

**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
			25817
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
			114916

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.