

# St George's, Gravesend

ANNUAL REPORT OF THE

ST GEORGE'S, GRAVESEND PCC

For the Year Ended 31<sup>st</sup> December 2024

**Incumbent:**

The Revd Jim Fletcher  
of 54 The Avenue, Gravesend, DA11 0LX

**Honorary Treasurer:**

Gerald Payne

**Independent Examiner:**

Martyn Burt

**Bankers**

HSBC - 84 New Rd, Gravesend DA11 0AS

# **ANNUAL REPORT 2024-2025**

## **Background**

St. George's Parochial Church Council (PCC) has had the responsibility of co-operating with the incumbent, Revd Jim Fletcher and the Church Wardens, in promoting in the ecclesiastical parish the whole mission of the church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church complex of St George, Gravesend.

The PCC has complied with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, and a safeguarding update is provided to PCC at each meeting. The PCC has also had regard to the Charity Commission public benefit guidance, where relevant.

## **Administrative Information**

The St George's Parochial Church Council is part of the Diocese of Rochester within the Church of England.

The correspondence address is: 54 The Avenue, Gravesend, DA11 0LX.

The PCC is a registered charity with the Charity Commission under registration number 1132757.

## **Structure, Governance and Management**

The function and purpose of the PCC is outlined in the Parochial Church Council (Powers) Measure 1956

## **Membership**

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules. Up to two co-opted members may also be appointed to serve on the PCC for a year at a time. There is also provision for an ex officio post of Reader Representative. Treasurer and PCC Secretary are ex officio posts.

During the year, the following have served as members of the PCC.

### **Ex Officio:**

<b>Incumbent</b>	Revd Jim Fletcher	Chairman
<b>Curate</b>	Fr Mark Edwards (till May 2024)	
<b>Children and Families worker</b>	Emma Oliver	
<b>Wardens</b>	Neil Fisher Denise Birch	
<b>Deanery Synod</b>	Jean Ault	2023 - 2026
	Neege Allen	2023 - 2026
<b>Treasurer</b>	Gerald Payne	
<b>PCC Secretary</b>	Vacant (Paulette Helissey co-opted as temporary secretary)	

<b><u>Elected:</u></b>	Colin Nice	Co-opted
	Eunice Gooding	2023 – 2026
	Darren Shilling	2021 – 2024
	Frederick Palmer	2023 – 2026
	Angela Driscoll-Hicks	2023 – 2026
	Harry Ofori (resigned Feb 2024)	2023 – 2026
	Simon Clark	2024 – 2026
	Karrenah Bergin	2024 – 2026
	Paul Relf	2024 – 2025
	Melvin Carlton Hanciles	2024 – 2027
	Esther Jacquet	2024 – 2027
	Denise Excell	2024 – 2027
	Ann Lantsbury	2024 – 2027

### **Committees**

The PCC operates through a number of committees that meet between full meetings of the PCC.

#### **Ministry Team:**

Meets to discuss services, liturgy, courses, pastoral issues and to pray.

#### **Finance and Standing Committee:**

The Standing Committee is the only committee required by law and the only group that needs to be composed exclusively of PCC members. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Our PCC have also delegated the overview of the finance function to this group to create a combined Finance and Standing Committee. This group also makes recommendations to the PCC on matters of finance, buildings and employees of the church. And effective stewardship of Church funds and addressing projected financial shortfalls.

#### **Fundraising and Events Committee:**

Seeks to encourage fellowship in the life of our church and to organise events to which we can invite family and friends.

#### **Buildings Committee:**

Concerned with the upkeep and maintenance of the Church, Hall and gardens.

#### **Mission and Outreach Committee:**

Seeks to improve links with partners and mission and recommends to the PCC how the away giving should be allocated for the year.

#### **Development Committee:**

Acting as a link between the church and interested parties in the proposed re-development of the town centre.

#### **Eco Committee:**

Helping the Church and wider community understand more about the care needed for God's world and to engage with becoming an Eco Church.

## **Church Attendance**

St George's Electoral Roll numbers are 108 people. And the average weekly attendance at Church was 67 adults and 14 children.

## **Review of the Year**

It has been another busy year in the life of St George's especially as sadly our staff team has decreased. Fr Mark Edwards moved in May and has begun his first incumbency in St Albans' Diocese. A group of us travelled to Harlington for Fr Mark's licensing service. Lay ministers Don Hicks and Guy Morfett have both moved and left the area. We all wish Mark, Don and Guy well. Emma Oliver will be on maternity leave for the majority of 2025, so we hold her, Jack and James in our prayers as they await their new arrival. However, lots has still happened and I am sure we can rise to the challenge of attracting more Lay leaders. Our regular groups of 'Noah's Ark', 'Cool Tots', 'Who Let the Dad's Out', 'Places of Welcome', Youth Group and our 'Eco Group' have continued to be stable and are a great resource to the community. 'Places of Welcome' has a regular group of people attend and a dedicated team of helpers. Thank you to Emma and her teams for all they do. Emma and her team of helpers were able to run an excellent Holiday Club for children during August. Special mention to Andy Hicks and the Youth Group team who are now getting 20+ children at the twice monthly sessions. It's been wonderful we can offer this regularly and has created a greater connection with the children and our family services. The 'Eco Group' have connected with our congregation to increase awareness of environmental issues and how we can all do more to look after God's creation. We had a Prayer Day in Church during September with special Eco prayer stations. We are still working on trying to gain the Bronze Eco award. A big thank you to Sarah Cadwallader and the team for this.

Our children and families have a dedicated following on two Sunday's a month in the Hall, and we join together twice a month in Church. Emma and Rev Jim are very involved with local schools work especially offering Family Services and Messy Church to Holy Trinity School. More schools regularly visit the Church too. And Emma also has good links with Waterside. Bronte school use the Church for their Christingle and Spring Recital.

Revd Jim (on the Churches Together Exec) helped organise four joint events around the Week of Prayer for Christian Unity, Good Friday Walk of Witness, the Summer Party in the Park and the Christmas Treasure Hunt. Monthly Churches Together Prayer meetings happen too and Churches Together hosted a Hustings for local candidates as the nation voted in the General Election. Gravesham now has a Labour MP.

Special events at St George's this year included our Patronal Festival, Kay's Garden Quiz, APCM and Churchwarden's Visitation, special services for Ascension, Pentecost, Pocahontas' anniversary and Summer Rectory gathering. The Summer and Christmas Fayres were successful and also a great outreach as well as raising valuable funds for the Church. We had a successful confirmation course and many from St George's were confirmed at a service held in the deanery. Emma led a fun-filled 'Light Party' for children and families. Melvin Carlton Hanciles completed the 'Hearing and Speaking God's Word' course gaining his certificates and preaching for the first time at an Evening service. We still have a couple of Housegroups and Lent/Advent courses are well attended.

We also held a three-week 'Living in Love and Faith course' to provide more discussion around the Church of England's decision to allow same-sex blessings. Earlier in the year, the PCC had voted in favour for St George's to host these.

In November we had our annual 'Departed Loved Ones' service and continued the link formed with Stephen Gay Funeral Directors with organising the service together. Christmas is always busy at St George's with the number of schools and choral groups using the Church and is a fantastic way to build links with the community. One new group this year was hosting Ellenor Hospice with a Carol service. We also continued our fundraising tours thanks to the help of Christoph Bull. The summer one in particular was well attended and included a meal at the '3 Daws'.

We continue to support Christian Aid (successful Psalmathon and Carol singing fundraisers occurred this year) the local Foodbank for those who are in need and have good links with 'Sanctuary' homeless shelter. We have also been able to reinstate some monies to support local charities. However, we continue to feel the effects financially from the Covid-years, although it has been pleasing to see the Hall being well used and hired out to many community groups.

A big thank you to our Churchwardens and to Neil Fisher for his work as Hall Manager. The plans to receive a new Church Hall are still 'up in the air', and very little news has been shared from the Council about this during the year. As the Civic Church in Gravesend, we have good links with our councillors (and host the Civic Service and School's Carol service each year) and it will be interesting to see if plans for the Civic Centre to move nearer the Church will materialise.

We do all we can to link in with the Diocesan Vision and support the life of Rochester Diocese, who also very much support us. Much of this support occurs through Deanery Synod and Clergy Chapter meetings. A big thank you to our Area Dean, Revd Nigel Bourne (Vicar of Chalk) who provides great support.

There are so many 'thank you's' that could be mentioned here but we are restricted. However, a big thank you to Martin and Chris Beech. Martin (and choir) for the music life of our Church and Chris who provides much needed admin support. Careful and efficient stewardship of finances has again been characteristic of decision-making in the PCC, and issues of finance and fundraising have been discussed at all meetings. Thanks to Gerald Payne and Colin Nice for their expertise in this field. Thank you also to Pat Broad and Alison Webzell with doing such an efficient job with Safeguarding procedures especially as this year has been a very difficult one for safeguarding issues in the national Church (resulting in the resignation of the Archbishop of Canterbury). And a big thank you to the Ministry Team and PCC who help make the important decisions within the Church and have had ongoing discussions about 'vision and strategy' for these next few years at St George's. An Away Day is planned for later in 2025 to further many of these issues.

All in all, a very active, prayerful and successful year. Please do pray for more people to join our team of lay leaders who can help with Church services.

## **Finance Report For Year Ended 31<sup>st</sup> Dec 2024**

### **General**

The church finances have remained virtually static during 2024 with a surplus of income over expenditure of just £130. This is an improvement on the original budget, which was for a deficit of approx. £4.4K.

### **Gross Funds**

Our gross funds (including the value of our property) have increased by just £727, to £860,867 (from £860,141 in 2023). We were pleased to be able to increase our Diocesan Offer from the 2023 figure of £55.1K to £59K, within the requested range by the diocese. (The Diocesan Offer includes, for example, the cost of stipend and on-costs of our rector, many of the rectory costs, curate training, and diocesan support costs).

## **Income**

The overall income was £140.7K (£142.1K in 2023). General giving (including card machine giving) fell by £600 from 2023 with approx. 80% of voluntary giving being made by standing order. Use of the card machine is steadily increasing, but this does not enable us to collect all of the gift aid on this giving. Indeed, Gift Aid overall fell by £1,000. The money generated by groups wishing to use our church building for concerts, talks, etc, doubled from £2.9K to £5.9K and is a very useful incomes stream.

A record-breaking Christmas Fair generated £2.6K and the summer fair generated a record £1.2K.

The annual church Gift Day, again to cover the costs of employing our Children and Families Worker, raised £25.2K compared to the 2023 total of £27.4K.

## **Expenditure**

Expenditure for the year totalled £140.5K (£131.3K). The increase was largely due to our Children & Family worker completing her maternity leave in mid 2023. Virtually all budget areas were reasonably in line with the budget figures. An unbudgeted for battery operated cleaning machine for the hall floor was purchased to aid and simplify those volunteer congregation members who carry out this essential task. While expensive at £2.5K, it has proved to be invaluable.

## **Investments**

Following the rise of £1.9K in the value of our investments 2023, their value rose again in 2024 by £2.5K to £25.1K

## **Church Hall**

Hall revenue increased slightly during the year to £14.7K (£14.3K). Running costs were £12.6K (£11.3K) resulting in an overall profit of £1.7K. The running costs included the aforementioned £2.5K floor cleaner cost.

There has been no word from the developers regarding the town centre redevelopment plan around the church, and a new church hall is part of that plan. This is phase 2 of the town centre redevelopment and now that work on Phase 1 has restarted at full speed on an adjacent site, we are hopeful that there will be positive news within the coming months. Because of the prospect of a new hall only essential maintenance work has been carried out and this has included some roof repairs.

## **Curate's House, 105 Wrotham Road**

A quinquennial inspection was due in 2024 but has not taken place. Our letting agents however, have inspected the property recently, and reported that our long-term tenants are maintaining it in good condition. During the course of the year, a new sitting room carpet and a new cloakroom basin were fitted. Significant repairs to the boiler were also necessary. The property was valued at £350K in December, unchanged from the 2023 value. The church owns an 80.72% share of the property, resulting in a value to the church of £282,520.

## **PCC**

One week prior to each of the six PCC meetings during the year, the year-to-date accounts are sent to each PCC member in order to allow sufficient time for them to be read and to enable points for clarification to be identified for raising at the subsequent PCC meeting.

During 2024 voluntary giving by PCC members totalled £15,939.

## **Financial Viability**

At the end of 2024 the 'cash at bank and in hand' totalled £86,987. This total is in excess of the minimum

desired threshold in our reserves policy (below) in which, if possible, sufficient money to cover at least three months' unrestricted payments should be held.

### **Reserves Policy**

It is PCC policy to maintain a balance on unrestricted funds (if possible), holding at least three months' unrestricted payments, to cover emergency situations.

### **Future Plans and Concerns:**

Future plans and concerns will be shared at our APCM on May 11th. The PCC and Ministry Team will review how our current Vision and Action plan is developing, and whether any major changes need to occur (an Away Day is planned for November 2025). We have ongoing questions/challenges with more resources (finance and volunteers) needed and looking at areas where we are vulnerable. We will particularly need to discuss this with how we continue to fund and support our children and families/youth work.

Due to lay ministers and curate moving, and Emma Oliver on maternity leave we have big concerns with the small number of people who can lead services (only Revd Jim and Lynda Sawell). How can we resolve this? With a lack of staff presently it is difficult to begin any new ideas/plans.

Awaiting news on how to get a grant for creating a server in the side chapel which would improve facilities for Church and community groups using the Church.

The longer-term vision of how the potential town centre regeneration will affect us, and plans to get a new hall.

### **Risk Management:**

Risk assessments and inventories of fixtures, fittings, property and belongings have been completed at the Church and Hall. The Safeguarding Policy is in operation, implemented by our Safeguarding representative and monitored by the PCC.

Quinquennial repair work continues under the management of the PCC's Buildings Committee in order to ensure the safety of the buildings and maintain these in good order.

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Approved by the PCC on 17<sup>th</sup> March 2025 and signed on its behalf by the Revd Jim Fletcher (Rector)

**STATEMENT OF FINANCIAL ACTIVITIES**  
**PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
<b>Incoming and endowments</b>						
<i>Voluntary income</i>	2a	93,332	230		<b>93,562</b>	95,700
<i>Activities for generating funds</i>	2b	27,428			<b>27,428</b>	25,452
<i>Income from investments</i>	2c	14,812	313		<b>15,125</b>	15,029
<i>Church activities</i>	2d	4,548			<b>4,548</b>	5,911
<i>Other income</i>	2e					
		140,120	543		<b>140,663</b>	142,092
<b>Expenditure</b>						
<i>Church activities</i>	3a	137,094	84		<b>137,178</b>	126,033
<i>Raising funds</i>	3b	3,355			<b>3,355</b>	5,279
<b>Total resources expended</b>		140,450	84		<b>140,533</b>	131,312
<b>Net incoming/(outgoing) resources</b>						
		(330)	459		<b>130</b>	10,781
Transfers between funds (in)		9,316			<b>9,316</b>	6,689
Transfers between funds (out)		(9,316)			<b>(9,316)</b>	(6,689)
<b>Net incoming/(outgoing) resources</b>						
		(330)	459		<b>130</b>	10,781
<i>Gains/(losses) on revaluation of fixed assets</i>	5		226	371	<b>597</b>	
<i>Gains/(losses) on investment assets</i>	6					1,910
<i>Other recognised gains/losses</i>						
<b>Net movement in funds</b>		(330)	685	371	<b>726</b>	12,691
<b>Total funds brought forward at 1 January 2024</b>						
		828,857	16,667	14,617	<b>860,140</b>	847,449
<b>Total funds carried forward at 31 December 2024</b>						
		828,528	17,351	14,988	<b>860,867</b>	860,140



PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

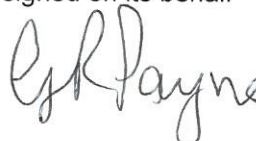
BALANCE SHEET AT 31 DECEMBER 2024

	Notes	2024	2023
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	740,520	740,520
Investments	6	25,078	24,481
<b>Total fixed assets</b>		<u>765,598</u>	<u>765,001</u>
Debtors	7	11,203	1,078
Short term deposits		86,987	
Cash at bank and in hand			95,807
		<u>98,190</u>	<u>96,884</u>
Creditors: amounts falling due within one year	8	<u>(2,921)</u>	<u>(1,745)</u>
<b>Net current assets</b>		<b>95,269</b>	<b>95,139</b>
<b>Total assets less current liabilities</b>		<u><b>860,867</b></u>	<u><b>860,140</b></u>
Creditors: amounts falling due after one year	8		
<b>NET ASSETS</b>		<u><u><b>860,867</b></u></u>	<u><u><b>860,140</b></u></u>
<b>Funds</b>	9		
<b>Endowment funds</b>	10	14,988	14,617
<b>Restricted funds</b>	10	17,351	16,859
<b>Designated Funds</b>	10	797,259	799,215
<b>Unrestricted funds</b>	10	31,269	29,449
		<u><u><b>860,867</b></u></u>	<u><u><b>860,140</b></u></u>

Approved by the Parochial Church Council on 11th May 2024 and signed on its behalf



The Revd Jim Fletcher  
Chairman



Gerald Payne  
Treasurer

The accompanying notes form a part of these financial statements.

# PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 1. Accounting policies

#### a Basis of preparation

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

The financial 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 which are informal

#### b Funds

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; 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 the year is carried forward as a balance on that fund.

*Endowment funds* - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment

#### c Incoming resources

All incoming resources are accounted for gross.

##### ***Voluntary income***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is recognised.

*Grants and legacies* are recognised when the PCC is legally entitled to the amount due.

##### ***Income from investments***

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

##### ***All other income***

All other income is recognised when it is receivable.

##### ***Gains and losses on investments***

Realised gains are recognised when the investments are sold.

Unrealised gains and losses are accounted for on revaluation on 31 December.

## PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

#### **d Resources used**

Resources expended are accounted for on an accruals basis and are accounted for gross.

##### **Grants**

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

##### **Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

#### **e Fixed Assets**

##### **Tangible fixed assets**

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable church furnishing held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to 1 January 2006 there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since 1 January 2006 have been capitalised in the accounts and depreciated over their useful economic life (see below).

All expenditure on consecrated or beneficed buildings and individual items costing under £1000 are written off in the year they were incurred.

##### **Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	25% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

##### **Investments**

Investments are stated at market value at the balance sheet date.

#### **f Current Assets**

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

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



PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
<b>a Voluntary income</b>					
Planned giving - gift aid	53,048	180		53,228	54,445
Other planned giving	3,511			3,511	3,405
Collections	6,779			6,779	6,626
Donations and appeals	12,244			12,244	13,086
Gift Aid - income tax recoverable	14,811	50		14,861	15,812
Grants	2,423			2,423	2,325
Legacies	516			516	
	93,332	230		93,562	95,700
<b>b Activities for generating funds</b>					
Church hall lettings to non church organisations	20,534			20,534	17,271
Fetes, bazaars and other fund-raising events	6,844			6,844	8,064
Magazine advertising	50			50	116
Use of photocopier					1
	27,428			27,428	25,452
<b>c Investment income</b>					
Rental of investment property	11,947			11,947	12,418
Dividends and interest	2,866	313		3,179	2,611
	14,812	313		15,125	15,029
<b>d Income from Church Activities</b>					
Chaplaincy / Baptisms					
Fees from weddings, funerals etc	4,548			4,548	5,911
Church lettings to church organisations					
Bookstall, magazine sales - linked to church					
	4,548			4,548	5,911
<b>e Other incoming resources</b>					
Insurance claims					
<b>Total incoming resources</b>	140,120	543		140,663	142,092

# PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

### 3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
<b>a Church Activities</b>					
Missionary and charitable giving:					
Overseas:					905
Home:	846			846	75
Ministry costs:					
Diocesan Parish Contribution	59,000			59,000	55,147
Working expenses	2,434			2,434	2,803
Rectory expenses	5,123			5,123	5,133
Assistant Staff	28,760			28,760	21,890
Church running expenses	14,000			14,000	14,349
Church maintenance	1,675			1,675	2,409
Upkeep of services	2,768			2,768	1,704
Upkeep of churchyard	327			327	472
Parish magazine	-			-	335
Training costs	380			380	588
Church hall running costs	12,845	84		12,928	11,990
Salary costs	6,947			6,947	6,152
Development of new hall	-			-	
Administration (incl IE fee)	1,989			1,989	2,081
Depreciation	-			-	
Property costs	-			-	
	137,094	84	-	137,178	126,033
<b>b Raising Funds</b>					
105 Wrotham Road running costs	1,682			1,682	3,172
105 Wrotham Road management fees	1,643			1,643	1,952
Stewardship costs	-			-	
Fund raising costs	30			30	154
	3,355	-	-	3,355	5,279
<b>Total resources expended</b>	140,450	84	-	140,533	131,312

# PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

4 Staff costs	2024	2023
	£	£
a Wages and salaries	34,267	27,073

During the year the PCC employed a full time Children & Family Worker (CFW) (£27,400), a part-time organist (£3,959) and an administrator (£2,908). PAYE deductions were managed by an external company. Our CFW salary rose from £27,037 to £28,119 in Sept.

### b Payments to PCC members

No payments were made to any PCC member, persons connected to them or related parties. The total 2024 donations made to the PCC by PCC members and related parties, inc Gift Aid was £16,189 (£15,939 in 2023)

5 Tangible fixed assets	Freehold land and buildings	Church equipment	Hall Boiler	TOTAL
Cost or valuation	£	£	£	£
At 1 January 2024	740,520			740,520
Additions				
Disposals				
Revaluation				
At 31 December 2024	740,520			740,520
Depreciation				
At 1 January 2024				
Provided in the year				
Disposals				
Revaluation				
At 31 December 2024				
Net book amounts				
At 31 December 2024	740,520			740,520
At 31 December 2023	740,520			740,520

The freehold land and buildings comprise the curate's house at 105 Wrotham Road, Gravesend, and the Church Hall.

105 Wrotham Road has been valued for the PCC at £350,000 (31 December 2023 £350,000). The PCC owns 80.72% of this property with 19.28% owned by the Diocese. The declaration of trust in relation to this property between the PCC and the Diocese allows for the PCC's share of the net proceeds arising on sale of the property to be applied to the general income of the PCC. The asset is therefore shown as unrestricted.

The church hall is difficult to value as a result of the Thameside redevelopment and therefore for the purposes of these accounts the insurance value of £458,000 has been used at both the beginning and end of the accounting period.

### 6 Investments

	Units	Valuation (p)	£
At 1 January 2024			22,571
Disposals at carrying value			
Purchases at cost			
Net gains and revaluation			2,507
At 31 December 2024			25,078

The following investments are held:

	Units	Valuation p	Value £
CBF CoE Fixed Interest Short Duration Bond	3,709	149.12	5,531
CBF CoE Investment Fund	436	2,312.27	10,090
COIF Charities Investment Fund	466	2,029.33	9,457
			25,078

All the investments are held in restricted or endowment funds as analysed in Note 10.

# PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

### 7 Debtors

	2024 £	2023 £
Income tax recoverable	7,903	
Prepayments and accrued income		78
Other debtors	3,300	1,000
	<b>11,203</b>	<b>1,078</b>

### 8 Creditors: amounts falling due in one year

	2024 £	2023 £
Accruals for utilities and other costs	1,698	
Diocese share of rental income		
Other creditors	1,223	1,745
	<b>2,921</b>	<b>1,745</b>

### Creditors: amounts falling due after more than one year

2024 £	2023 £

### Analysis of Net assets by fund

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>9a</b> Fixed assets for church use	740,520			<b>740,520</b>	740,520
Investment fixed assets		10,090	14,988	<b>25,078</b>	24,481
Current assets	90,909	7,281		<b>98,190</b>	96,884
Current liabilities	(2,901)	(20)		<b>(2,921)</b>	(1,745)
Long term liabilities					
	<b>828,528</b>	<b>17,351</b>	<b>14,988</b>	<b>860,867</b>	860,140

### Analysis of Net assets by fund- previous year 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>9b</b> Fixed assets for church use	740,520			<b>740,520</b>	740,520
Investment fixed assets		9,865	14,617	<b>24,481</b>	22,571
Current assets	90,592	6,293		<b>96,884</b>	85,393
Current liabilities	(1,745)			<b>(1,745)</b>	(1,035)
Long term liabilities					
	<b>829,367</b>	<b>16,157</b>	<b>14,617</b>	<b>860,140</b>	847,449



# PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

### 10 Statement of funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2024 £
<b>Unrestricted Funds - undesignated</b>	29,642	113,854	(112,002)	(226)	31,269
<b>Unrestricted Funds - designated</b>					
Church Repair Fund	25,459	930		2,155	28,544
Church Hall Repair Fund	15,970	526		(2,481)	14,015
Church Hall Fixed Asset	458,000				458,000
Bellringing	274				274
105 Wrotham Road Repair Fund	1,034	46		552	1,631
105 Wrotham Road Fixed Asset	282,520				282,520
Children's Worker	15,958	24,764	(28,448)		12,274
	799,215	26,266	(28,448)	0	797,259
<b>Restricted Funds</b>					
Charities Account	2,677	312			2,989
Barbara Tyman Memorial Income	0	0			0
Gravgeo Ascot (COIF)	9,865			226	10,090
Pathfinders	899				899
Tower Restoration Fund	1,905	1			1,906
Who Let The Dads Out	1,321	230	(84)		1,467
	16,667	543	(84)	226	17,351
<b>Endowment Funds</b>					
C H Bowen Legacy (C of E SDBF)	688			21	708
J Russell for poor (COIF)	9,248			209	9,457
Legacies (C of E SDBF)	1,183			36	1,218
Miss Mabel McLaren (C of E SDBF)	2,315			70	2,384
St James School Fund (C of E SDBF)	1,184			36	1,220
	14,617	0	0	371	14,988
<b>Total funds</b>	860,140	140,663	(140,533)	371	860,867

The Church Repair Fund, Church Hall Repair Fund, 105 Wrotham Road Repair Fund are deposit accounts held with Rochester Diocese Board of Finance and have been designated by the PCC for the repair of the respective buildings.



## **PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND**

### **NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2024**

#### **10 Statement of funds (continued)**

##### **The restricted funds comprise:**

The Gravgeo Ascot Fund which is restricted for use towards the house at 105 Wrotham Road. The Fund was invested in 380 units in the CBF CoE Investment Fund but proceeds from the Doris Law fund have been added to the holding

The Charities Account which is restricted to charitable giving. The account is funded from the interest on the J Russell for poor fund.

The Church Tower Restoration fund which was commenced in 2008 to raise funds for the restoration of the church tower.

'Who Let The Dads Out' is a holding account for an activity group for children and their fathers/male carers

##### **The endowment funds comprise:**

The C H Bowen legacy fund which is invested in 475 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The Miss Mabel McLaren fund which is invested in 1599 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The St James School fund which is invested in 818 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The Legacies fund which is invested in 817 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The J Russell for poor fund which is invested in 466 units in the COIF Charities Investment Fund. Income is restricted to charitable giving.

The Pathfinders Fund is a holding account for the church youth club into which weekly subs are paid and from the proceeds new equipment is purchased. This club is not currently active.

##### **The Unrestricted Funds comprise:**

The Bellringing Fund, established to support the cost of repairs to the bells, ropes and ancillary equipment

The Church Repair Fund, used to support the cost of repairs to the church

The Hall Repair Fund, used to support the cost of repairs to the hall

The 105WR Repair Fund, used to support the cost of repairs to the curate's house, 105, Wrotham Road

The Staff Fund, used to hold monies raised in support of our Children and Families Worker and the salary costs

PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024

10b Statement of funds - Previous Year 2023

	At 01-Jan-23 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2023 £
<b>Unrestricted Funds - undesignated</b>	28,178	115,524	(110,190)	(3,871)	<b>29,642</b>
<b>Unrestricted Funds - designated</b>					
Church Repair Fund	21,582	677		3,200	<b>25,459</b>
Church Hall Repair Fund	14,512	440		1,019	<b>15,970</b>
Church Hall Fixed Asset	458,000				<b>458,000</b>
Bellringing	174	100			<b>274</b>
105 Wrotham Road Repair Fund	1,340	42		348	<b>1,034</b>
105 Wrotham Road Fixed Asset	282,520				<b>282,520</b>
Children's Worker	12,148	24,716	(20,905)		<b>15,958</b>
	<u>790,275</u>	<u>25,975</u>	<u>(20,905)</u>	<u>-</u>	<u><b>799,215</b></u>
<b>Restricted Funds</b>					
Charities Account	2,384	293			<b>2,677</b>
Gravgeo Ascot	9,016			848	<b>9,865</b>
Pathfinders	899				<b>899</b>
Tower Restoration Fund	1,905	1			<b>1,905</b>
Who Let The Dads Out	1,238	300	217		<b>1,321</b>
	<u>15,441</u>	<u>594</u>	<u>(217)</u>	<u>848</u>	<u><b>16,666</b></u>
<b>Endowment Funds</b>					
C H Bowen Legacy	651			36	<b>688</b>
J Russell for poor	8,470			778	<b>9,248</b>
Legacies	1,120			63	<b>1,183</b>
Miss Mabel McLaren	2,192			122	<b>2,315</b>
St James School Fund	1,121			63	<b>1,184</b>
	<u>13,555</u>	<u>-</u>	<u>-</u>	<u>1,062</u>	<u><b>14,617</b></u>
<b>Total funds</b>	<u>847,449</u>	<u>142,092</u>	<u>-</u>	<u>1,960</u>	<u><b>860,140</b></u>

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Supporting Charitable Organisations

11 February 2025

## **Independent Examiner's report to the Member/Trustees of Gravesend St George PCC**

I report on the accounts for the year ended 31 December 2024 which are set out on the pages following.

### **Respective responsibilities of the Trustees and Independent Examiner**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

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

## **Independent Examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records 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.

Yours sincerely



Martyn Burt

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