978
£44023

Restricted

The building known as the Memorial Hall including the
land on which it stands valued at insurance valuation (2014) £360000
previous valuation £157,369

Not included in the Balance Sheet but recorded here for information is that parcel of
land, adjoining the vicarage, known as the Glebe Field and comprising 1.095 hectares,
valued at 2014 agricultural land prices at £23550. It should not be assumed that any
of these assets can or may be disposed of at these valuations.

8. CURRENT ASSETS

Creditors

Sandhurst PCC Expenses 0

Balance Sheet at 31 December 2024

Approved by the Parochial Church Council on the 24th March 2025
and signed on its behalf by the Revd David Commander (PCC Chairman)

The notes on pages 6 to 11 form part of these accounts

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church attendance.

There were 116 parishioners on the Church Electoral Roll for 2024, 30 of whom are not resident within the parish.

St George's Benenden Statistics 2024

Easter communicants 158

Easter attendance 244

Average church attendance on a Sunday (October count): 61 adult; 2 under 16

Christmas Eve/Day communicants – 93

Christmas Eve/Christmas Day attendance – 803

Baptisms Under 1 year old – 8

Age 1-12 – 2

Age 13+ - 0

Marriages – 9

Blessings – 1

Funerals – held in church – 10

Administrative Information

St. George's is situated at the top of The Green in Benenden. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is The Rectory, The Green, Benenden, Cranbrook, Kent TN17 4DL.

PCC members who have served from 1st January 2024 until the date this report was approved are:

<i>Incumbent:</i>	Revd David Commander	Chairman
<i>Assistant Priest:</i>	Revd Ylva Blid-Mackenzie	
<i>Wardens:</i>	Mr. David Collard	
	Mrs Sue Fisher	
<i>Representatives on the Deanery Synod</i>	Mrs Hazel Strouts	Resigned 6 th November 2024
<i>Elected Members</i>	Mr David Barnes	
	Mrs Julia Collard	
	Mrs Jane Davies	Resigned 22 nd April 2024
	Mr Guy Hagan	Co-opted 27 th May 2024
	Mr David Harmsworth	
	Mrs Janet Kelly-Vickers	Resigned 22 nd April 2024
	Mrs Sally-Ann Marks	
	Mrs Catherine Presgrave	
	Mr Richard Stubbings	
	Mr. Charles Trollope	Treasurer

Approved by the PCC on the 9th June 2025 and signed on their behalf by the Chairman of that meeting.

Accounts

**The Parish of
St. George, Benenden
Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ending
31st December 2023**

Rector:

**Revd David Commander
The Rectory
The Green
Benenden
Kent TN17 4DL**

Secretary:

**Mrs J Collard
7 Fuggles Court
Benenden
Cranbrook
Kent TN17 4EF**

Charity No: 1132696

Aim and Purposes

St. George's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector, the Revd David Commander, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

When planning our church activities for the year, the Rector and the PCC have considered the 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; learning about the Gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Mission and outreach work

Our mission statement, adopted five years ago, is:-

"To know and love Jesus, and make his love known to all"

Review of the Year

On the 5th March 2023, I was commissioned as the Area Dean of The Weald Deanery; it has been a steep learning curve, and inevitably it has taken me away from some parish things. Thankfully there has been the support of all four benefice Churchwardens, the members of our Ministry Leadership Team, and our Parish Administrator. The pastoral side of the role is enjoyable – ensuring the other priests take care of themselves; the admin, meetings and finance side of the role are not quite so! But....we are developing a Chapter who are beginning to be open and trusting; this is a good thing for the future of the Deanery.

Services and events that have occurred within the parish since our last APCM have included:

- 10 baptism services in the benefice; 8 at St. George's. 9 weddings in the benefice; 7 at St. George's. 31 funerals (cremations, burials, interments, memorial services); 17 associated with Benenden; plus 6 youngsters were confirmed in June at a Deanery Confirmation service.
- The benefice Pilgrimage walks
- Our informal monthly family service on a Saturday afternoon, "Connect Four" at the Mission Church. (The last two months the attendance has been in the mid-twenties. Encouraging.)

Approx. 124 services in this parish. i.e. Sundays & “Specials”. (Plus 105 services in Sandhurst parish. With the pastoral services, this gives a total of 279 services conducted across the benefice.)

- Weekly Collective Worship at Benenden Primary School. Plus: termly services, an Ash Wednesday service for Yr6, and “class visits” to the church. (Approx. 45 services/events pa.)
- Our weekly Toddler Group, held in term-time. (Approx. 36 pa.)
- Our “Learning & Sharing the Faith” group (our only cross-benefice group) has been rather dormant since Covid times; but it has started to meet again to try and breathe new life into our outreach and mission.....that is what we are here for as Christians!

These services and events are primarily accomplished by:

- Our Ministry Leadership Team: Revd Rosemary (priest with PTO), Revd Ylva (our Associate Priest – having completed her Training Curacy and stayed with us), David Harmsworth (Reader Emeritus), Lyn Hayes (ALM), Vicki Young (Ordinand). [Victoria Bray is starting to preach as she begins a journey of exploring her calling to serve in some way. This team lead our worship and preach week-in, week-out across the benefice. Thank you all. (Vicki will be ordained at the end of June (Saturday 29th June, Canterbury Cathedral) having completed this phase of her training. She will be leaving us and moving to Marden. Her last service with us is on Sunday 23rd June, 10 o'clock, at St. Nicholas; please come along. Thank you to Vicki.)
- Our Churchwardens: Sue Fisher and David Collard
- Our Parish Administrator, Cathy Baker
- And Helen – running the Toddler Group, Tuesdays Home Group, Summer Teas.... and looking after me!

There is also our annual Village Fete in Support of St. George's Church; a great fund raiser and a wonderful community event. Thank you to Athena and the Fete Committee for organising this. (2024 Fete is on the 15th June. The 2025 is on the 21st June!)

However, to make everything happen there are a huge number of other tasks that are required to be undertaken to make everything run as we expect them to whenever we come to a church service:

- Our Sides-people, welcoming people to our services
- Our Intercessors and those who read the scriptures
- Our organists: Geoff and Jane for our Sunday services, plus Michael for some pastoral services
- Our choir members. Thanks to Richard Fisher for keeping things going; thank you to Clare Harmsworth for taking this on...on a temporary basis.

- The Treasurer (Charles Trollope)
- Those who look after the fabric of the church build, the finances, the Quinquennial work, and grant applications
- Those who maintain our large, open, churchyard so beautifully (And deal with some grumbles for their troubles!)
- The Gift-Aid and Planned Giving Secretary (Paul Hewitt)
- Those who discuss and recommend our “mission allocation” (i.e. which charities we support each year)
- The Electoral Roll Officer (David Collard)
- The PCC members
- The Deanery Synod reps (David Collard & Hazel Strouts)
- The PCC Secretary (Julia Collard)
- Our Parish Administrator (Cathy Baker)
- Our Safeguarding Officer and Parish Disclosure Officer (Ian Malaugh)
- Those who maintain the Churchyard Records
- Our flower arrangers (Alison Prall and “team”)
- Those who keep the parish church clean (Jacqueline Hewitt and team)
- Those who serve the refreshments after the services
- The Sacristans, preparing for Communion services every week; and ensure the “colours” are changed throughout the church year. Thank you, Ricki Bishop, for your lead on this over the years. Thank you to Cathy Presgrave for taking on the lead.
- Those who prepare rotas
- Those who unlock and lock St. George’s Church every day of the year. And fly the flag on appropriate occasions.
- The bell ringers for our Sunday services and weddings. And those who look after the church clock
- Those who act as “verger” for baptism, wedding and funeral services
- Our Toddler Group leaders and helpers
- Our Worship Group members
- The Parish Magazine editors, compiler and the distributors. (And contributors.)
- Those who organise the Ladies Book Club (Speak to Victoria)
- Those who sort everything out for the Remembrance Sunday commemoration
- The leaders of the two Home Groups on a Monday and Tuesday evening
- Those who order the fuel and ensure the heating is on; and address problems as and when they occur!
- Those who make our support of Christian Aid work every year
- Those who support and run the Wednesday Coffee Morning every week
- Those who organise and run the Newcomers Lunch and the annual Christmas Day lunch
- Those who look after the maintenance of the Memorial Hall
- Those on the sub-group of the PCC who are taking the Project 20/20 forwards. It has been a much more productive 12-months; positive steps have been made with Consultants, our Church Architect, with the DAC, and with the borough council. There will be a public meeting on Sunday 2nd June, 11:30am, to advise where we have got to, seek input, and move forward to the next stage which will be a formal Faculty Petition; hopefully with a view to undertaking the work in 2025.

- And finally, of course, those who come and worship at the church! And who support all that we do in prayer.

You can see, there are a huge number of tasks that are being done. We can always do with more volunteers to help out! Remember back to the reading with which I opened our meetings

- We have all, each and every one of us, been given gifts with which to serve God.
- We are the body of the church – in this place, at this time
- We are the ones called to serve

We give our grandchildren gifts; we enjoy it when they take an interest and play/use those gifts. It's the same with God. He has given us gifts; he enjoys it when we use them! You too can play your part; invite someone along to a church service! Better still, bring them along to a church service!

We are working to energise and Revitalise our church; to be a flourishing church! We do so by showing how God is relevant in our lives. How “church” is a good thing in our lives. And always welcoming anyone who comes into church.

The Learning and Sharing the Faith group are going to meet with the Primary School. The objective being to find out what the needs of children and families are in our village....with a view to seeing how we (the church) can help meet that need. i.e. How “the church” can be relevant in people's lives! How “God” can be relevant in people's lives!

We are also thinking of succession planning, and thinking of creating positions like Assistant Churchwardens; so people can “shadow”, and learn what the job is about before “learning as you go along”!

Thank you for what you are doing already. But it would be great to do more to grow God's Kingdom in this place! So, if any of the above tasks sounds interesting, come and speak to me or one of the Churchwardens.

Revd David Commander

Fabric Report

In August 2022 we suffered a plaster fall from the roof above the back pews of the south aisle. Happily nobody was hurt but it took time to repair in 2023.

In June the PCC decided to install an alarm to safeguard the church roof. Whilst our roof is mostly sheet copper rather than lead it remains attractive to thieves. Our insurers approved this measure and accordingly offered a discount on our premium.

The church heating has caused concern in the year. A major overhaul of the system has taken place which we hope will improve the situation.

The church clock had a service which revealed major defects and will have to be taken away for substantial repairs at considerable cost. Discussions are taking place with the Parish Council who are jointly responsible for its upkeep. It might be some time before we have a working clock again.

The path in the actual churchyard underwent some further work to alleviate potential trip hazards. However the earlier work in 2020 has proved most successful with a firm surface enabling walkers to cross the glebe field without getting their shoes muddy.

David Barnes

Financial Review

General Account

The general account is amalgamated into the full accounts which have been prepared to follow the requirements of the Charities Act 2011 together with the Church Accounting Regulations 2006.

Income

The total income on the general account came to £102,158 which was 12% ahead of budget. The Fete (£14,097 profit) and some generous donations (£14,179) together with improved interest rates on the deposit accounts were the reasons for the favourable outcome. This figure would have been higher as the new software that CCLA has commissioned now pays interest 2 months after quarter end. All the deposit accounts only had three payments instead of four in 2023.

Expenditure

Expenditure on the general account was £77,042 5% under budget thereby producing a surplus of £25,116. The main overspend was Office Expenses which included two new computers for the office and the Rector.

Fabric Fund

The main expenditure £23,940 was on consultancy and architectural fees relating to the 20:20 project. A roof alarm was installed at a cost £3816 and now gives the church £50,000 cover in the event of a theft. Other repairs to the heat exchanger, ceiling and clock came to £5,565. Surplus from the general account (£12,558) enabled the fund to make a £4,992 surplus.

Legacy Fund

The Legacy Fund received £101,500, £100,000 of which came from the estate of the late Barbara Sheffield.

Memorial Hall Fund

Hire fees increased by over 30% and improved interest rates enabled the income to nearly reach £4,000. With no repair costs the Hall made a £1,179 surplus.

Magazine Fund

The Magazine continues to be well supported with revenues up nearly 20%. enabling the magazine to make a surplus of £2,272. This allowed the dividend to the general account to continue at £1000

Hardship/BAT

Very little activity to report.

Mission Fund

£8400 was donated to various charities.

Nearly all funds have exposure to the equity markets with some £141,000 increase in market values offsetting most of the £185,00 decrease last year.

The overall result for St George's combining all funds shows a profit of £116,451 of which £101,500 came from legacies for 2023.

Budget for 2024

Total income is forecast to be £97,750 which is similar to last year. Expenditure is forecast to be £85,720 which is higher than last year as it is proposed to appoint a choir director from April onwards. A new expenditure item Security/Fire was introduced under Fabric spend. This will include the annual fee for the new roof alarm and other safety costs such as Fire precaution which use to come under Miscellaneous. With the 7% increase in Parish Share the forecast surplus for 2024 is £11,930 which is only about half of 2023 actual.

Reserves Policy

It is the policy to allocate surplus unrestricted income at the end of the year equally between Fabric and Mission funds. These sums continue to be classed as unrestricted although the intention is that they will be held in reserve for the appropriate function.

The balance in the Fabric restricted Fund of £4,152 is held for future maintenance work including specific sums for church bells.

At the end of the year unrestricted assets stood at £339,372 which is more than required to provide working capital. £164,578 of this sum has been invested in CBF Church of England Investment funds

Independent examiner's report to the PCC of St. George's, Benenden

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 6 to 11, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 2006 (the Regulations) and s.145 of the Charities Act 2011 (the Act)

Respective responsibilities of the PCC and the examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5) (b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (a) to keep accounting records in accordance with section 130 of the Act; and
 - (b) to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signed

Dated

Mr D Rogers
3/4 Fairview Cottages
Back Road
Sandhurst, Kent

St George's Parochial Church Council, Benenden									
Statement of Financial Activities									
For the year ending 31 December 2023									
					Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
			Note					2023 £	2022 £
INCOMING RESOURCES									
Voluntary Income		3			161016	4470	0	165486	115443
Activities for generating funds					24381	0	0	24381	24065
Income from investments					18392	29797	0	48189	41725
Church activities					17584	3472	0	21056	23062
Other incoming resources					0	0	0	0	238
TOTAL INCOMING RESOURCES					221373	37739	0	259112	204533
RESOURCES EXPENDED									
			4						
Costs of generating voluntary income					635	0	0	635	0
Fund raising costs					7925	0	0	7925	3747
Church activities					102865	31236	0	134101	145322
Governance costs							0	0	0
TOTAL RESOURCES EXPENDED					111425	31236	0	142661	149069
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES									
					109948	6503	0	116451	55464
Gains on investment assets:			5						
on disposal					0	0	0	0	0
on revaluation					26627	0	114104	140731	-185220
NET Repayment of Loan between funds								0	0
NET MOVEMENT IN FUNDS			6		136575	6503	114104	257182	-129756
BALANCES B/FWD 1 JANUARY					358224	159609	1198874	1716707	1846463
BALANCES C/FWD 31 DECEMBER					494799	166112	1312978	1973889	1716707

Notes to the financial statements

For the year ending 31 December 2023

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

These statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. 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

Endowment Funds are funds, the capital of which must be maintained (excepting expendable endowments) only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on that fund. The PCC does not always invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Restricted funds are used to meet appropriate expenditure before utilising designated funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. Funds designated by the PCC are included in unrestricted funds.

Incoming Resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 so all such expenditure has been written off when incurred.

Investments are valued at market value at 31 December 2023.

The Memorial Hall, given to the church authorities and under the management of the rector and churchwardens as a parish hall, is included in the fixed assets for restricted funds. Similarly, the incoming and outgoing resources for the hall are also shown in restricted funds.

2. COMPOSITION OF FUNDS

These comprise:

Unrestricted Funds:

General account, with the exception of small sums specified for particular items expended in year.

Mission fund, all of which is designated.

Fabric fund, that portion which has been designated

Legacy Fund . The income from this fund (part cash and part invested) will be shown as income for the general purposes of the PCC.

Restricted Funds:

General account, small sums specified for expenditure in the year.

Memorial Hall fund, this operates on a separate bank account, but is included here as a means of recording its activities

Rollings interest fund, receives income from the Rollings Capital endowment, restricted to the upkeep of the interior of the church.

Fabric fund, restricted to the upkeep of the church fabric.

Hardship/Poor fund was set up in 2018 incorporating three church warden charities. In 2020 the fund was used to receive donations and make payments to parishioners suffering financial problems during the Covid-19 pandemic.

Endowment Funds:

St. Margaret's with Century Cottages, an expendable endowment for ecclesiastical purposes in the parish.

Anonymous Gift, income from which is for the general purposes of the PCC.

Gladys Bateman, income from which is restricted to the Fabric Fund.

Rollings Capital, income from which is held in the Rollings interest fund, restricted to the upkeep of the interior of the church.

3. INCOMING RESOURCES

Unrestricted	General a/c	Mission Fd	Fabric Fund	Legacy Fd	Total
Voluntary income	59516		-	101500	161016
Activities for generating income	24381	-	-	-	24381
Income from investments	18392	-	-	-	18392
Church activities	17584	-	-	-	17584

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Voluntary income	780	3690	-	-		4470
Activities for generating		-	-	-		-
Income from investments	-	-	29229	88	480	29797
Church activities	-	-	-		3472	3472

Endowment	St Margaret's	Rollings Capital	Total
Income from investments	0	0	0

4. RESOURCES EXPENDED

Unrestricted	General a/c	Mission Fund	Fabric Fund	Legacy	Total
Costs of raising voluntary income	635	-		-	635
Fund raising costs	7925				7925

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Church activities	799	27660	-	4	2773	31236

Endowment	St Marg & Century Cotts					Total
Church activities	0					0

5. GAINS ON INVESTMENT ASSETS

	Variation to Book Value		Movement in Year
	2022	2023	
Unrestricted	£	£	£
Mary Wilkins Fund	86605	108701	22096
General Fund Investment Account	4618	5539	921
Fabric (designated) Investment Shares	25605	28405	2800
			<u>25817</u>
Endowment			
St Margaret's/Inc Shares	69178	93005	23827
Anonymous Gift Investment Shares	35039	39300	4262
Gladys Bateman Investment Shares	2595	3078	484
Rollings Capital Investment Shares	486336	563663	77327
Rollings Capital Accumulation Shares	50526	59543	9016
			<u>114916</u>

6. NET LOAN BETWEEN FUNDS

There were no outstanding loans between funds at the year end.

7. FIXED ASSETS

The fixed assets have not been revalued since last year.

Unrestricted

The plot of land known as the Beadle Platt, comprising
0.0951 hectares valued in 2014 at agricultural land values at £2045

Toilet and Store building (Known as the Owl House)
constructed on the Beadle Platt at construction
costs in 2002 £41978
£44023

Restricted

The building known as the Memorial Hall including the
land on which it stands valued at insurance valuation (2014) £360000
previous valuation £157,369

Not included in the Balance Sheet but recorded here for information is that parcel of
land, adjoining the vicarage, known as the Glebe Field and comprising 1.095 hectares,
valued at 2014 agricultural land prices at £23550. It should not be assumed that any
of these assets can or may be disposed of at these valuations.

8. CURRENT ASSETS

Creditors

Sandhurst PCC Expenses 27

St George's Parochial Church Council, Benenden

Balance Sheet at 31 December 2023

			Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note		£	£	£	2023 £	2022 £
FIXED ASSETS							
Tangible	7		44023	360000	0	404023	404023
Investments			307222	0	1302029	1609251	1428522
			351245	360000	1302029	2013274	1832545
CURRENT ASSETS							
Stock			0	0	0	0	0
Debtors	8		0	0	0	0	0
Short-term Deposits			153494	163850	8098	325442	240354
Cash at Bank and in Hand			21327	17895	0	39222	47832
			174821	181745	8098	364664	288186
LIABILITIES							
Creditors: amounts due in one year			27	0	0	27	0
Net Current Assets (Liabilities)			174794	181745	8098	364637	288186
Total Assets less Liabilities			526039	541745	1310127	2377911	2120731
Creditors: amounts due after one year			0	0	0	0	0
TOTAL NET ASSETS			526039	541745	1310127	2377911	2120731
PARISH FUNDS							
Unrestricted			526039	---	---	526039	389575
Restricted			---	541745	---	541745	535943
Endowment			---	---	1310127	1310127	1195213
			526039	541745	1310127	2377911	2120731

Approved by the Parochial Church Council on the 11th March 2024
and signed on its behalf by the Revd David Commander (PCC Chairman)

The notes on pages 6 to 11 form part of these accounts

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church attendance.

There were 114 parishioners on the Church Electoral Roll for 2023, 30 of whom are not resident within the parish.

St George's Benenden Statistics 2023

Easter communicants 158

Easter attendance 230

Average church attendance on a Sunday (October count): 69 adult; 6 under 16

Christmas Eve/Day communicants – 136

Christmas Eve/Christmas Day attendance – 840

Baptisms Under 1 year old – 3

Age 1-12 – 6

Age 13+ - 1

Marriages – 7

Blessings – 0

Funerals – held in church – 10

Administrative Information

St. George's is situated at the top of The Green in Benenden. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is The Rectory, The Green, Benenden, Cranbrook, Kent TN17 4DL.

PCC members who have served from 1st January 2023 until the date this report was approved are:

<i>Incumbent:</i>	Revd David Commander	Chairman
<i>Assistant Priest:</i>	Revd Ylva Blid-Mackenzie	
<i>Wardens:</i>	Mr. David Collard	
	Mrs Sue Fisher	
<i>Representatives on the Deanery Synod</i>	Mrs Hazel Strouts	Elected 18 th April 2023
<i>Elected Members</i>	Mr David Barnes	
	Mrs Julia Collard	
	Mrs Jane Davies	
	Mr Richard Fisher	Resigned 18 th April 2023
	Mr David Harmsworth	
	Mrs Janet Kelly-Vickers	Resigned 18 th April 2023
	Mrs Sally-Ann Marks	Elected 18 th April 2023
	Mrs Catherine Presgrave	
	Mr Ian Malaugh	Resigned 18 th April 2023
	Mr Richard Stubbings	
	Mr. Charles Trollope	Treasurer

Approved by the PCC on the 27th May 2024 and signed on their behalf by the Chairman of that meeting.

Accounts

**The Parish of
St. George, Benenden
Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ending
31st December 2022**

Rector:

**Rev David Commander
The Rectory
The Green
Benenden
Kent TN17 4DL**

Secretary:

**Mrs J Collard
7 Fuggles Court
Benenden
Cranbrook
Kent TN17 4EF**

Charity No: 1132696

Aim and Purposes

St. George's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector, the Revd David Commander, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

When planning our church activities for the year, the Rector and the PCC have considered the 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; learning about the Gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Mission and outreach work

Our mission statement, adopted two years ago, is:-

"To know and love Jesus, and make his love known to all"

Review of the Year

We have a wonderful church family at St. George's. Without the efforts put in by many people, we would not be the church that we are. Today is a time to remember all the good things that have been achieved – are being achieved – and to be grateful for it all, and all the people who make things happen. But we also need to remember that since our last APCM we have lost some dear members of our church family. We remember Tracy Claridge and Iain Thomson; we remember them with love and with gratitude, for all that they contributed to the life of St. George's Church over the years

From a personal point of view, the time since our last APCM has been "interesting":

- I have had my sabbatical; three months off, from mid-July to the beginning of October, to re-charge the batteries.
- And, I have been appointed Area Dean; and learning all that this role involves.

My sabbatical did exactly what I hope it would do.....it allowed me: to stop; to remember why I became a priest; to relax and re-charge; to read; and to come back feeling refreshed and ready to continue my ministry. Thank you to everyone who allowed this to happen: the Ministry Leadership

Team, the Churchwardens, my Deanery colleagues and the Archdeacon. I have *felt* the benefit; I hope you have *seen* the benefit.

On the 5th March, I was commissioned as the next Area Dean of The Weald Deanery – but the work started before that. I have been learning (and continue to learn) what it is to be Area Dean, and what is involved. It is an honour to be asked to undertake this role; but it is also a steep learning curve, and it takes me away from some parish things. Little did I think, when I was ordained, that I would be Rector of two parishes, a training incumbent, the local Surrogate, Area Dean, and the Mayor's Chaplain. But "the Lord moves in mysterious ways....!"

Earlier in the year we had the Queen's Platinum Jubilee celebrations. Followed later in the year by the passing of Her Majesty, Queen Elizabeth II. Her death occurred whilst I was away on sabbatical. So we need to say a particular thank you to Revd Ylva Blid Mackenzie for her pastoral support of the community at this unique moment in our history. And whilst speaking about Ylva, we also recognise that she is coming to the end of her training curacy – in July this year; I am delighted to let you know that Ylva will be staying with us in the benefice as an Associate Priest. I particularly value her pastoral ministry within the benefice; and in the summer, we need to mark her transition from training curate to associate priest at a suitable service.

Other things that have occurred since our last APCM have included:

- Another wonderful village fete in support of St. George's Church. Organised by a great Committee and by Athena Cripps in particular and so many volunteers on the day! Thank you.
- 18 weddings! No mean feat whilst I was on sabbatical and away for nine of the weddings! Thanks to Revd. Ylva Blid Mackenzie and Deanery colleagues.
- We held a successful "newcomer's lunch" back in October
- The church "project" is gathering a bit of momentum thanks to the team working on it. In January we had a successful "open meeting"; the feedback has been taken on-board and proposals will be put to the PCC in April. Following which there will be consultations with the DAC. Once they are on-board, plans (and some form of graphical representation) will be published.
- We have, over the three months of January to March, run a Warm Welcome Space in the Memorial Hall. The irony being the first few weeks of opening, the temperature went up! There wasn't a great take-up; but the social side of it was appreciated by those who did
- We started an informal monthly family service on a Saturday afternoon, "Connect Four"; this is attracting a number of families. We hope to be confirming some youngsters later in the year.
- And, finally, we have returned – pretty much - to pre-Covid services. On Easter Sunday we returned to using the common chalice, but with everyone having the option of whether to receive from it or not.

All the things that we do at St. George's, do not "just happen"! They need people to make them happen. The APCM is our opportunity to recognise and say thank you to everyone who makes things happen, and who makes St. George's the church that it is. The number of people involved, and the number of tasks that are undertaken for our church to function and thrive is astonishing.

There are a huge number of tasks that are being done. But we also need more people. Firstly, to simply to spread the load; to take the load off those who have been doing tasks for years. But secondly, for some specific tasks that it would still be good to be able to share:

- A communications "officer"
- An IT person to maintain the Cloud-drive of our church computer files; maintaining the performance of the office computer and clergy computers. (This is becoming important!)
- We are also in need of Deanery Synod reps from this parish. (If you're not happy with the Church of England, don't grumble, get involved! Deanery Synod is a place to do that.
- We will also need a Project Manager and a Fund Raiser for the church project

We have a wonderful church family at St. George's. Thank you all for all that you do. If any of the other things that have been mentioned are of interest..... pray about it; come to church frequently; get involved; be part of making things happen in your church. The main Easter service was a great example of how the "feel" of a service is enhanced by more people being in church.

Fabric Report

I am pleased to report that the footpath through the churchyard was completed in the late summer. It has been approved generally and proved most welcome during the period of wet weather just before Christmas.

The day after the Rector started his sabbatical we suffered a plaster fall from the ceiling above the south aisle. Mercifully there were no injuries but it caused some alarm. Temporary repairs were soon made but a full restoration is planned early in 2023. With the large number of weddings which took place in 2022 a new carpet was laid along the chancel rail to smarten its appearance.

Consideration has been given to installing an alarm on the church roof to deter the theft of lead and copper. It should enable our insurers to offer the Treasurer better terms.

David Barnes

Financial Review

General Account

The general account is amalgamated into the full accounts which have been prepared to follow the requirements of the Charities Act 2011 together with the Church Accounting Regulations 2006.

Income.

Total Income for the year was £104,423, 20 % up on budget with the very successful fete and auction(fete profit £14,574, auction profit £3,118) together with some very generous donations up 91%(£13,367) being the main causes for the favourable outcome. Planned Giving was 2% down compared to last year which was itself 5% down.

Expenditure.

Total Expenditure was £78,095, 3% above budget. The main overspend was minor repairs which included two years worth of fire protection £700, Electric light bulbs £850 and boiler maintenance/repairs £650. Trinitas has taken over from Ecclesiastical as the church insurers resulting in a saving of some 30%. Insurance costs include the first six months of next year because the premium was paid in one go. Next year the annual cost will be circa £3500.

The surplus on the General Account was £26,328 enabling £13,164 to be transferred to both the Fabric and Mission funds.

Budget for 2023

Income

Planned Giving is forecast to remain at about £32,500 (Actual 2022 £32,457) Fees will show a decrease now that the Covid postponed weddings have taken place that were scheduled for 2020 and 2021. The annual fete will be held in June and is forecast to make £10,000. With interest rates rising fund income will increase to over £16,000. The total income is budgeted to be £91,400 compared to 2022 £104,300.

Expenditure

Total expenditure is forecast to be £80,800 about £3,000 up from last year. The main reasons are the large price increases expected in electricity and oil costs some of which will be offset by the lower insurance premium.

The 2023 budget is forecast to give a surplus of £10,500

Fabric Fund

The two main items of expenditure were the quinquennial repairs bill (£15,431) and footpath (£25,764) which were generously sponsored by the Friends of St George's and the KCC/Primary School respectively. Surplus from the general account enabled the fund to make a £6854 surplus.

Other Funds

The **Magazine fund** made a surplus of £1,500 for the second year in a row with demand for advertising remaining buoyant. This allowed the dividend to the general account to be increased to £1000. The **Rollings Interest fund** was not used this year enabling the fund to make a gain of £26,300. **The Poor/Hardship Fund** paid out £1,788 to various needs. The **Memorial Hall Fund** broke even helped by very low repair costs. Hirers are beginning to come back but increased energy costs will put pressure on margins. Rates will be increased by 50p/hr in June.

Nearly all funds have exposure to the equity markets with some £185,00 decrease in market values offsetting most of the £199,000 increase last year.

The overall result for St George's combining all funds shows a profit of £55,464 for 2022.

Reserves Policy

It is the policy to allocate surplus unrestricted income at the end of the year equally between Fabric and Mission funds. These sums continue to be classed as unrestricted although the intention is that they will be held in reserve for the appropriate function.

The balance in the Fabric restricted Fund of £4.152 is held for future maintenance work including specific sums for church bells.

At the end of the year unrestricted assets stood at £228,723 which is more than required to provide working capital. £124,578 of this sum has been invested in CBF Church of England Investment funds

Independent examiner's report to the PCC of St. George's, Benenden

This report on the financial statements of the PCC for the year ended 31st December 2022, which are set out on pages 6 to 11, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 2006 (the Regulations) and s.145 of the Charities Act 2011 (the Act)

Respective responsibilities of the PCC and the examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5) (b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (a) to keep accounting records in accordance with section 130 of the Act; and
 - (b) to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signed

Dated

Mr D Rogers
3/4 Fairview Cottages
Back Road
Sandhurst, Kent

Statement of Financial Activities
For the year ending 31 December 2022

7

Notes to the financial statements

For the year ending 31 December 2022

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

These statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. 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

Endowment Funds are funds, the capital of which must be maintained (excepting expendable endowments) only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on that fund. The PCC does not always invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Restricted funds are used to meet appropriate expenditure before utilising designated funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. Funds designated by the PCC are included in unrestricted funds.

Incoming Resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 so all such expenditure has been written off when incurred.

Investments are valued at market value at 31 December 2022.

The Memorial Hall, given to the church authorities and under the management of the rector and churchwardens as a parish hall, is included in the fixed assets for restricted funds. Similarly, the incoming and outgoing resources for the hall are also shown in restricted funds.

2. COMPOSITION OF FUNDS

These comprise:

Unrestricted Funds:

General account, with the exception of small sums specified for particular items expended in year.

Mission fund, all of which is designated.

Fabric fund, that portion which has been designated

Legacy Fund . The income from this fund (part cash and part invested) will be shown as income for the general purposes of the PCC.

Restricted Funds:

General account, small sums specified for expenditure in the year.

Memorial Hall fund, this operates on a separate bank account, but is included here as a means of recording its activities

Rollings interest fund, receives income from the Rollings Capital endowment, restricted to the upkeep of the interior of the church.

Fabric fund, restricted to the upkeep of the church fabric.

Hardship/Poor fund was set up in 2018 incorporating three church warden charities. In 2020 the fund was used to receive donations and make payments to parishioners suffering financial problems during the Covid-19 pandemic.

Endowment Funds:

St. Margaret's with Century Cottages, an expendable endowment for ecclesiastical purposes in the parish.

Anonymous Gift, income from which is for the general purposes of the PCC.

Gladys Bateman, income from which is restricted to the Fabric Fund.

Rollings Capital, income from which is held in the Rollings interest fund, restricted to the upkeep of the interior of the church.

3. INCOMING RESOURCES

Unrestricted	General a/c	Mission Fd	Fabric Fund	Legacy Fd	Total
Voluntary income	56518	20	-	17000	73538
Activities for generating income	24065	-	-	-	24065
Income from investments	15362	-	-	-	15362
Church activities	19842	-	-	-	19842

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Voluntary income	800	41105	-	-	-	41905
Activities for generating	-	-	-	-	-	-
Income from investments	-	-	25988	181	194	26363
Church activities	-	-	-	-	3220	3220

Endowment	St Margaret's	Rollings Capital	Total
Income from investments	0	0	0

4. RESOURCES EXPENDED

Unrestricted	General a/c	Mission Fund	Fabric Fund	Legacy	Total
Costs of raising voluntary income		-		-	
Fund raising costs	3747				3747

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Church activities	800	41195	-	1788	3423	47206
Endowment	St Marg & Century					Total
Church activities	0					0

5. GAINS ON INVESTMENT ASSETS

	Variation to Book Value		Movement in Year
	2022	2023	
	£	£	£
Unrestricted			
Mary Wilkins Fund	111343	86622	-24721
General Fund Investment Account	5907	4601	-1306
Fabric (designated) Investment Shares	29522	25605	-3917
			<u>-29944</u>
Endowment			
St Margaret's/Inc Shares	102507	69178	-33329
Anonymous Gift Investment Shares	41000	35039	-5961
Gladys Bateman Investment Shares	3271	2595	-676
Rollings Capital Investment Shares	594500	486336	-108164
Rollings Capital Accumulation Shares	57673	50526	-7147
			<u>-185221</u>

6. NET LOAN BETWEEN FUNDS

There were no outstanding loans between funds at the year end.

7. FIXED ASSETS

The fixed assets have not been revalued since last year.

Unrestricted

The plot of land known as the Beadle Platt, comprising
0.0951 hectares valued in 2014 at agricultural land values at £2045

Toilet and Store building (Known as the Owl House)
constructed on the Beadle Platt at construction
costs in 2002 £41978
£44023

Restricted

The building known as the Memorial Hall including the
land on which it stands valued at insurance valuation (2014) £360000
Previous valuation £157,369

Not included in the Balance Sheet but recorded here for information is that parcel of land, adjoining the vicarage, known as the Glebe Field and comprising 1.095 hectares, valued at 2014 agricultural land prices at £23550. It should not be assumed that any of these assets can or may be disposed of at these valuations.

8. CURRENT ASSETS

Creditors

Sandhurst PCC Expenses 0

St George's Parochial Church Council, Benenden							
Balance Sheet at 31 December 2022							
			Unrestricted	Restricted	Endowment	TOTAL FUNDS	
			Funds	Funds	Funds	2022	2021
	Note		£	£	£	£	£
FIXED ASSETS							
	Tangible	7	44023	360000	0	404023	404023
	Investments		241407	0	1187115	1428522	1597743
			<u>285430</u>	<u>360000</u>	<u>1187115</u>	1832545	<u>2001766</u>
CURRENT ASSETS							
	Stock		0	0	0	0	0
	Debtors	8	0	0	0	0	0
	Short-term Deposits		72262	159994	8098	240354	224036
	Cash at Bank and in Hand		31883	15949	0	47832	24716
			<u>104145</u>	<u>175943</u>	<u>8098</u>	288186	<u>248752</u>
LIABILITIES							
	Creditors: amounts due in one year		0	0	0	0	27
	Net Current Assets (Liabilities)		<u>104145</u>	<u>175943</u>	<u>8098</u>	288186	<u>248725</u>
	Total Assets less Liabilities		<u>389575</u>	<u>535943</u>	<u>1195213</u>	2120731	<u>2250491</u>
	Creditors: amounts due after one year		0	0	0	0	0
TOTAL NET ASSETS			<u>389575</u>	<u>535943</u>	<u>1195213</u>	2120731	<u>2250491</u>
PARISH FUNDS							
	Unrestricted		389575	---	---	389575	384991
	Restricted		---	535943	---	535943	515010
	Endowment		---	---	1195213	1195213	1350490
			<u>389575</u>	<u>535943</u>	<u>1195213</u>	2120731	<u>2250491</u>
Approved by the Parochial Church Council on the 27th March 2023 and signed on its behalf by the Revd David Commander (PCC Chairman)							
The notes on pages 6 to 11 form part of these accounts							

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church attendance.

There were 114 parishioners on the Church Electoral Roll for 2022, 28 of whom are not resident within the parish.

St George's Benenden Statistics 2022 (showing the effect of the Covid pandemic)

Easter communicants 126

Easter attendance 199

Average church attendance on a Sunday (October count): 51 adult; 2 under 16

Christmas Eve/Day communicants – 95

Christmas Eve/Christmas Day attendance – 373

Baptisms Under 1 year old – 4

Age 1-12 – 6

Age 13+ - 0

Marriages – 18

Blessings – 0

Funerals – held in church – 10

Administrative Information

St. George's is situated at the top of The Green in Benenden. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is The Rectory, The Green, Benenden, Cranbrook, Kent TN17 4DL.

PCC members who have served from 1st January 2022 until the date this report was approved are:

<i>Incumbent:</i>	Rev David Commander	Chairman
<i>Curate:</i>	Rev Ylva Blid-Mackenzie	
<i>Wardens:</i>	Mr. David Collard	
	Mrs Sue Fisher	
<i>Representatives on the Deanery Synod</i>	Mrs Hazel Strouts	Elected 18 th April 2023
<i>Elected Members</i>	Mr David Barnes	
	Mrs Julia Collard	
	Mrs Jane Davies	
	Mr Richard Fisher	Resigned 18 th April 2023
	Mr David Harmsworth	Co-opted 24 th October 2022
	Mrs Janet Kelly-Vickers	Resigned 18 th April 2023
	Mrs Sally-Ann Marks	Elected 18 th April 2023
	Mr. Martin Pexton	Resigned 8 th August 2022
	Mrs Catherine Presgrave	Co-opted 28 th March 2022
	Mr Ian Malaugh	
	Mr Richard Stubbins	Elected 4 th April 2022
	Mr. Charles Trollope	Treasurer

Approved by the PCC on the 22nd May 2023 and signed on their behalf by the Chairman of that meeting.

Accounts

**The Parish of
St. George, Benenden
Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ending
31st December 2020**

Rector:

**Rev David Commander
The Rectory
The Green
Benenden
Kent TN17 4DL**

Secretary:

**Mrs J Collard
7 Fuggles Court
Benenden
Cranbrook
Kent TN17 4EF**

Charity No: 1132696

Aim and Purposes

St. George's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector, the Revd David Commander, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

When planning our church activities for the year, the Rector and the PCC have considered the 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; learning about the Gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Mission and outreach work

Our mission statement, adopted two years ago, is:-

"To know and love Jesus, and make his love known to all"

Review of the year.

Only 8 months since our last APCM and Reports, but the extraordinary times have continued. It has been a time of working out how to be church when we couldn't meet face-to-face, when the church building was shut, when we couldn't visit people at home, when we couldn't have people to the Rectory for pastoral meetings. It's been a time of frustration for priestly ministry.

From a church services point of view, the pattern of services through Covid changed. There have been less services, and they have alternated between the parish churches. However, the main 10 o'clock service has also been recorded every week and made available on-line. During lock-down this averaged 115 "views" each week. Coming out of lock-down, congregation figures are up and we are still getting 35-40 views per week. The Ministry Leadership Team has also made a scripture verse and reflection available every day throughout Covid – both on-line via the websites, and outside St. George's Church and outside the Mission Church. Other prayer resources/links have been available on the website.

As good as these things may have been, they have not been as good as being able to worship freely, and just be with people. Thank you though to everyone who has kept things going during these extraordinary times: the Churchwardens and the MLT in particular.

Not being with people has also affected many other things, for example:

- The 20-20 Project
- “Real” Home Groups have not been able to meet
- The Toddler Groups and “Blend” (the after-school group at Sandhurst) had to stop
- Revd Ylva’s “deacon year” has been nothing like Ylva, I, or the Diocese imagined! I have been learning how to be a Training Incumbent, and how to guide a Curate. And we (Ylva, I and the Diocese) have had to learn how to do that in a pandemic – everyone was learning from scratch!

So I am sorry if some things have been dropped; if some things have not been done as well as they could have been. It has been an extraordinary time that we’ve all tried to adapt to and come through as best we could.

However, we are approaching the time of coming out of Covid restrictions! This is an opportunity for fresh ideas; to rebuild; re-imagine; re-energise what it is we are as Church, and what it is we feel we are called, by God, to do in this place, at this time. Part of this reviewing is the *inward things*: i.e. what we do *in* church; the “Sunday things”. As important as they are, what about the other 6 days of the week? The *outward looking things*? The *outreach*.....the *mission* of our church?

The Diocese recently worked on plans across every Deanery. A document has been published entitled, “*Towards a flourishing and sustainable future.*” (You can find it on their website; or there is a link on our church website.) A lengthy document. Not a great read, because of the financial picture it painted; but it is a message that has to be heard and taken to heart: How are we going to be church moving forwards?

The Vision of the Diocese (....and we are the Diocese!) is:

By God’s grace we want to be a people who are:

...confident & creative disciples of Jesus Christ

...rooted in scripture & drenched in prayer

...living gratefully, giving generously, caring for creation & sharing the gospel

...growing in number & expectations – of God & ourselves

...motivated by justice & love, open to the Spirit & ready for adventure!

And it concludes: “*Therefore we will.....*”; it is a sentence that is deliberately left unfinished. This is for us to complete; “*Therefore we will.....*” do what? Here is an opportunity for us.

How about, “*Therefore we will:*”

- Restart the weekly Toddler Groups? (*But also work out how we build on the good relationships that we have created?*)
- Find out what it is that families want in terms of “church”? (*Rather than what we’ve offered in the past....because that clearly doesn’t work now.*)
- Re-launch and energise a weekly community Coffee Morning? (*In the Memorial Hall and in the Mission Church. And why not see if we can attract younger people too?*)
- Begin a “Community Choir” – to bring people together to sing, whatever their ability? (*Well, it’s starting on 24th June, in St. George’s through Carla Smith. Now postponed until 22nd July due to Covid restrictions.*)
- Here’s a radical thought, how about, “*Therefore we will pray*”? We commit some time to prayer, and find out what God wants us to do! Anyone like to join me once a week for, say, 4-6 weeks to pray?

It would also be good to have a think about the gifts and skills we each have, (and that we see in others) and how we might use them for the outreach and growth of the church.

If we want to grow our church (rather than see a gradual and continual decline to nothingness), then we have an opportunity to review, re-imagine, re-energise what it is we can do; both within church and without church; inward-looking things, and outward looking things. However, it needs two things: Prayer and People.

We can start with prayer, and ask God to lead us.

And we need an answer to prayer....and that could be you! You could have an outreach idea that together we can make work. It needs people coming forward and saying, "Therefore I will....." I will make this happen!

Thank you, everyone, for your support. Thank you to the PCC for your recent unanimous support with a particular issue. Thank you, Helen. I've now had enough of 12-15 months of not being able to get on and do things. I would be good to start moving forwards again; but in the direction God wants us to move! So pray. Let's trust God to lead us in the right direction; and let's also be prepared to be the answer to our prayers....and be prepared to make the things that God wants to happen - happen!

Revd David Commander

Rector

St. George's Church, Benenden

May 2021

Fabric Report

A quinquennial review of the church fabric fell due in 2020. Happily our architect did not find any serious problems and these will be addressed mostly next year. However he did wish prompt attention to the asphalt surface of the North porch roof which was dealt with straightaway.

Repairs to the stained glass windows above the altar and in the bell ringing chamber were attended to.

In the autumn rain water was discovered dripping into the bell chamber. This was traced to the flagpole which needed attention in any case. A new method of raising and lowering the pole was devised by Guy Hagan and the Rector, the leak repaired and a new lanyard fitted.

Thus the flag now flies happily and the new Christmas Star is more readily mounted.

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David Barnes

Financial Review

General Account

The general account is amalgamated into the full accounts which have been prepared to follow the requirements of the Charities Act 2011 together with the Church Accounting Regulations 2006.

Income.

Total Income for the year was £70,348, 24% down on budget with the Covid 19 pandemic being the main cause. Planned Giving held up very well with most donors opting for bank transfers and quite a few cash donors opting to change. With church services severely reduced, particularly over Easter and Christmas, collections and donations were 70% down. Many weddings were postponed, resulting in Parochial fees being 28% down. The annual church fete had to be cancelled with £8 to £10K being lost. With no Speech Day or Confirmation the income from Benenden School was lost but the school did give their normal £1K donation

Expenditure.

Total Expenditure was £69,741, 15% below budget. The pandemic together with Choir Director leaving resulted in choir and organists cost being 72% down. Most other costs like Heating were all down due to the reduced activity.

The surplus on the General Account was £608 enabling £304 to be transferred to both the Mission and Fabric funds.

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Budget for 2021

Income

Planned Giving is forecast to remain at the 2020 level at £35,500. Tax refunds will come to £9,400.

Fees will show a small increase with some weddings taking place that were scheduled for 2020. The annual fete will be held in September and is forecast to make £5000. The total income is budgeted to be £78,900 compared to 2020 £70,350 and more normally £90,000.

Expenditure

Total expenditure is forecast to be £73,900 about £4,200 up from last year. The main reasons are as follows. Parish Share is up £512 and churchyard costs (£1,500) include a tree survey that has to be carried out periodically. It is hoped that normal activity will slowly return to normal during the year and a new Choir Director will be appointed in the last quarter.

The 2021 budget is forecast to give a surplus of £5,010

Fabric Fund

The main spend this year was on the consultant's report on the new heating project (£4,332) other spends were Quinquennial repairs inc repairs to North Porch Roof (£2,721), Stain glass repair (£685) and Lightning Conductor (£468) . Income included a donation from the Friends of St George's (£1,610) and £1000 Legacy to the Bell Fund. The transfer from the general account only amounted to £304 which resulted in the fund making a deficit of £5,000.

Other Funds

The magazine fund made a surplus of £4,500 much of this was due to late payments coming in from the previous year when the fund made a loss of £300. The fund received a grant of a £1,000 from the Parish Council in case the revenue dropped from advertisers suffering Covid 19 problems. This sum will be held in reserve for the future. The Legacy fund received two legacies amounting to £5,120. The Rollings Interest fund was not used this year enabling the fund to make a gain of £23,000. The Poor/Hardship Fund was used to incorporate the Benenden Action Team initiative to assist those in the parish suffering financially due to the pandemic. The fund received £14,700 in donations and paid out £2,500. The Memorial Hall Fund made a loss of £636 owing to bookings being cancelled.

Nearly all funds have exposure to the equity markets with some £94,050 increase in market values surprisingly taking place in 2020.

The overall result for St George's combining all funds shows a profit of £34,538 for 2020.

Reserves Policy

It is the policy to allocate surplus unrestricted income at the end of the year equally between Fabric and Mission funds. These sums continue to be classed as unrestricted although the intention is that they will be held in reserve for the appropriate function.

The balance in the Fabric restricted Fund of £6,080 is held for future maintenance work including specific sums for church bells.

At the end of the year unrestricted assets stood at £175,847 which is more than required to provide working capital. £96,983 of this sum has been invested in CBF Church of England Investment funds

Independent examiner's report to the PCC of St. George's, Benenden

This report on the financial statements of the PCC for the year ended 31st December 2020, which are set out on pages 6 to 11, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 2006 (the Regulations) and s.145 of the Charities Act 2011 (the Act)

Respective responsibilities of the PCC and the examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5) (b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (a) to keep accounting records in accordance with section 130 of the Act; and
 - (b) to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signed

Dated

Mr D Rogers
3/4 Fairview Cottages
Back Road
Sandhurst, Kent

St George's Parochial Church Council, Benenden

**Statement of Financial Activities
For the year ending 31 December 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
INCOMING RESOURCES						
Voluntary Income	3	55115	3753	0	58868	93252
Activities for generating funds		0	0	0	0	13738
Income from investments		14894	33759	0	48653	34853
Church activities		16731	1189	0	17920	20370
Other incoming resources		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL INCOMING RESOURCES		<u>86740</u>	<u>38701</u>	<u>0</u>	<u>125441</u>	<u>162213</u>
RESOURCES EXPENDED						
Costs of generating voluntary income	4	86	0	0	86	62
Fund raising costs		0	0	0	0	3111
Church activities		76827	13990	0	90817	121044
Governance costs		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES EXPENDED		<u>76913</u>	<u>13990</u>	<u>0</u>	<u>90903</u>	<u>124217</u>
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		<u>9827</u>	<u>24711</u>	<u>0</u>	<u>34538</u>	<u>37996</u>
Gains on investment assets:	5					
on disposal		0	0	0	0	0
on revaluation		<u>14149</u>	<u>0</u>	<u>79898</u>	<u>94047</u>	<u>180146</u>
NET Repayment of Loan between funds					0	0
NET MOVEMENT IN FUNDS	6	23976	24711	79898	128585	218142
BALANCES B/FWD 1 JANUARY		<u>282065</u>	<u>93230</u>	<u>1105981</u>	<u>1481276</u>	<u>1263134</u>
BALANCES C/FWD 31 DECEMBER		306041	117941	1185879	1609861	1481276

Notes to the financial statements

For the year ending 31 December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

These statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. 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

Endowment Funds are funds, the capital of which must be maintained (excepting expendable endowments) only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on that fund. The PCC does not always invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Restricted funds are used to meet appropriate expenditure before utilising designated funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes. Funds designated by the PCC are included in unrestricted funds.

Incoming Resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 so all such expenditure has been written off when incurred.

Investments are valued at market value at 31 December 2020.

The Memorial Hall, given to the church authorities and under the management of the rector and churchwardens as a parish hall, is included in the fixed assets for restricted funds. Similarly, the incoming and outgoing resources for the hall are also shown in restricted funds.

2. COMPOSITION OF FUNDS

These comprise:

Unrestricted Funds:

General account, with the exception of small sums specified for particular items expended in year.

Mission fund, all of which is designated.

Fabric fund, that portion which has been designated

Legacy Fund . The income from this fund (part cash and part invested) will be shown as income for the general purposes of the PCC.

Restricted Funds:

General account, small sums specified for expenditure in the year.

Memorial Hall fund, this operates on a separate bank account, but is included here as a means of recording its activities

Rollings interest fund, receives income from the Rollings Capital endowment, restricted to the upkeep of the interior of the church.

Fabric fund, restricted to the upkeep of the church fabric.

Hardship/Poor fund was set up in 2018 incorporating three church warden charities. In 2020 the fund was used to receive donations and make payments to parishioners suffering financial problems during the Covid-19 pandemic.

Endowment Funds:

St. Margaret's with Century Cottages, an expendable endowment for ecclesiastical purposes in the parish.

Anonymous Gift, income from which is for the general purposes of the PCC.

Gladys Bateman, income from which is restricted to the Fabric Fund.

Rollings Capital, income from which is held in the Rollings interest fund, restricted to the upkeep of the interior of the church.

3. INCOMING RESOURCES

Unrestricted	General a/c	Mission Fd	Fabric Fund	Legacy Fd	Total
Voluntary income	49995	-	-	5120	55115
Activities for generating income	-	-	-	-	-
Income from investments	13919	-	975	-	14894
Church activities	16731	-	-	-	16731

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Voluntary income	978	2775	-	-	-	3753
Activities for generating	-	-	-	-	-	-
Income from investments	-	-	22979	10751	29	33759
Church activities	-	-	-	-	1189	1189

Endowment	St Margaret's	Rollings Capital	Total
Income from investments	0	0	0

4. RESOURCES EXPENDED

Unrestricted	General a/c	Mission Fund	Fabric Fund	Legacy	Total
Costs of raising voluntary income	88	-	-	-	88
Fund raising costs	0	-	-	-	0

Restricted	General	Fabric	Rollings	Hardship	Mem Hall	Total
Church activities	898	8750	-	2488	1854	13990
Endowment	St Marg & Century					Total
Church activities	0					0

5. GAINS ON INVESTMENT ASSETS

	Variation to Book Value		Movement in Year
	2019	2020	
	£	£	£
Unrestricted			
Mary Wilkins Fund	74470	86035	11564
General Fund Investment Account	3904	4544	640
Fabric (designated) Investment Shares	23433	25379	1945
			<u>14149</u>
Endowment			
St Margaret's/Inc Shares	50695	67250	16554
Anonymous Gift Investment Shares	31733	34694	2961
Gladys Bateman Investment Shares	2220	2555	336
Rollings Capital Investment Shares	426354	480077	53723
Rollings Capital Accumulation Shares	39778	46103	<u>6324</u>
			<u>79898</u>

6. NET LOAN BETWEEN FUNDS

There were no outstanding loans between funds at the year end.

7. FIXED ASSETS

The fixed assets have not been revalued since last year.

Unrestricted

The plot of land known as the Beadle Platt, comprising 0.0951 hectares valued in 2014 at agricultural land values at £2045

Toilet and Store building (Known as the Owl House) constructed on the Beadle Platt at construction costs in 2002

£41978
£44023

Restricted

The building known as the Memorial Hall including the land on which it stands valued at insurance valuation (2014) £360000
Previous valuation £157,369

Not included in the Balance Sheet but recorded here for information is that parcel of land, adjoining the vicarage, known as the Glebe Field and comprising 1.095 hectares, valued at 2014 agricultural land prices at £23550. It should not be assumed that any of these assets can or may be disposed of at these valuations.

8. CURRENT ASSETS

Debtors

Sandhurst PCC Expenses	<u>240</u>
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St George's Parochial Church Council, Benenden

Balance Sheet at 31 December 2020

		Unrestricted	Restricted	Endowment	TOTAL FUNDS	
		Funds	Funds	Funds	2020	2019
		£	£	£	£	£
FIXED ASSETS						
Tangible	7	44023	360000	0	404023	404023
Investments		212940	0	1174119	1387059	1293013
		<u>256963</u>	<u>360000</u>	<u>1174119</u>	<u>1791082</u>	<u>1697036</u>
CURRENT ASSETS						
Stock		0	0	0	0	0
Debtors	8	240	0	0	240	243
Short-term		79760	102265	8098	190123	161129
Cash at Bank and in Hand		-1136	33575	0	32439	26891
		<u>78864</u>	<u>135840</u>	<u>8098</u>	<u>222802</u>	<u>188263</u>
LIABILITIES						
Creditors: amounts due in one year		0	0	0		0
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Current Assets (Liabilities)		<u>78864</u>	<u>135840</u>	<u>8098</u>	<u>222802</u>	<u>188263</u>
Total Assets less Liabilities		<u>335827</u>	<u>495840</u>	<u>1182217</u>	<u>2013884</u>	<u>1885299</u>
Creditors: amounts due after one year		0	0	0	0	0
TOTAL NET ASSETS		<u><u>335827</u></u>	<u><u>495840</u></u>	<u><u>1182217</u></u>	<u><u>2013884</u></u>	<u><u>1885299</u></u>
PARISH FUNDS						
Unrestricted		335827	---	---	335827	326856
Restricted		---	495840	---	495840	456123
Endowment		---	---	1182217	1182217	1102320
		<u>335827</u>	<u>495840</u>	<u>1182217</u>	<u>2013884</u>	<u>1885299</u>

Approved by the Parochial Church Council on the 22nd March 2021
and signed on its behalf by the Revd David Commander (PCC Chairman)

The notes on pages 6 to 11 form part of these accounts

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church attendance.

There were 109 parishioners on the Church Electoral Roll for 2020, 23 of whom are not resident within the parish. Due to the Covid pandemic the October count average weekly attendance, was 37 adults and 3 under 16.

St George's Benenden Statistics 2020 (showing the effect of the Covid pandemic)

Easter communicants 59

Easter attendance 61

Average church attendance on a Sunday (October count): 37 adult; 3 under 16

Christmas Eve/Day communicants – 34

Christmas Eve/Christmas Day attendance – 130

Baptisms Under 1 year old – 1

Age 1-12 – 0

Age 13+ - 0

Marriages – 3

Blessings – 0

Funerals – held in church – 9

Administrative Information

St. George's is situated at the top of The Green in Benenden. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is The Rectory, The Green, Benenden, Cranbrook, Kent TN17 4DL.

PCC members who have served from 1st January 2020 until the date this report was approved are:

<i>Incumbent:</i>	Rev David Commander	Chairman
<i>Curate:</i>	Rev Ylva Blid-Mackenzie	From 1 st Sept 2020
<i>Wardens:</i>	Mr. David Collard	
	Mr Tracy Claridge	To 23 09 20
	Mrs Sue Fisher	From 23 09 20
<i>Representatives on the Deanery Synod</i>	Mrs. Sue Fisher	To 20 05 21
<i>Elected Members</i>	Mr Tracy Claridge	To 20 05 21
	Mr David Barnes	
	Mrs Julia Collard	
	Mrs Jane Davies	
	Mr Richard Fisher	
	Mrs Janet Kelly-Vickers	
	Mr. Martin Pexton	
	Ms Cristina Symons	To 23 09 20
	Mr Ian Malaugh	
	Mrs Heather Trollope	
	Mr. Charles Trollope	Treasurer

Approved by the PCC on the 26th July 2021 and signed on their behalf by the Chairman of that meeting.

