

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE'S SEVENOAKS WEALD

England & Wales · Charity number 1133777

Details

Other names ST GEOGE'S PCC WEALD

Status Registered

Legal form Previously excepted

Registered 2010-01-26

Register [View on the Charity Commission register](#)

Contact

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Activities

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

Activities: Co-operating with the Vicar for promoting in the Parish the whole mission of the church, pastoral, evangelistic, social & ecumenical. Maintenance responsibility for the Church building, the Church hall, the church grounds & burial grounds. Promoting the Christian faith through worship, teaching, pastoral care, service, discipleship & evangelism.

Classification

- **How:** Makes Grants To Individuals, 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	£85,197	£83,994	-	-
2023-12-31	£101,786	£79,816	-	-
2022-12-31	£90,142	£73,238	-	-
2021-12-31	£94,939	£94,192	-	-
2020-12-31	£99,384	£118,955	-	-

Trustees

Name	Role	Appointed
REV AMANDA HELEN CARR	Chair	2015-09-06
Dr Paul Royston Goozee		2019-04-15
JACQUELINE EVANS		2004-04-28
MICHAEL RICHARDSON		2024-04-28
NIKKY GOOZEE		2024-04-28
PHILIP JOHNSON		2024-04-28
PROFESSOR JULIA DOROTHY DOWNING		2014-04-25
Peter John Frederick Curtis		2023-04-24
ROSALIND ANN DURDANT-HOLLAMBY		2016-04-24
Rebecca Johnson		2016-04-24
Rev HANNAH REBECCA GLOVER		2023-09-01
SHIRLEY ANN HAYES		
STEPHEN MARTIN		2024-04-28
Sarah Marian Charlotte Jones		2021-04-15
Simon Nicholas Broadbent Mr		2023-04-24
Trevor Tommy Griffiths		2018-04-20
lisa Martin		2019-04-15

Accounts

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2024**

Registered in England and Wales Charity Number 1133777

Address
St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2024

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**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2024**

Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2024, which are set out on pages 12 to 21, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) 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 s.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

- to keep accounting records in accordance with s.130 of the Act; and
- 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.

Steve Hale FCA, FCCA on behalf of Perrys Audit Ltd,
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

April 2025

St. George's Church, Weald
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Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Reverend Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Lisa Martin * Patrick Carr (from April 2024)
Deputy Church Wardens	Paul Goozee Sarah Jones
Representatives on the Deanery Synod	Nick Broadbent (from April 2024) Shirley Hayes *
Elected Members	Matthew Carr (from April 2024) Peter Curtis Ros Durdant-Hollamby * Jackie Evans (from April 2024) Nikki Goozee (from April 2024) Trevor Griffiths Rebecca Johnson Phil Johnson (from April 2024) Stephen Martin (from April 2024) Elizabeth Miller Julia Richardson * Michael Richardson* (from April 2024)

* Member of Ministry Leadership Team

Ministry Leadership Team	Reverend Canon Mandy Carr Reverend Hannah Glover (Curate) Shirley Hayes (Pastoral Assistant) Ros Durdant-Hollamby (Reader) Lisa Martin (Reader) Julia Richardson (Music Director) Michael Richardson (Reader)
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St. George's Church, Weald
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Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects the members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church Hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities, the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work, it is important to maintain the fabric of the Church, the Church Hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. At the APCM in 2024 the Church Electoral Roll was 134 (2023:136). All normal 10.30am Sunday services continue to be streamed online and can be accessed via the St George's website or St George's Facebook page. We have a regular, appreciative online congregation made up of those preferring not to attend in person since the Pandemic, those away with work, ill or on holiday. Although it is not possible to ascertain the exact numbers of individual online viewers, numbers continue to be high and the feedback received is encouraging. It has also been wonderful to live stream baptisms during the year, again allowing some who would not have been able to participate otherwise, to be able to do so. Many thanks go to our loyal tech crew: Julia, Michael, Stephen, India, Lisa, Patrick and Jonathan for facilitating this for us. At time of writing, we are pleased to welcome Ashley to the team. We are delighted to note that average in person attendance over the year, excluding the festival services has risen slightly to approximately 52 (50 for the past two years) and a number of new families and individuals are now attending regularly.

Easter Day was attended by 145 and received 149 views online (72 and 622 in 2023)

Remembrance Day Service was attended by 77 with 161 views online (107 and 74 in 2023)

Carol Service was attended by 186 with 504 views online (186 and 106 in 2023)

Christmas Day was attended by 53 with 187 views online. (80 and 40 in 2023)

(The online numbers are all as given by YouTube.)

The Christmas Eve afternoon service was not live streamed, but was attended by 109 and Midnight communion had 24 attendees.

Over the year there were no weddings, seven baptisms, three funeral services, and six interments of ashes; in 2023 there was one wedding, four funerals, three baptisms and seven interments of ashes. Despite the small numbers of occasional offices in St. George's, Mandy and Hannah have been pleased to assist our neighbouring parishes of Leigh and Chiddingstone with funerals and ashes, and also Ide Hill and Leigh with weddings.

The 8am Holy Communion BCP service has continued to be held on the first Sunday of each month. This service is not live streamed and has an average attendance of 12 people. (11 in 2023)

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Music is an important part of the services at St George's, and we continue to be blessed in this way having both an augmented choir who sing at Festivals and for some weddings and funerals and our group, Revelation who play and sing on the first and third Sundays each month, led by our Musical Director, Julia Richardson. We remain grateful for the commitment and enthusiasm of Julia, Paul, Michael, Ros, Elizabeth and Val and to the faithful members of the augmented choir, for leading our worship in this way.

Live online Morning and Evening Prayer, following the liturgy of "Rhythm of Life, Celtic Prayer" has continued on Mondays to Thursdays (8.30 and 5.30) and Fridays and Saturdays (8.30am). Thank you to the dedication of all those who have continued to contribute. The support, comfort and chance to pray together in their own space is much appreciated by many locally, nationally and worldwide and it is lovely to receive regular feedback on social media too. The church remains open for prayer and reflection on Thursdays and also on Sunday afternoons. Thank you to those volunteers who open up and lock up on these occasions, allowing this vital opportunity to carry on.

Services were held in church for Weald Community Primary School at Harvest Festival, Christmas and a special Leavers service in July. Mandy and Hannah continue to develop the much valued connection taking regular school assemblies and occasional RE lessons.

The PCC met five times during 2024/2025, (2023/2024 five times); As before Covid, all meetings are now held in the Church Rooms and on each occasion we have had high attendance. Following the APCM, there are now 20 members on the PCC making for high energy discussions! Owing to the large numbers and in order to spread the workload a little, it was suggested that members of the PCC join small working groups to help the Church Wardens with the running and maintenance of the Church (some of these were pre-existing and some include members not on the PCC.) As a result, we now have the following groups: Home and Liturgical, Terrafirma and Eco Church, Finance, Safeguarding, Mission Action Team and Social. Thank you to all members of the PCC for their enthusiasm in all that they do.

The PCC is extremely grateful, as always, to all Church members who have given their time and energy in church cleaning, flower arranging, coffee making, grass cutting, maintenance of the buildings, publication of notices and producing of rotas; to those who lead the intercessions and read lessons in services, to the sides people, to those who contribute to worship through their gifts of music and manning the PA desk, cameras and live streaming, to the leaders of Teddies and Cameo, to Julia Richardson for looking after the website, to Becca Johnson as church administrator, including looking after Church Hall and Rooms lettings, to Trevor Griffiths, our Treasurer, and the many others who have undertaken a myriad of tasks that have contributed towards the enthusiastic and smooth running of St. George's. We remain especially grateful to our team of Sunday sidespeople and welcomers as the initial point of welcome to St. George's; also to the team of lovely volunteers who faithfully provide coffee and refreshments after our services. With increased attendance and frequent newcomers, these roles are vital.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, our Pastoral Assistant and Readers for all their commitment and hard work during the past year. The Ministry Leadership Team, led by Mandy, meets regularly throughout the year. We very much value Hannah's ministry, as she continues working and learning alongside Mandy both in church and in the community. It was no surprise that the Nave Altar needed to be raised following her ordination as priest; we now have a full set of items that can be raised and lowered as required. A number of the congregation supported Hannah at Rochester Cathedral in September and this was followed by a party in the Church Hall.

This year we followed the Pete Greig course on Lectio Divina for Lent. This was well attended and proved popular, stimulating participants to engage with the stillness and be moved to find new meaning in familiar Bible passages.

Once again, May saw a very successful Christian Aid week with tea, cake, open gardens, Bat and Trap, a very popular evening's wine tasting and a concert, as well as a special service. Thanks as always, go to the committee for organising the excellent events and especially to Rachel Yates as the new chair.

The popular Safari Supper moved back to its usual slot of the Bank Holiday weekend in May. 69 people took part and enjoyed a lovely evening. Thank you to Lisa Martin for organising.

At Harvest Festival, attended by 84 people, St George's collected in support of the Community Shop.

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In the same month, the churchyard received a thorough tidy up, followed by a well-deserved cooked breakfast; huge thanks to everyone involved, including the team who cooked and served the delicious food. An Advent 'Morning @ The Well' session, led by Hannah, was well attended and there are plans to organise further similar days in 2025.

Also in November, the moving All Souls Service was held, followed by tea and cake in the church rooms.

On Remembrance Sunday, we held our traditional service with the laying of wreaths at the war memorial, accompanied by a bugler. This year, Mandy took the service at Leigh and Hannah led the service in Weald.

A very successful Christmas Sale with the popular Hot Dog and Soup lunch, was held in the church in November with the money raised going to support our Mission Partners and various charities. Thanks to Becca for taking the lead and to all who ran stalls and attended, especially as the weather was not kind.

St George's was pleased to take part in the village Living Advent Window project; and once again we are grateful to Justine Frost and her team for their talents in designing and creating a beautiful display for our door.

The Café on the Green, as a Place of Welcome, continues every Tuesday morning, 10.00 to 12.00. A team of 18 volunteers helps to make the café a friendly place to have a coffee and a chat or do a jigsaw, crossword or Sudoku, or perhaps even a game of dominos. The attendance varies from 15 -25 and can be many more for events such as the coffee morning that was held in aid of MacMillan Cancer Care. Other events have included flower arranging and gel printing. We were delighted that the choir from Weald Primary School came to sing at the café again this Christmas. We remain grateful to the Memorial Hall committee for their continued support of the Café and to Nikky Goozee, Sarah Jones and all the volunteers involved for their regular help.

The St George's Teddies group (for babies, toddlers and carers) meets in the Church Rooms every Friday morning during term time and continues to be a welcoming and fun group. Numbers fell in the Autumn term as toddlers had left to start pre school or mothers had returned to work after maternity leave and babies went to nurseries but a short toddler friendly Christmas service, held in the church led by Ros, was well attended and new faces are appearing. During the year the group had contact with 24 families. Thanks to Lois, Helen, Shirley, Ros and Judith for running this much appreciated group.

Cameo, led by Judith Howard, has had a good year with interesting speakers and amazing afternoon teas and soup lunches in the colder months. Easter and Christmas were both celebrated with tea and hymns/carols with short addresses by Mandy. A few days of Holiday at Home were run and enjoyed over summer and an equally enjoyable Christmas meal at the Windmill. Thanks to all the team for running this much needed and appreciated group.

The showing of Golden Oldies continues to be appreciated. Films are shown in the church on the big screen every 1-2 months. The screening is for everyone, but also dementia friendly and shown with subtitles, and includes an interval with choc ices! Thanks to Sarah Griffiths for running these popular events.

The Telephone Prayer Link continues to be a very important part of St George's ministry. Thanks to Shirley Hayes who is the main lead and to all the dedicated pray-ers.

We attended one meeting of the Sevenoaks Deanery Synod in May at which the new Area Dean, Rev Timothy Edwards, introduced himself and the main topic was a discussion on means of outreach and sharing encouragement. As it had been proposed that Weald would leave the Sevenoaks Deanery and join Tonbridge Deanery following a parochial reorganisation Weald representatives bade their farewells and were not invited to any further meetings during the year.

We remain grateful to Terra Firma, under the leadership of Stephen Martin, for continuing to keep an eye on anything that needs attention regarding our fabric and grounds. This small group of enthusiastic men is very much valued by Lisa, Patrick and Mandy for being able to carry out small jobs themselves or finding someone else to do the work that is more major. Thank you to Stephen, Ashley, Paul, Guy, Phil and Frederick for your expertise and time. The overpinning in the Church Hall was completed and a lot of re-grouting on the exterior stonework. Additionally, new LED lights were put in the toilets and entrance hall; We now need to replace one of the heaters which has failed. The flagstones outside the Church Rooms entrance

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were re-set as they were becoming a trip hazard. The lights in the Rooms and Vestry have been replaced with LED. Work is ongoing in terms of seeking quotes to repaint the Church ceiling, but we are currently struggling to receive replies and find decorating companies suitable to take on the project. The organ has undergone a major overhaul this year, mainly due to woodworm. We have purchased a new piano, which is working well and the previous one has been moved to the Church Hall. Phil has become a part of Tools with a Mission and has collected a number of tools from the congregation and reported back on what happens to them. This will be an ongoing link.

The Eco church project is on going with the King's Garden playing a significant part in one aspect of the Eco Church programme. The garden aims to be a peaceful space, a natural environment where nature can thrive. Wild grasses are allowed to grow with a path winding through to benches in the garden. As the spring bulbs establish we are hoping the area will be attractive to both people, birds, bees and insects that are so crucial to the pollination of our plants both for crops and for the flowers shrubs and trees. This year we have planted three saplings especially good for wildlife: A Goat Willow, Alder Buckthorn and a Golden Hornet Crabapple. All are doing well. Elizabeth Miller and Sarah Jones took part in the RSPB Big Garden Birdwatch and hope to take part again this year. We are grateful to all who have helped in the King's Garden in the past year and for the grass cutting team and those who so faithfully watered throughout the summer. All have played an essential role in maintaining the garden.

Eco Church is a programme equipping Christian churches to care for creation through the conservation of natural resources, the increase of biodiversity of species and the reduction of greenhouse emissions to achieve the General Synod's goal of net zero by 2030. St. George's achieved the Eco Church bronze award in October 2023. Our aim is to work towards the Silver award. There are five areas that comprise Eco Church:

1. How the church manages land
2. The church's involvement in Community and Global engagement
3. Worship and Teaching about God's Creation and our responsibilities in its preservation
4. Encouraging personal environmental changes
5. How the church manages its buildings e.g. the church, the hall, vicarage etc.

It is suggested that we move forward by already established groups working to achieve change thus making it a more workable and cohesive project.

St George's is pleased to be able to continue to support our mission partners overseas and in the UK, Julia Richardson CEO with International Children's Palliative Care Network, Patrick Kangi with London City Mission, Sam and Abby Baguma with Mission Aviation Fellowship and Paula and Dean Finnie and The Gathering Church in South Africa. We love receiving regular updates by film and emails from all of them. We also continue to support the local food bank, Sevenoaks Loaves and Fishes by collecting non-perishable food.

Safeguarding remains a priority. It is an item on every PCC agenda and we are grateful for the regular and thoughtful comments and discussions led by our Safeguarding Officer, Jackie Evans. This year, this has included reminders to all members to complete the appropriate level of training and to let Jackie know when this has been done, an agreement to review all policies and procedures every year at the June PCC meeting, and the decision to add a number of church based activities to the Diocesan Dashboard. Risk Assessments are being reviewed and updated as necessary and dates recorded. We are exceedingly grateful to Jackie and the Safeguarding subgroup for their commitment and efforts in this very important area of church life.

We are very sad that Trevor has decided to step down as Treasurer at the APCM, having held the role since 2018. In this time, Trevor has faithfully and knowledgeably managed our accounts, giving wise advice regarding budgets and a regular and clear picture of where our finances stand. We will miss him and wish him well for the future. At the same time, we are delighted that Michael Richardson has offered to be the new Treasurer.

We were delighted that Patrick stepped up to take on the role of Church Warden this time last year. At the same time, his cancer diagnosis a couple of months later was a shock to us all. Despite this, Patrick has been a tower of strength and done everything he can to fulfil his role. Lisa has particularly valued his wise advice and support with regards to pastoral reorganisation. This was always going to be a short term appointment and so at the end of the year we say a huge thank you to Patrick for all his work and wish him well with his ongoing treatment.

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As always, it is good to have this formal opportunity to express our appreciation to Mandy. St George's and the parish of Weald continue to be taught, supported and encouraged under her excellent spiritual leadership and by her gifts of preaching and prophecy. Mandy, thank you; your hard work and dedication is much appreciated by us all. Mandy, Hannah and both sets of Church Wardens have put a great deal of time and commitment into moving plans forward for a joint benefice with St. Mary's Leigh, during the past year. They have met together on numerous occasions, met with the PCC at Leigh and organised a joint social event for both PCCs at St. George's. Sadly, the process is currently paused due to dissent from Leigh over the proposed service structure and the pastoral reorganisation scheme itself, despite previous agreement.

Financial Statement

In 2024, a bank account was opened with NatWest. The main reason for this was to allow electronic payments rather than writing cheques which is the only option with the Santander account. Payments details are automatically checked and a second approval is required before the funds are released; there are currently three approvers on the account. An additional benefit is that the Secretary can view payments made to the account for church hall and room bookings. The intention is to continue using the Santander account.

A Statement of Financial Activities for 2024 are included in this report along with that for the previous financial year. In 2024, St George's total income was £85,197 (2023 £101,786) and the total expenditure was £83,994 (2023 79,816).

Although the total income decreased by 16.3% there were four one-off payments, totalling £9,900, that significantly increased the income last year. When these payments are excluded from the total income for 2023, the decrease in income was £6,689 (7.3%).

Total expenditure in 2024 increased by £4,178, this was mainly a result of paying an increased Parish Share (£3,000 (10%)) and an increase in the level of depreciation by £2,190 (41.9%). The increase depreciation resulted from improvements to the church electrical system, major repairs to the organ, purchase of a new electric organ and the overpinning and repointing of the church hall. Despite the expenditure increase, income exceeded expenditure by £1,204 (in 2023 income exceeded expenditure by £21,970).

Donations and Legacies provided £68,949 (2023: £83,944) or 80.9% of the total (2023: 82.5%). Planned Giving increased slightly to £36,490 (2023: £34,290); it continues to underpin St Georges financial planning. The level of Other Planned Giving and Collections at services decreased slightly in 2024. Although the income from Donations and Appeals decreased from £21,244 to £10,975 (including the Harvest Appeal) the figure for 2023 includes the one-off payment of £6,400 from Weald Pre-school. A considerable amount of the giving is made with gift aid which is of great benefit to St George's and the supported charities.

Concerning other sources of income – Church Activities decreased slightly mainly because there were no marriages in 2024; the Christmas market which was the only major fund raising event in 2024 was once again very successful. Excluding the 10K, the level of Other Trading Activities, which is essentially room lettings, was essentially unchanged from 2023. The Harvest Festival was very successful and along with the associated giftaid raised £1,572 for the community shop.

Higher interest payments of £7,289 (2023 £5,887) were received in 2024, with interest rates beginning to fall this revenue stream will reduce in 2025.

For further information, please see Note 2 to the Financial Statements.

In 2024, expenditure, excluding the Parish Share and charitable giving increased by around £5,000, this included the additional working expenses for the Curate, an increase in the level for the Upkeep of services and increased church hall running costs.

The PCC distributed £8,834 to charities in 2024, this equated to 10.4% of total income (2023: 12.7%) and 11.4% of general income (14.1% in 2023). This is slightly above the stated objective of 10% of general income.

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Payments of £3,020 from the General Fund and £5,814 from the Restricted Mission Fund were distributed to our Mission Partners and other charities. There is a small surplus in the Mission Restricted fund of £203 (2023 £2,111) this will be used to support the 2024 committed donations of £6,400. See Notes 9 and 10 to the Financial Statement for more detail.

Transfers from the General fund to the Church and Church Hall repair funds of £5,500 and £2,000 respectively are the same as those made in 2023.

We are very grateful to all those who are able to support St George's financially in one way or another.

In 2024, the parts of the church hall exterior wall were overpinned and repointed, the 5 year inspection of the church electrical system highlighted a number of improvements which were completed, the organ required significant expenditure due to woodworm. The Amenities and Studies Aids Restricted fund allowed a new electric organ to be purchased. The cost of these projects will be depreciated over 5 years. Additional LED lights have been fitted in the church hall, as well as providing improved lighting they add to the church's "Green" credentials.

In 2024, further improvements were made to the King's Garden. As well as regular mowing of the graveyards, the annual clean up of the churchyards was undertaken by volunteers. We are grateful for the help and time given to these projects.

Church Activities expenditure can be broadly grouped into three areas. First, Missionary and Charitable Giving which in 2024 was £8,834 (2023: £12,947), while this is lower than the amount given in 2023 there was an exception item that year that allowed additional payments to be given to the Mission Partners. – see Note 10 to the Financial Statement for more detail. Second, Ministry Costs which increased because the Diocesan parish contribution increased and St George's has benefitted from having a Curate. Third, the cost of running, repairing and improving the church buildings and its grounds which were higher in 2024. For more information, please see Note 3 to the Financial Statements.

Bringing the income and expenditure together, the result for 2024 was a small decrease in net assets held by St Georges to £218,310 (2023: £220,606) while the total fixed assets increased to £14,924 (2023 £11,424). Total assets therefore increased slightly to £233,234 (2023: 232,030). One way of analysing the composition of the £233,234 is to divide it between the amounts held in Unrestricted and Restricted Funds. At 31 December 2024, the split was £224,073 and £9,161 respectively.

The PCC is truly grateful for the significant commitment from Trevor Griffiths and Steve Fenn in managing the day-to-day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements.

The PCC is also grateful for the work of the accountancy firm Perrys Audit Ltd. for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

£193 of Cameo funds (Restricted) are held in the PCC bank account.

Funds held as Custodian on Behalf of Others

No Agency collections monies are held at the end of 2024.

The PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2024 (2023: £0).

Plans for Future Periods

Between 2017 and 2020 there was a continuous reduction in the reserves, since then the financial position of St George's has improved. In 2024 the level of unrestricted funds increased by £6,531 to £224,073 and the level of restricted funds decreased by £5,328.

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Parochial Church Council for the year ended 31st December 2024

Even allowing for the exceptional items in 2023, the total income received in 2024 was lower than in 2023 but total income did exceed expenditure by £1,204. Net Current Assets (nearly all in the form of cash deposits) are still relatively high at £218,310 (2023 £220,606).

Looking ahead, the 2025 Budget for the PCC aims to avoid a reduction in the cash reserves. The final parish share for 2025 has not yet been set by the PCC. Depreciation costs are likely to increase further following the installation of a new heat pump in the church hall at the start of 2025. Other future projects include repairs or replacement of the path at the front of the church hall, work on the lower churchyard and redecoration of the church ceiling. Cleaning the exterior of the church rooms followed by treatment of the windows and the main church door is under consideration possibly by a church work party. One of the tasks of the PCC during 2025 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2024, this was estimated to be £48,000 and was covered by Unrestricted Funds amounting to £224,073.

Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Electronic banking requires the authorisation of two approvers.
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers
- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. Virtually all bills are paid by cheque, direct debit or electronic bank transfer/ The amount of petty cash is kept to a minimal level.

Approved by the PCC on 28th April 2025
and signed on its behalf by



Rev Mandy Carr
PCC Chair

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
Income and endowments from						
<i>Donations and legacies</i>	2a	65,758		3,191	68,949	83,944
<i>Income from Church activities</i>	2b	2,050		1,400	3,450	5,053
<i>Other trading activities</i>	2b	5,510			5,510	6,901
<i>Investments</i>	2c	3,972	3,316		7,289	5,887
Total incoming resources		77,290	3,316	4,592	85,197	101,786
Expenditure						
<i>Raising funds</i>	3a	304		321	625	1,237
<i>Church activities</i>	3b	73,770		9,598	83,368	78,578
Total resources expended		74,075		9,919	83,994	79,816
<i>Gains/(losses) on investments</i>						
Net income (expenditure)		3,215	3,316	(5,327)	1,204	21,970
<i>Transfers between funds - transfers in</i>			7,500		7,500	7,700
<i>Transfers between funds - transfers out</i>		(7,500)			(7,500)	(7,700)
Net incoming/(outgoing) resources before other recognised gains and losses		(4,285)	10,816	(5,327)	1,204	21,970
<i>Gains/(losses) on revaluation of fixed assets</i>						
<i>Other recognised gains/losses</i>						
Net movement in funds		(4,285)	10,816	(5,327)	1,204	21,970
Total funds brought forward at 1 January		125,244	92,298	14,489	232,030	210,060
Total funds carried forward at 31 December		120,958	103,114	9,161	233,233	232,030

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

BALANCE SHEET AT 31 DECEMBER 2024

	Notes	2024	2023
		£	£
Total fixed assets	5	14,924	11,424
Current assets			
Debtors/pre-payments	6	972	1,201
Short term deposits		184,246	169,457
Cash at bank and in hand		34,189	51,241
		<u>219,408</u>	<u>221,900</u>
Creditors: amounts falling due within one year	7	<u>-1,098</u>	<u>-1,294</u>
Net current assets		218,310	220,606
Total assets less current liabilities		<u>233,234</u>	<u>232,030</u>
NET ASSETS	8	<u>233,234</u>	<u>232,030</u>
Funds			
Restricted funds	9	9,161	14,489
Designated funds (Unrestricted)	9	103,114	92,298
General funds (Unrestricted)	9	120,958	125,244
		<u>233,234</u>	<u>232,030</u>

Approved by the Parochial Church Council on 28th April 2025 and signed on its behalf by

M Carr

Rev. Mandy Carr
PCC Chair

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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 under the historical cost convention. The accounts have been prepared on the basis that the PCC is a going concern. The PCC is a public benefit entity and the accounts have been prepared under the Charities SORP (FRS 102) 2019. The PCC has taken advantage of the exemption for smaller charities to prepare a statement cash flows.

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 gatherings of church members.

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.

c Income

All incoming resources are accounted for gross.

Donations and legacies

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, the amount can be reliably measured and the when they are considered probable.

Interest

Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

d Expenditure

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 are vested in the Churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in the PCC's accounts. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1,000* are written off in the year they were incurred.

Expenditure on items purchased using a grant is written off in the year it was incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, including freehold properties, over their expected useful lives. All items are currently 5 years straight line.

A full year's depreciation is provided in the year of acquisition.

* From 1/1/2025 this will be increased to £1,200

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.

g Going concern

The trustees consider that there are no material uncertainties about the ability to continue as a going concern

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

2 Income and endowments*

* All totals rounded up to nearest £

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
a Donations and legacies								
Planned giving - gift aid	36,490			36,490	34,290			34,290
Income tax recoverable on planned giving	9,154			9,154	8,573			8,573
Other planned giving	8,830			8,830	10,930		10	10,940
Collections at services	1,075			1,075	1,364		229	1,593
Donations and appeals	8,007		1,397	9,403	19,035		2,209	21,244
Income tax recoverable on donations and appeals	2,202		222	2,424	3,404		402	3,806
Harvest Festival			1572	1,572				
Grants							1,000	1,000
Legacies					2,000		500	2,500
	65,758		3,191	68,949	79,595		4,349	83,944
b Income from Church Activities								
Social events and books to promote objectives	59		1,340	1,399			1,528	1,528
Fees from weddings etc	1,991		60	2,051	3,275		250	3,525
	2,050		1,400	3,450	3,275		1,778.35	5,053
c Other trading activities								
Church hall lettings to non church organisations	5,510			5,510	5,380			5,380
Weald 10K							1,421	1,421
Weald 10k Challenge							100	100
	5,510			5,510	5,380		1,521	6,901
d Investments								
Interest income	3,972	3,316		7,289	3,385	2,502		5,887
	3,972	3,316		7,289	3,385	2,502		5,887
Total income	77,290	3,316	4,592	85,198	91,635	2,502	7,649	101,786

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

3 Expenditure*

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
* All totals rounded up to nearest £								
a Raising funds								
Stewardship costs								
Costs of 10k							880	880
Costs of fetes and other events	304		321	625			357	357
	304		321	625			1,237	1,237
c Expenditure on church activities								
Missionary and charitable giving (Note 10):	3,020		5,814	8,834	4,080		8,866	12,946
Ministry costs:								
Diocesan parish contribution	33,000			33,000	30,000			30,000
Working expenses	3,471			3,471	1,973		50	2,023
Vicarage expenses	4,514			4,514	4,289			4,289
Assistant Staff	90			90	120			120
Church running expenses	6,458			6,458	5,979		220	6,199
Church maintenance	2,465			2,465	2,001			2,001
Upkeep of services	6,525		531	7,055	4,829		1,501	6,330
Upkeep of churchyard	505			505	686			686
Parish training, mission and publicity	68		17	85	66		34	100
Parish administrator	1,671			1,671	1,479			1,479
Church administration	556		25	581	667			667
Church hall running costs	6,124			6,124	5,410		32	5,442
Church improvement costs								
Hall improvement costs								
Independent examination	1,098			1,098	1,068			1,068
Depreciation	4,206		3,212	7,418	2,430		2,798	5,228
	73,770		9,598	83,368	65,077		13,502	78,578
Total expenditure	74,075		9,919	83,994	65,077		14,739	79,816

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

4 Staff costs

a Wages and salaries

The PCC has no employees.

The PCC benefits enormously from voluntary service. It is not possible to place a value on its volunteers but the PCC would not be able to function without such generous giving of time.

b Transactions with PCC members

The following amounts were paid to PCC members and related parties during 2024

R Johnson £1671 for administrative assistance (2023 £1,479). Paula and Dean Finnie, Paula being the sister of L Martin, £2462.50 for missionary work in South Africa (2023: £4,100). Julia Richardson £2040 for organist services (2023: £2,040). Julia Richardson works as a consultant for International Children's Palliative Care Network, to whom the PCC donated £2,000 (2023: £3,000). Agency payments which are not made from church funds. Julia Richardson (Organist) £100. S Griffiths £40 (Verger).

Donations of £19,507 were made by PCC members in 2024 (2023 £22,955)

There were no other reportable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets	(i) Freehold land and buildings	(ii) Church fittings	(iii) Church Hall fittings	(iv) Car Park surfacing	(v) Streaming Equipment	(vi) Vicarage Carpet	(vii) Church repair 2021 and 2024	(viii) Electric Organ & Organ repairs	TOTAL
Cost or valuation	£	£	£	£	£	£	£		£
At 1 January 2024	147,013	50,130	43,982	15,334	13,991	2,605	4,754		277,809
Additions	2,562						3,366	4,990	10,918
Disposals									
Revaluation									
At 31 December 2024	149,575	50,130	43,982	15,334	13,991	2,605	8,120	4,990	288,726
Depreciation									
At 1 January 2024	144,133	50,130	43,982	15,334	8,395	1563	2,848		266,385
Provided in the year	1,474				2,798	521	1,623	1,002	7,418
Disposals									
At 31 December 2024	145,607	50,130	43,982	15,334	11,193	2,084	4,471	1,002	273,802
Net book amounts									
At 31 December 2024	3,968	0	0	0	2,798	521	3,649	3,988	14,924
At 31 December 2023	2,880	0	0	0	5,596	1,042	1,906	0	11,424

The freehold land and buildings comprise:

- i The church hall which was valued at the insurance valuation as at 31 December 2006 (£339,000) adjusted by 35 years depreciation to reflect that it was built in 1972, resulting in a cost of £119,700 which has been fully depreciated. The cost of refurbishing the church hall entrance and toilets in 2008 (£22,509) have been fully depreciated. Refurbishment of the Church Hall in 2022 (Electrical system update including LED lights, and painting) added £4,804, the costs will be depreciated over 5 years. In 2024, the cost of overpinning and repointing the church hall (£2562) was added, the cost will be depreciated over 5 years.
- ii Fittings in the Church Rooms costing £7,287 in 2007, the PA system installed in the Church in May 2016 at a cost of £41,463 and the photocopier purchased in 2018 at a cost of £1,380 have been fully depreciated.
- iii The following items have been fully depreciated. The church hall floor that was replaced in 2008 at a cost of £7,026, the storage installed under the hall stage in 2009 at a cost of £2,010, the church hall ceiling, which was replaced in 2011 at a cost of £14,796, the heating in the church hall replaced in 2013 at a cost of £10,990, the additional heaters installed in 2017 at a cost of £7,749 and a new water heater installed in June 2014 at a cost of £1,411.
- iv Resurfacing of the church car park in November 2010 at a cost of £15,334 has been fully depreciated.
- v The streaming equipment purchased in 2021 at a cost of £13,991 will be depreciated over five years.
- vi A new carpet fitted in the vicarage at a cost of £2,605 will be depreciated over five years.
- vii The 2021 cost of work to eliminate water ingress into the Church (£4754) is being depreciated over 5 years. In 2014, the electrical system was improved, the cost of this work (£3336) will be depreciated over 5 years.
- viii The cost of the electric organ purchased in 2024 using amenities and study aids fund (£2061.50), it will be depreciated over 5 years. The Church organ needed extensive repairs in 2024, the costs of £2928 will be depreciated over 5 years.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

6 Debtors

	2024 £	2023 £
Accounts Receivable	-	105
Prepayments	972	1,096
	972	1,201

7 Creditors: amounts falling due within one year

	2024 £	2023 £
Accrued expenses		226
Accruals	1,098	1,068
	1,098	1,294

8 Analysis of Net assets by fund

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets for church use	12,126		2,798	14,924	11,424
Current assets	109,930	103,114	6,363	219,408	221,900
Current liabilities	-1,098			-1,098	-1,294
	120,958	103,114	9,161	233,234	232,030

9 Statement of funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2024 £
Unrestricted Funds - undesignated					
General Fund	125,244	77,290	-74,075	-7,500	120,958
	125,244	77,290	-74,075	-7,500	120,958
Unrestricted Funds - designated					
Church Repair Fund	70,028	2,513		5,500	78,041
Church Hall Repair Fund	22,270	804		2,000	25,074
	92,298	3,316		7,500	103,114
Restricted Funds					
Mission Fund	2,111	3,646	-5,555		203
Amenities and Study Aids	4,100		-414		3,686
Church Yard Fund	646		-228		418
Cafe on the Green	1,356	885	-774		1,468
Streaming Equipment	5,739	60	-2,798		3,001
Church Organisations Funds	193				193
Youthwork	344		-151		192
	14,489	4,592	-9,919		9,161
Total funds	232,030	85,197	-83,994		233,234

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

9 Statement of funds (continued)

The designated funds comprise:

the Church Repair Fund (for repairs to the Church)

the Church Hall Repair Fund (for repairs to the Church Hall)

the Mission Fund designated for local people and projects (the "Weald Opportunity Fund")

The restricted funds comprise:

the Mission Fund (for donations which have been given for specific charities)

the Churchyard fund (for donations which have been given specifically for the upkeep of the churchyard)

the Amenities and Studies Aid Fund (for donations which have been given specifically for improving the amenities at St George's.

the Church Heating Fund (for donations which have been given specifically for church heating costs)

the Cafe on the Green fund (for donations and expenses associated with the Cafe on the Green)

the Streaming Equipment fund (for donations/income associated with the Streaming Equipment)

the Youthworks fund (for donations/income associated with youthwork)

the Church Organisations Fund (for donations which have been given specifically for use by those organisations. Currently the only Church Organisations fund is for Cameo)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

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

10 Missionary and Charitable Giving

	2024 £ (unrestricted) General	2024 £ Restricted	2024 £ Total	2023 £ (unrestricted) General	2023 £ Restricted	2023 £ Total
<u>(a) Giving to missionary societies</u>						
Associates of Christians Abroad (Paula and Dean Finnie)		2,400	2,400	1,000	2,400	3,400
The Gathering		63	63		700	700
<u>(b) Giving - relief and development agencies</u>						
Mission Aviation Fellowship		1,000	1,000		2,025	1,000
<u>(c) Home Mission</u>						
London City Mission	1,000		1,000	1,000	1,000	2,000
Children's Society		169	169		194	194
Christian Viewpoint for Men		60	60		60	60
Friends of Rochester Cathedral	20		20	80		
<u>(d) Secular Charities</u>						
International Children Palliative Care Network	2,000		2,000	2,000	1,000	3,000
The Hygiene Bank					655	655
Alzheimers Society		50	50			
Weald Community Shop		1,572	1,572			
British Legion					200	200
Citizens Advice					50	50
Weald Memorial Hall		500	500		450	450
Hospice in the Weald					132	132
TOTAL	3,020	-	5,814	8,833	-	8,867
				4,080		12,947

St George's also gives time each year in supporting Christian Aid Week. The funds raised are not included in the PCC accounts.

It is the policy of the PCC to donate an amount equivalent to at least 10% of its general income to charities.

In 2024 St George's donated £8,833 which represents 10.4% of total income of £85,197 (2023 12.7%) and 11.4% of general income of £77,307 (2023 14.1%)

Accounts

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2023**

Registered in England and Wales Charity Number 1133777

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2023

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St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2023

Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 11 to 20, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) 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 s.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

- to keep accounting records in accordance with s.130 of the Act; and
- 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.

Perrys Accountants Limited,
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

30 March 2024

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2022

Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Reverend Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Sarah Griffiths Lisa Martin *
Deputy Church Wardens	Paul Goozee Sarah Jones
Representatives on the Deanery Synod	Nick Broadbent (from April 2023) Shirley Hayes *
Elected Members	Peter Curtis (from April 2023) Ros Durdant-Hollamby * Trevor Griffiths Rebecca Johnson Elizabeth Miller Julia Richardson * Linda Young

* Member of Ministry Leadership Team

Ministry Leadership Team	Reverend Canon Mandy Carr Graeme Copestake (Ordinand) Reverend Hannah Glover (Curate) (from September 2023) Shirley Hayes (Pastoral Assistant) Judith Howard (Pastoral Assistant) (to October 2022) Ros Durdant-Hollamby (Reader) Philip Johnson (Reader) (to October 2023) Lisa Martin (Reader) Julia Richardson (Music Director) Michael Richardson (Reader)
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Address	St. George's Church Church Road, Weald, Sevenoaks, Kent TN14 6L
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Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2023

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects the members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church Hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities, the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work, it is important to maintain the fabric of the Church, the Church Hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. At the APCM in 2023 the Church Electoral Roll was 136 (2022:135). All normal 10.30am Sunday services continue to be streamed online & can be accessed via the St George's website or St George's Facebook page. We have a regular, appreciative online congregation made up of those preferring not to attend in person since the Pandemic, those away with work, ill or on holiday. Although it is not possible to ascertain the exact numbers of individual online viewers, numbers continue to be high which is gratifying, and the feedback received is encouraging. It has also been wonderful to live stream a wedding, some baptisms & funerals during the year, again allowing some who would not have been able to participate otherwise, to be able to do so. Many thanks go to our loyal tech crew: Julia, Michael, Stephen, India, Lisa, Patrick, Graeme and Jonathan for facilitating this for us. A training session was organised in September which enabled us to share our experience & understanding & to encourage some new members to join the team. The session was preceded by a wonderful breakfast including bacon baps, for which we were very grateful to Graeme. We are delighted to note that average in person attendance over the year, excluding the festival services has been maintained at approximately 50 and a number of new families are now attending Family Services.

Easter Day was attended by 72 and received 622 views online [91 and 119 in 2022]

Remembrance Day Service was attended by 107 with 74 views online [80 and 116 in 2022]

Carol Service was attended by 186 with 106 views online [143 and 116 in 2022]

Christmas Day was attended by 80 with 40 views online. [84 and 130 in 2022]

The online numbers are all as given by YouTube.

The Christmas Eve afternoon service was not live streamed, but was attended by 180 and the Midnight communion had 45 attendees.

Over the year there was one wedding, three baptisms, four funeral services, and seven interments of ashes; in 2022 there were three weddings, three funerals, one baptism and nine interments of ashes.

The 8am Holy Communion BCP service has continued to be held on the first Sunday of each month. This service is not live streamed and has maintained an average attendance of 11 people.

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Music is an important part of the services at St George's, and we continue to be blessed in this way having both an augmented choir who sing at Festivals and for some weddings and funerals and our group, Revelation who play and sing twice each month, led by our Musical Director, Julia Richardson. We remain grateful for the commitment & enthusiasm of Julia, Paul, Michael, Ros, Elizabeth & Val for leading our worship in this way.

Live online Morning and Evening Prayer, following the liturgy of "Rythm of Life, Celtic Prayer" has continued Mondays to Thursdays (8.30 and 5.30) and Fridays and Saturdays (8.30am). Thank you to the dedication of those who have continued to contribute. The support, comfort and chance to pray together in their own space is much appreciated by many locally, nationally and worldwide. The church remains open for prayer and reflection on Thursdays and Sunday afternoons.

Services were held in church for Weald Community Primary School at Harvest Festival, Christmas and a special Leavers service. Mandy continues her much valued connection taking regular school assemblies, now with Hannah too.

The PCC met five times during 2023/2024, (2022/2023 five times); three meetings were held online via Zoom and two in person and on each occasion we have had high attendance.

The PCC is extremely grateful, as always, to all Church members who have given their time and energy in church cleaning, flower arranging, coffee making, grass cutting, publication of notices, advertising, and producing of service rotas; to those who lead the intercessions and read lessons in services, to the sides people, the prayer shawl ministry team, to those who contribute to worship through their gifts of music and manning the PA desk, cameras and live streaming, to the leaders of Teddy's & Cameo, to Julia Richardson for looking after the website, to Becca Johnson as church administrator, including looking after Church Hall and Rooms lettings, to Trevor Griffiths, our knowledgeable and efficient Treasurer, and the many others who have undertaken a myriad of tasks that have contributed towards the enthusiastic and smooth running of St. George's. We remain especially grateful to our team of sidespeople & welcomers as the initial point of welcome to St. George's. With increased attendance & frequent newcomers, this role is vital.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, our Pastoral Assistant and Readers for all their commitment and hard work during the past year. The Ministry Leadership Team, led by Mandy, meets regularly throughout the year. Phil Johnson stepped down from his role as Reader in October and we were pleased to honour his years of service with a gift at the October Family Service. At the same service, we were delighted to officially welcome our curate, Reverend Hannah Glover, and it was lovely to meet her mum Sue & daughter Mae too. Hannah has settled easily into the church and the community, working and learning alongside Mandy, and we are so pleased to have her at St. George's. It has been interesting already to watch the chairs go back, the microphones go up, Mandy having to stand on a stool and the pulpit stand need to be raised!

Following Living in Love & Faith in 2022, during Lent, Mandy led the Pastoral Principles course; once again sessions were both via Zoom and in person and were well attended.

In May, we joined with the village in celebrating King Charles' Coronation, including the opening of The King's garden (with tea) thanks go to Karen Elsom for doing the official bit, on the Bank Holiday Monday. May also saw a very successful Christian Aid week with tea, cake, activities, open gardens and a concert, as well as a special service. Thanks as always, go to Phil Johnson and the committee for organising the excellent events.

Due to the coronation, the popular Safari Supper was moved to June & meant that some people were by then on holiday. Despite this 58 people took part & enjoyed a lovely evening. Thank you to Lisa Martin for organising.

In September, there was another whole community effort with the popular 10k run on the first Sunday, under the very enthusiastic new management of three ladies! Our thanks go to everyone involved for this massive undertaking and in particular to Steph Major, Julia Baber & Charlotte Rogers. St George's once again held a service on the green prior to the start of the run.

September also saw the inauguration of a term of new sessions entitled 'Mornings @ The Well.' Topics ranged from 'Finding God on the Beach' to 'Art from the Heart' & 'Creating a Spooky Soundtrack.' Each

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session was very well attended, not just by villagers, and also well received, and we hope to organise another programme after Lent.

At Harvest Festival, St George's collected for the Hygiene Bank. Also in October, the moving All Souls Service was held. It is a service to remember those we love but see no longer and candles are lit. It was followed by tea and cake in the church rooms.

In November, it was wonderful to be able to dedicate the newly sewn white/gold altar frontals & hangings for the pulpit, in memory of Ivy. This was a labour of love taken on by Lesley Knight, Sue Gidman and Jean Conacher and the result is quite magnificent. Thank you so much ladies.

In the same month, the churchyard received a thorough tidy up, followed by a well-deserved cooked breakfast; huge thanks to everyone involved, especially to Chris Andrews who both organised and cooked. On Remembrance Sunday, we held our traditional service with the laying of wreaths at the war memorial, accompanied by a bugler.

A very successful and slightly larger Christmas Sale with mulled wine and mince pies and the return of the popular Hot Dog and Soup lunch, was held in the church in November and the money raised went to support our Mission Partners.

Mandy has been keeping in touch with Adam, the new vicar of St Francis, Strood. They did not need our help with the Christmas Hamper project this year, so fund raising instead was carried out for the three Christmas Soup Kitchens & other Christmas community gifts organised by The Gathering in South Africa. We have however, maintained our connection with St. Francis by taking some clothing for recycling, which was much appreciated & we were invited to a quiz with afternoon tea.

St George's was pleased to again take part in the village Living Advent Window project; and once again we are grateful to Justine Frost for her talents in designing and creating a beautiful display for our door.

A new venture for us last Christmas was the inaugural immersive live Nativity at the Farm, together with animals! We are truly grateful to Hannah and Mandy for their creative talents in writing and narrating the play, to all those who acted, prepared and served refreshments and of course to the Hamlyn family for the enormous task of clearing and preparing the barn in the first place and for their welcome on the day. This event proved incredibly popular, as well as tiring to organise and put on, so although it will definitely be repeated, it will not become an annual event.

The Café on the Green, as a Place of Welcome, continues every Tuesday morning, 10.00 until midday. It has proved a valuable and successful addition to Weald village in offering a warm hospitable and safe place for everyone to meet, enjoy a coffee, companionship and receive support. There are a regular group of 20 attendees and speakers have included CAB on 'Scam Awareness', a speaker from the charity Hi Kent [supporting the deaf and hard of hearing] and a very successful coffee morning in aid of MacMillan. The choir from Weald Primary School also came to sing which was much appreciated and enjoyed on a couple of occasions. We are grateful to the Memorial Hall committee for their continued support of the Café and to Nikky Goozee, Sarah Jones and all the volunteers involved in ensuring the success of this venture.

The St George's group (for babies, toddlers and carers) Teddy's, meets in the Church Rooms every Friday morning during term time and continues to be a popular, welcoming and fun group. A short toddler friendly Christmas service was held in the church led by Mandy. Thanks to Lois, Helen, Shirley, Ros and Judith for running this much appreciated group.

Cameo, led by Judith Howard, has had a good year with interesting speakers and amazing afternoon teas and soup lunches in the colder months. Easter and Christmas were both celebrated with tea and hymns/carols with short addresses by Mandy. A few days of Holiday at Home were run and enjoyed over summer and an equally enjoyable Christmas meal at the Windmill. Thanks to Judith and her committee of helpers for running this much needed and appreciated group.

The showing of Golden Oldies continues to be appreciated. Films are shown in the church on the big screen every 1-2 months. The screening is for everyone, but also dementia friendly and shown with subtitles, and includes an interval with choc ices! The films are shown by Sarah Griffiths who along with Shirley Hayes is

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an Anna Friend, championing the elderly and especially those (and their carers) living with dementia. Thanks to Sarah for running these popular events.

The Telephone Prayer Link continues to be a very important part of St George's ministry. Thanks to Shirley Hayes who is the main lead and to all the dedicated pray-ers.

We remain grateful to Terra Firma, under the leadership of Stephen Martin, for continuing to keep an eye on anything that needs attention regarding our fabric and grounds. This small group of enthusiastic men is very much valued by Lisa, Sarah and Mandy for being able to carry out small jobs themselves or finding someone else to do the work that is more major. Thank you to Stephen, Ashley, Paul, Guy and Phil for your expertise and time. Following the Quinquennial Inspection, a number of small jobs such as fixing the floorboards on the balcony, have been completed. It was lovely to be able to watch the second annual pantomime performed by WAPS in a well-maintained and decorated Church Hall. We have just received the specification for overpinning in the Hall and are waiting on a quote for this work.

In October, St George's was delighted to gain the bronze Eco Church award and is now starting to work towards the silver award. We are particularly looking forward to seeing the emergence of the bulbs planted in the King's Garden this Spring and extend our grateful thanks to Sarah Jones and Mike Conacher for leading on Eco Church and to Franny Kerr and Anne Cryer for all their hard work in the garden. Thanks also to all the community volunteers who helped with the bulb planting and other tasks prior to the opening of the garden. With the average age of the team standing at 75 plus, we are eagerly seeking more volunteers for the garden!

St George's is pleased to be able to continue to support our mission partners overseas and in the UK, Julia Richardson CEO with International Children's Palliative Care Network, Patrick Kangi with London City Mission, Sam and Abby Baguma with Mission Aviation Fellowship and Paula and Dean Finnie and The Gathering Church in South Africa. We love receiving regular updates by film and emails from all of them. We also continue to support the local food bank, Sevenoaks Loaves and Fishes by collecting non-perishable food.

Safeguarding remains a priority. It is an item on every PCC agenda and we are grateful for the regular updates provided by our Safeguarding Officer, Elizabeth Miller. This year, this has included updates on our standing on the Diocesan Dashboard, information on Mike Pilavachi and Soul Survivor and White Ribbon Day, designed to draw attention to the need to end violence towards women and girls. After six years as Safeguarding Officer, Elizabeth has decided to step down. We are exceedingly grateful for her commitment and efforts in this area and look forward to somebody new willing to take on the role, with Elizabeth's support.

Sadly, Sarah Griffiths has also decided that the time has come for her to step down from the role of Church Warden. Sarah, thank you so much for your dedication to the role over the past five years; we shall miss you and we wish you well.

It is good once again to have this opportunity to officially express our appreciation to Mandy. St George's and the parish of Weald continue to be blessed, supported, encouraged and nourished under her excellent spiritual leadership and wonderful preaching. Thank you so much Mandy; your hard work and dedication is truly appreciated by us all. As we move further into 2024, it looks certain that we will be working towards creating a joint benefice with St. Mary's Leigh, with Mandy taking on the role of the first vicar of that benefice. This will inevitably involve some changes on our part, not least for Mandy, and we look forward to what the future holds 'keeping our eyes firmly fixed on Jesus, the author and perfecter of our faith.' (Hebrews 12:2)

Financial Statement

A Statement of Financial Activities for 2022 are included in this report along with that for the previous financial year. In 2022, St George's total income excluding a one-off legacy increased by 11.8% (24.9% including the legacy). Total expenditure reduced by 6.6% and as a result income exceeded expenditure by £747 (2020: expenditure exceeded income by 24,891). Last year, total income was £94,939 (2020: £75,999) and total expenditure was £94,192 (2020: £100,890).

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Of this, Donations and Legacies provided £74,752 (2020: £62,415) or 78.7% of the total. Although Planned Giving has again reduced to £31,066 (2020: £36,947), it continues at a level which underpins St Georges financial planning. As might be expected, a significant reduction in collections at services observed in 2020 has continued but an increase in the level of one-off donations and appeals more than offset this.

The level of planned giving via gift aid decreased slightly along with reductions in the level of income tax recovered but other planned giving increased along with the level of donations and appeals. Concerning other sources of income – Church Activities and Other Trading Activities increased in 2022 and are closer to those observed in 2019. For further information, please see Note 2 to the Financial Statements.

Expenditure from the General Fund, excluding the Parish Share and charitable giving, was essentially unchanged from 2020; this mainly resulted from lower depreciation costs.

The PCC distributed £10,400 to charities in 2022, this equated to 11.0% of total income (2020: 13.1%) and 15.4% of general income (15.5% in 2020). Payments of £2,000 from the General Fund and £8,400 from the Restricted Mission Fund were distributed to our Mission Partners and other charities. There was a small surplus in the Mission Restricted fund of £674 (2020 £732) this will be used to support the 2023 committed donations of £4000. See Notes 9 and 10 to the Financial Statement for more detail.

Transfers from the General fund to the Church and Church Hall repair funds were decreased in 2022 to £5,500 and £2,000 respectively.

We are very grateful to all those who are able to support St George's financially in one way or another.

In 2022, the cost of raising funds was around £430 (2020: £0) with a further £744 being spent on the Café on the Green. Donations of around £6,000 allowed the installation of the streaming equipment at a cost of £14,511; at the request of the family the legacy of £10,000 was used to top up the Streaming Fund to fully cover the purchase although the cost will be depreciated over five years. The balance of the legacy was used to fund additional donations to our Mission Partners. In 2022, £4754 was spent on the Church building preventing the ingress of water, this cost will be depreciated over five years.

Church Activities expenditure can be broadly grouped into three areas. First, Missionary and Charitable Giving which increased slightly in 2022 to £10,400 (2020: £9,970) and although this is a lower percentage of total income it is a similar percentage of the general fund income. – see Note 10 to the Financial Statement for more detail. Second, Ministry Costs which decreased slightly mainly because the Diocesan parish contribution decreased. Third, the cost of running, repairing and improving the Church buildings and its grounds which were broadly similar to 2020. For more information, please see Note 3 to the Financial Statements.

Bringing the income and expenditure together, the result for 2022 was a small increase in assets held by St Georges to £193,156 (2020: £192,409). Of this, the sum of Debtors, Short Term Deposits, Cash at the Bank and in Hand, less Creditors amounted to £175,800 (2020: £180,721). Another way of analyzing the composition of the £193,156 is to divide it between the amounts held in Unrestricted and Restricted Funds. At 31 December 2022, the split was £174,931 and £18,226 respectively.

The PCC is truly grateful for the significant commitment from Trevor Griffiths and John Miller in managing the day-to-day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements.

The PCC is also grateful for the work of the accountancy firm Perrys Accountants Ltd. for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

All Cameo funds (Restricted) are currently held in the PCC bank account.

Funds held as Custodian on Behalf of Others

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At the end of 2022, £582 was held as Agency collections, these monies are held for the verger and streaming equipment fees for two weddings in 2023 along with the fees payable to the Diocese Finance Board.

The PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2022 (2020: £0).

Plans for Future Periods

Although overall a small surplus was realized in 2022, expenditure of the general fund exceeded income by £12,891 and a substantial legacy was received. The financial position at the end of 2022 is essentially unchanged from 2020; Net Current Assets (nearly all in the form of cash deposits) are still relatively high at £193,156. Between 2017 and 2020 there was a continuous reduction in the reserves because of reductions in planned giving. This reduction continued in 2022 but there are signs that it has plateaued.

Repairs were recently made to the Church roof to prevent water ingress; following this, a large area of the internal wall was re-plastered. Essential work on the Church was identified in the Quinquennial inspection including repointing of external walls and buttresses which will be financed from the Church Repair fund. There are considerable structural issues with the Church Hall which are currently being investigated.

Looking ahead, the 2023 Budget for the PCC aims to avoid a reduction in the cash reserves, a lower and more affordable parish share was offered for 2023, however, depreciation costs are likely to increase further when the extent of work necessary on the Church Hall is agreed.

One of the tasks of the PCC during 2023 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2022, this was estimated to be £45,000 and was covered by Unrestricted Funds amounting to £174,931.

Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers

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- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. As a result, virtually all bills are paid by cheque or direct debit and the amount of petty cash is kept to a minimal level.

Approved by the PCC on 23rd March 2023
and signed on its behalf by



Rev Mandy Carr
PCC Chair

Accounts

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2022**

Registered in England and Wales Charity Number 1133777

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
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**St. George's Church, Weald
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Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2022, which are set out on pages 11 to 20, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) 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 s.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
 - to keep accounting records in accordance with s.130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.

S Hale 30/3/2023

Steve Hale FCA, FCCA on behalf of Perrys Audit Limited,
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

St. George's Church, Weald
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Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Reverend Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Sarah Griffiths Lisa Martin *
Deputy Church Wardens	Paul Goozee Sarah Jones (from April 2022)
Representatives on the Deanery Synod	Michael Conacher Shirley Hayes *
Elected Members	Ros Durdant-Hollamby * Trevor Griffiths Ian Harby Rebecca Johnson Elizabeth Miller Julia Richardson * Linda Young
	* Member of Ministry Leadership Team

Ministry Leadership Team	Reverend Canon Mandy Carr Shirley Hayes (Pastoral Assistant) Judith Howard (Pastoral Assistant) (to October 2022) Ros Durdant-Hollamby (Reader) Philip Johnson (Reader) Lisa Martin (Reader) Julia Richardson (Music Director) Michael Richardson (Reader)
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Address	St. George's Church Church Road, Weald, Sevenoaks, Kent TN14 6L
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Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

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Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects the members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church Hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities, the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work, it is important to maintain the fabric of the Church, the Church Hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. At the APCM in 2022 the Church Electoral Roll was 135 (October 2021:138). Thankfully, this year normal in person Sunday Services were able to commence again, with the services continuing to be live streamed. The online services continue to be accessed via St George's own web page or St George's Facebook and are well received by those unable or still preferring not to attend in person. Although it is not possible to ascertain the exact numbers of individual online viewers it certainly does seem to be the case that numbers have doubled over the last year which is gratifying, and the feedback received is encouraging. It has also been wonderful to live stream some weddings, baptisms & funerals during the year, again allowing some who would not have been able to participate otherwise, to be able to do so. Many thanks go to our loyal tech crew: Julia, Michael, Stephen, India, Lisa, Patrick and Graeme for facilitating this for us. We are delighted to note that average in person attendance over the year, excluding the festival services has increased to 52, with the addition of approximately 100 viewing online (average).

Easter Day was attended by 91 and received 119 views online
Remembrance Day Service was attended by 80 with 116 views online
Carol Service was attended by 143 with 116 views online
Christmas Day was attended by 84 with 130 views online.

Over the year there were three weddings, one baptism, three funeral services, three thanksgiving services and nine interments of ashes; this is slightly more than in 2021 where there were two weddings, three funerals, one Baptism and seven interments of ashes.

The 8am Holy Communion BCP service has continued to be held on the first Sunday of each month. This service is not live streamed and has an average attendance of 11 people.

Music is an important part of the services at St Georges, and we continue to be blessed in this way having both a choir who sing mainly at Festivals and our group, Revelation who play/sing twice a month, led by our Musical Director, Julia Richardson. It has also been a delight to welcome Michael on the oboe, Val on the violin & Barnaby on the drums, to Revelation, when they are able.

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Live online Morning and Evening Prayer, following the liturgy of "Rythm of Life, Celtic Prayer" has continued Mondays to Thursdays (8.30 and 5.30) and Fridays and Saturdays (8.30am). Thank you to the dedication of those who have continued to contribute. The support, comfort and chance to pray together in their own space has been appreciated by many worldwide. The church is open for prayer and reflection on Thursdays and Sunday afternoons.

Services were held in church for Weald Community Primary School at Harvest Festival, Christmas and a special Leavers service. Mandy continues her much valued connection taking regular school assemblies.

Informal evening 'Turnaround Tuesday' monthly services in church have been started as a time for prayer and worship.

The PCC met five times during 2022/2023, (2021/2022 five times); we have continued to meet online via Zoom and have had high attendance.

The PCC is extremely grateful, as always, to all Church members who have given their time and energy in church cleaning, flower arranging, coffee making, grass cutting, publication of notices, advertising, and producing of service rotas; to those who lead the intercessions and read lessons in services, to the sides people, the prayer shawl ministry team, to those who contribute to worship through their gifts of music and manning the PA desk, cameras and live streaming, to the leaders of Teddy's & Cameo, to Julia Richardson for looking after the website, to Becca Johnson as church administrator, including looking after Church Hall and Rooms lettings, to Trevor Griffiths, our knowledgeable and efficient Treasurer, and the many others who have undertaken a myriad of tasks that have contributed towards the enthusiastic and smooth running of St. George's. There have been a number of people who have stepped down after many years of organising rotas and others who have readily stepped into their shoes and also joined rotas, and we are very appreciative of all of you. As we moved back into in person services post Covid and welcomed a number of new faces to the congregation last year, it has been particularly important to receive a warm welcome at the door. Also, in having a Holy Communion service at 10.30 every Sunday (apart from the first) all sidesmen have needed to learn how this works and we would therefore like to specially thank our sidesmen & welcomers for their enthusiasm and efforts.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, the Pastoral Assistants and the Readers for all their commitment and hard work during the past year. The Ministry Leadership Team, led by Mandy, meets regularly throughout the year. Michael Richardson was officially relicensed into Lay Ministry at St Georges in February and Judith Howard stepped down from her role as Pastoral Assistant in October although she continues to help provide Home Communion. A special service to thank and to celebrate Judith's many years of service in this role was held and St George's was pleased to invite Karen Senior, Warden of Lay Ministry to speak.

It is good to have this opportunity to express our appreciation to Mandy. St George's and the community of Weald continue to be blessed, supported, encouraged and nourished under her excellent spiritual leadership. Thank you so much Mandy; please know that all your hard work and dedication is really appreciated by us all. Escarchas continue to appear in the church on occasions offering further encouragement as well as reaffirmation. At time of writing, many of us have just purchased copies of 'The Ambassador', sequel to 'The Beach,' and are looking forward to discovering what it means for us to live from the kingdom now. Congratulations to both Vicarage authors on your publications this year!

Over Lent, Mandy led the Church of England's Living in Love and Faith Course; sessions were both via Zoom and in person and were extremely well attended. Issues of identity, sexuality, relationships and marriage within the church were discussed. The course was well received, and attendees were able to feedback to Mandy with the results being sent to the Deanery Synod. This year the Lent course is on Pastoral Principles, again with options to attend in person during the day or via Zoom in the evening.

In April, St Georges celebrated 200 years since its founding, with a special celebratory service together with a delicious cake to mark the occasion.

In May, the popular Safari Supper was once again able to take place with 65 people taking part. It was so lovely to be able to move around the village & get together in person again over good food and wine! Thank you to Lisa Martin for organising.

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May also saw a very successful Christian Aid week with tea, cake, activities, open gardens and a concert, as well as a special service. Thanks as always, go to Phil Johnson and the committee for organising the events.

There was more whole community involvement in June for the Queens Platinum Jubilee. St George's hosted the flower festival with many organisations in Weald providing flower arrangements, On the Sunday there was a special Jubilee Service.

In September, there was another whole community effort with the popular 10k run restarting and the 10 challenge also taking place alongside. St George's held a service on the green prior to the start of the run. Money was raised for two nominated charities and our Mission Partners.

Sadly, September also saw the death of our Queen. The church remained open for prayer and the option to write in a Book of Remembrance. A special and moving thanksgiving and remembrance service for the life of Her Majesty Queen Elizabeth the second was held. In addition, the funeral was live streamed at St Georges to allow people to view it together.

Also, in September it was St George's pleasure to host a thanksgiving tea for the ministry of Jean and Paul Kerr. Jean also preached an enlightening sermon in the Sunday service prophesying that St George's had an open door of opportunities and that it would spread out to the village to be a village (and church) of blessing.

At Harvest Festival, St George's collected for local charities and also celebrated our Prayer Shawl Ministry. A time also to remember Shirley Shaw whose gift of knitting had seen her make the majority of the shawls. It was good to hear Stephanie Tibber speak of how she established the prayer shawl ministry at St George's. We then offered the shawls to anyone as a blessing either for themselves or someone known to them. They were really appreciated reaching out to many; it has been lovely to receive several letters, messages and phone calls of grateful thanks.

In October, the moving All Souls Service was held. It is a service to remember those we love but see no longer and candles are lit. It was followed by tea and cake in the church rooms.

In November, the churchyard received a thorough tidy up, followed by a well-deserved cooked breakfast; huge thanks to all involved. On Remembrance Sunday, we held our traditional service with the laying of wreaths at the war memorial.

A small Christmas sale with mulled wine and mince pies was held in the church in November and the money raised went to support our Mission Partners.

It was good to be able to again help St Francis Strood in their annual Christmas Hamper project. Christmas goodies were generously given and needed two cars to be taken to Strood. A good number from St George's then braved the snow and ice to distribute the hampers to 70 appreciative households.

St George's was pleased to again take part in the village Living Advent Window project; this year our door had a beautiful display designed and decorated by Justine Frost.

The Café on the Green, as a Place of Welcome, continues every Tuesday morning, 10.00 until midday. It has proved a valuable and successful addition to Weald village in offering a warm hospitable and safe place for everyone to meet, enjoy a coffee, companionship and receive support. The Café has recently also welcomed speakers from Age UK and the Macular Society. In September, the café received a routine spot check visit from Sevenoaks District Council Environmental Health Department and passed with flying colours. In December, Christmas cards were written to Christians who are persecuted. We are grateful to the Memorial Hall committee for their continued support of the Café and to Nikky Goozee and all the volunteers involved in ensuring the success of this venture.

The St George's group (for babies, toddlers and carers) Teddy's, meets in the Church Rooms every Friday morning and continues to be a popular, welcoming and fun group. A short toddler friendly Christmas service

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was held in the church led by Mandy. Thanks to Lois, Helen, Shirley, Ros and Judith for running this much appreciated group.

Cameo, led by Judith Howard has had a good year with many interesting speakers and amazing afternoon teas and soup lunches in the colder months. Easter and Christmas were both celebrated with tea and hymns/carols with short addresses by Mandy. A few days of Holiday at Home were run and enjoyed over summer and an equally enjoyable postponed Christmas meal at the Windmill. Thanks to Judith and her committee of helpers for running this much needed and appreciated group.

The showing of Golden Oldies has restarted. Films are shown in the church on the big screen every 1-2 months. The screening is for everyone, but also dementia friendly and shown with subtitles, and includes an interval with choc ices! The films are shown by Sarah Griffiths who along with Shirley Hayes is an Anna Friend, championing the elderly and especially those (and their carers) living with dementia. Thanks to Sarah for running these popular events.

The Telephone Prayer Link continues to be a very important part of St George's ministry. Thanks to Shirley Hayes who is the main lead and to all the dedicated pray-ers.

Under the leadership of Guy Durdant-Hollamby, the church hall has been painted by a team of volunteers, giving it a new lease of life; thanks to all involved. Further improvements are planned in 2023. Following the hall's five-year statutory electrical inspection, the multiple fuse boxes have been combined to provide a single modern system. Although the hall is no longer used by Weald Preschool, which sadly finished in September, it still has a good number of bookings. This included the recent use for rehearsals and production by the newly formed Weald Pantomime Society, who kindly helped with some of the painting.

The Remembrance Garden in Glebe Road has been extended. We are very grateful to Lesley Knight and Mark Johnson for their help with this.

St George's is continuing to move forward in our ambition to become an Eco Church in the five areas of worship and teaching, management of church buildings and land, community and global engagement and lifestyle. An area in the north churchyard has been chosen and marked out as a natural area where the grass will not be cut, and wildflower seeds have been sown. Plans are also under way to establish the King's Garden in the area outside the church hall, previously used by Weald preschool. This will be a whole community venture, dedicated on the Bank Holiday to mark the coronation of King Charles, in May. The designing and making of a new altar frontal, is another ongoing community venture, as is the recently established Recycling Hub for clothes and items such as Pringles containers and confectionary /biscuit/cake/bakery wrappers, not currently recycled by Sevenoaks District Council. The church has signed up to Terracycle to help with this, and is now an established local drop-off point for these items. Once collected and weighed, we will receive points per kg which will be translated into pounds for charity. The lights in the church hall have been replaced with LED ones and the duration that the floodlights around the church are switched on has been reduced. St George's has applied for the bronze award under the A Rocha reward scheme. Many thanks to Sarah Jones and Mike Conacher for leading on Eco Church and for all their hard work to help achieve this.

St George's is pleased to be able to continue to add our support to our world mission partners, Julia Richardson CEO with International Children's Palliative Care Network, Patrick Kangi with London City Mission, Sam and Abby Baguma with Mission Aviation Fellowship and Paula and Dean Finnie, of The Gathering Church in South Africa. It has been good to receive regular updates by film and emails from all of them. We also continue to support the local food bank, Sevenoaks Loaves and Fishes by collecting non-perishable food.

Safeguarding remains a priority on every PCC agenda, and we are grateful for the regular updates provided by our Safeguarding Officer, Elizabeth Miller. In November, St George's supported Safeguarding Sunday in the morning service and Mandy gave a thought provoking but sensitive and respectful address.

On 1st March, St. George's underwent its latest Quinquennial inspection and although awaiting the official report, all seemed to be in order with the inspector impressed with our care of both the building and grounds. In fact, he commented that St George's was one of the best looked after churches in the area! Thanks to Stephen Martin for accompanying him and many thanks to everyone for this achievement which contributes to the welcoming nature of the church.

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Financial Statement

A Statement of Financial Activities for 2022 are included in this report along with that for the previous financial year. Last year, St George's total income was £90,142 (2021: £94,939) and total expenditure was £73,238 (2021: £94,192).

Compared to 2021, the total income decreased by £4,797 but if the legacy of £10,000 received in 2021 and a single one-off payment of £5000 made in 2022 are excluded from the totals, the income is broadly the same. Total expenditure in 2022 reduced by around £20,954, this was mainly a result of a considerably reduced parish share and a lower depreciation figure. Income exceeded expenditure by £16,904 (2021: income exceeded expenditure by £747).

Donations and Legacies provided £64,920 (2020: £74,752) or 72% of the total (2021: 79%). Planned Giving increased to £34,030 (2021: £31,066), and it continues at a level which underpins St Georges financial planning. The level of Other Planned Giving increased in 2021, this was mainly the result of new regular donations made through Charity Aid Foundation (CAF) which totaled £5,000. As might be expected, an increase in collections at services was observed in 2021. The amount of funds received via Donations and Appeals decreased by around £7,000 when compared to 2021. This is because the figure for 2021 included the one-off streaming equipment appeal.

A considerable amount of the giving is made with gift aid which is of great benefit to St George's and the supported charities. Concerning other sources of income – Church Activities and Other Trading Activities both increased in 2022; the 10k run raised in excess of £4,000 and the 10 Challenge a further £1500. For further information, please see Note 2 to the Financial Statements.

Expenditure from the General Fund, excluding the Parish Share and charitable giving, was slightly lower than in 2021; this mainly resulted from lower depreciation costs in 2022.

The PCC distributed £10,424 to charities in 2022, this equated to 11.6% of total income (2021: 11.0%) and 13.1% of general income (15.4% in 2021). Payments of £2,000 from the General Fund and £8,424 from the Restricted Mission Fund were distributed to our Mission Partners and other charities. There was a small surplus in the Mission Restricted fund of £403 (2021 £674) this will be used to support the 2023 committed donations of £6,400. See Notes 9 and 10 to the Financial Statement for more detail.

Transfers from the General fund to the Church and Church Hall repair funds of £5,500 and £2,000 respectively are the same as those in 2021.

We are very grateful to all those who are able to support St George's financially in one way or another.

In 2022, the cost of events (£1,158) includes a payment from the Cameo fund to support their Christmas lunch, expenditure associated with Café on the Green (Café fund) and the cost of purchasing goods for re-sale, (£365). In 2022, £4,804 was spent on the Church Hall to upgrade the electrical system, install LED lights and decorate much of the building; the cost will be depreciated over five years.

Church Activities expenditure can be broadly grouped into three areas. First, Missionary and Charitable Giving which in 2022 was £10,424 (2021: £10,400) this was a slightly higher percentage of total income but a lower percentage of the general fund income. – see Note 10 to the Financial Statement for more detail. Second, Ministry Costs which decreased mainly because the Diocesan parish contribution decreased. Third, the cost of running, repairing and improving the Church buildings and its grounds which were broadly similar to 2021. For more information, please see Note 3 to the Financial Statements.

Bringing the income and expenditure together, the result for 2022 was an increase in assets held by St Georges to £210,060 (2021: £193,156). Of this, the sum of Debtors, Short Term Deposits, Cash at the Bank and in Hand, less Creditors amounted to £193,408 (2021: 175,800). Another way of analyzing the composition of the £210,060 is to divide it between the amounts held in Unrestricted and Restricted Funds. At 31 December 2022, the split was £194,881 and £15,179 respectively.

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The PCC is truly grateful for the significant commitment from Trevor Griffiths and Steve Fenn in managing the day-to-day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements.

The PCC is also grateful for the work of the accountancy firm Perrys Accountants Ltd. for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

All Cameo funds (Restricted) are currently held in the PCC bank account.

Funds held as Custodian on Behalf of Others

No Agency collections monies are held at the end of 2022.

The PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2022 (2021: £0).

Plans for Future Periods

Between 2017 and 2020 there was a continuous reduction in the reserves, in 2021 there was a small surplus which resulted from a substantial legacy (£10,000) received by St George's.

The financial position at the end of 2022 was stronger than in 2021 with income exceeding expenditure by £16,904, this amount was underpinned by a donation of £5000 in December of 2022 and in year donations via CAF of £5000. Net Current Assets (nearly all in the form of cash deposits) are still relatively high at £193,408.

The latest Quinquennial inspection has just been completed, the previous one identified work on the Church including repointing of external walls and buttresses which will be financed from the Church Repair fund. The provision of five LED floodlights is under investigation.

The electrical system in the Church Hall was modernized in 2022, LED lights were installed in the main part of the hall and most of the hall was decorated. Further internal and external works are planned in 2022 these include further decorating and electrical work. There are considerable structural issues with the Church Hall which are currently being investigated.

Looking ahead, the 2023 Budget for the PCC aims to avoid a reduction in the cash reserves, a slightly higher parish share was offered for 2023, however, depreciation costs are likely to increase further when the extent of work necessary on the Church Hall is agreed.

One of the tasks of the PCC during 2023 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2022, this was estimated to be £45,000 and was covered by Unrestricted Funds amounting to £156,070.

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Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers
- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. As a result, virtually all bills are paid by cheque or direct debit and the amount of petty cash is kept to a minimal level.

Approved by the PCC on 27th March 2023
and signed on its behalf by

M Carr

Rev Mandy Carr
PCC Chair

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Income and endowments from						
<i>Donations and legacies</i>	2a	62,282		2,639	64,920	74,752
<i>Income from Church activities</i>	2b	4,122		1,287	5,408	4,306
<i>Other trading activities</i>	2b	12,368		6,093	18,461	15,721
<i>Investments</i>	2c	958	395		1,353	160
Total incoming resources		79,729	395	10,018	90,142	94,939
Expenditure						
<i>Raising funds</i>	3a			1,158	1,158	1,173
<i>Church activities</i>	3b	60,174		11,906	72,080	93,019
Total resources expended		60,174		13,065	73,238	94,192
<i>Gains/(losses) on investments</i>						
Net income (expenditure)		19,555	395	(3,047)	16,904	747
<i>Transfers between funds - transfers in</i>			7,500		7,500	74,279
<i>Transfers between funds - transfers out</i>		(7,500)			(7,500)	(74,279)
Net incoming/(outgoing) resources						
before other recognised gains and losses		12,055	7,895	(3,047)	16,904	747
<i>Gains/(losses) on revaluation of fixed assets</i>						
<i>Other recognised gains/losses</i>						
Net movement in funds		12,055	7,895	(3,047)	16,904	747
Total funds brought forward at 1 January		100,530	74,401	18,226	193,156	192,409
Total funds carried forward at 31 December		112,585	82,296	15,179	210,060	193,156

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

BALANCE SHEET AT 31 DECEMBER 2022

	Notes	2022	2021
		£	£
Total fixed assets	5	16,652	17,356
Current assets			
Debtors/pre-payments	6	1,914	821
Short term deposits		156,070	147,217
Cash at bank and in hand		36,450	30,040
		<u>194,434</u>	<u>178,078</u>
Creditors: amounts falling due within one year	7	<u>-1,026</u>	<u>-2,278</u>
Net current assets		193,408	175,800
Total assets less current liabilities		<u>210,060</u>	<u>193,156</u>
NET ASSETS	8	<u>210,060</u>	<u>193,156</u>
Funds			
		M	
Restricted funds	9	15,179	18,226
Designated funds (Unrestricted)	9	82,296	74,401
General funds (Unrestricted)	9	112,585	100,530
		<u>210,060</u>	<u>193,156</u>

Approved by the Parochial Church Council on 27rd March 2023 and signed on its behalf by

M Carr

Rev. Mandy Carr
PCC Chair

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. Accounting policies

a Basis of preparation

The financial statements have been prepared under the historical cost convention. The accounts have been prepared on the basis that the PCC is a going concern. The PCC is a public benefit entity and the accounts have been prepared under the Charities SORP (FRS 102) 2015. The PCC has taken advantage of the exemption for smaller charities to prepare a statement cash flows.

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 gatherings of church members.

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.

c Income

All incoming resources are accounted for gross.

Donations and legacies

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, the amount can be reliably measured and the when they are considered probable.

Interest

Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2022

d Expenditure

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 are vested in the Churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in the PCC's accounts. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1,000 are written off in the year they were incurred.

Expenditure on items purchased using a grant is written off in the year it was incurred.

Depreciation

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

Church hall	50 years straight line
Fixtures and fittings	5 years straight line
Church hall floor and under stage storage	5 years straight line
Church car park surface	10 years straight line
Church hall ceiling	10 years straight line
Church hall heating	5 years straight line
Church hall boiler	5 years straight line
Church PA system	5 years straight line
Church photocopier	5 years straight line
Streaming Equipment	5 years straight line
Vicarage carpet	5 years straight line
Church repair 2021	5 years straight line

A full year's depreciation is provided in the year of acquisition.

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.

g Going concern

The trustees consider that there are no material uncertainties about the ability to continue as a going concern

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

2 Income and endowments*

* All totals rounded up to nearest £

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
a Donations and legacies								
Planned giving - gift aid	34,030			34,030	31,016		50.00	31,066
Income tax recoverable on planned giving	8,965			8,965	7,677			7,677
Other planned giving	9,175			9,175	4,070			4,070
Collections at all services	1,296		674	1,969	193		244	437
Donations and appeals	8,355		1,360	9,715	7,693		9,398	17,092
Income tax recoverable on donations and appeals	461		605	1,066	1,838		2,573	4,411
Grants								
Legacies							10,000	10,000
	62,282		2,639	64,920	52,487		22,265	74,752
b Income from Church Activities								
Social events and books to promote objectives	464		887	1,350			1,296	1,296
Fees from weddings etc	3,658		400	4,058	2,840.00		170.00	3,010
	4,122		1,287	5,408	2,840		1,466.45	4,306
c Other trading activities								
Church hall lettings to non church organisations	12,368			12,368	12,288			12,288
Weald 10K			4,174	4,174				
Weald 10k Challenge			1,538	1,538			3,433	3,433
Harvest Festival			381	381				
	12,368		6,093	18,461	12,288		3,433	15,721
d Investments								
Interest income	958	395		1,353	38	122		160
	958	395		1,353	38	122		160
Income and endowments	79,729	395	10,018	90,142	67,653	122	27,164	94,939

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

3 Expenditure*

* All totals rounded up to nearest £

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
a Raising funds								
Stewardship costs								
Costs of 10k								
Costs of fetes and other events			1,158	1,158			1,173	1,173
			1,158	1,158			1,173	1,173
c Expenditure on church activities								
Missionary and charitable giving (Note 10):	2,000		8,424	10,424	2,000		8,400	10,400
Ministry costs:								
Diocesan parish contribution	27,500			27,500	40,579			40,579
Working expenses	1,235			1,235	713		20	733
Vicarage expenses	4,072			4,072	3,970			3,970
Assistant Staff	90			90	90			90
Church running expenses	6,154		120	6,274	5,233		50	5,283
Church maintenance	1,780		162	1,942	905		500	1,405
Upkeep of services	5,499		402	5,902	5,022		266	5,288
Upkeep of churchyard	1,303			1,303	1,380		150	1,530
Parish magazine								
Parish training, mission and publicity	182			182	191		10	201
Parish administrator	1,409			1,409	928			928
Church administration	736			736	478		280	758
Church hall running costs	4,478			4,478	5,163			5,163
Church improvement costs								
Hall improvement costs								
Independent examination	1,026			1,026	1,008			1,008
Depreciation	2,710		2,798	5,508	12,883		2,799	15,683
	60,174		11,906	72,080	80,544		12,475	93,019
Total expenditure	60,174		13,065	73,238	80,544		13,648	94,192

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

4 Staff costs

a Wages and salaries

The PCC has no employees.

The PCC benefits enormously from voluntary service. It is not possible to place a value on its volunteers but the PCC would not be able to function without such generous giving of time.

b Transactions with PCC members

The following amounts were paid to PCC members and related parties during 2022

R Johnson £1429 for administrative assistance and £20 for Verger ((2021 £928). Paula and Dean Finnie, Paula being the sister of L Martin, £2400 for missionary work in South Africa (2021: £2990). The Hardware Centre Sevenoaks, owned by S Martin, £110 for consumables (2021: £109) India Martin £120 for live streaming. Julia Richardson £2600 for organist services (2021: £1520). Julia Richardson works as a consultant for International Children's Palliative Care Network, to whom the PCC donated £2000 (2021: £2550). S Griffiths £220 for Verger. P Young £100 for Organist services.

Donations of £16,494 were made by PCC members in 2022 (2021 £23,527)

There were no other reportable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets	(i) Freehold land and buildings £	(ii) Church fittings £	(iii) Church Hall fittings £	(iv) Car Park surfacing £	(v) Photocopier £	(vi) Streaming Equipment £	(vii) Vicarage Carpet £	(viii) Church Repairs 2021 £	TOTAL £
Cost or valuation									
At 1 January 2022	142,209	48,750	43,982	15,334	1,380	13,991	2,605	4,754	273,005
Additions	4,804								4,804
Disposals									
Revaluation									
At 31 December 2022	147,013	48,750	43,982	15,334	1,380	13,991	2,605	4,754	277,809
Depreciation									
At 1 January 2022	142,209	48,750	43,982	15,334	1,104	2,799	521	950	255,649
Provided in the year	964				276	2,798	521	949	5,508
Disposals									
At 31 December 2022	143,173	48,750	43,982	15,334	1,380	5,597	1,042	1,899	261,157
Net book amounts									
At 31 December 2022	3,840	0	0	0	0	8,394	1,563	2,855	16,652
At 31 December 2021	0	0	0	0	276	11,192	2,084	3,804	17,356

The freehold land and buildings comprise:

- The church hall which was valued at the insurance valuation as at 31 December 2006 (£339,000) adjusted by 35 years depreciation to reflect that it was built in 1972, resulting in a cost of £119,700 which is being depreciated over the same remaining period of 15 years from 1 January 2007. The cost of refurbishing the church hall entrance and toilets in 2008 (£22,509) was added to the cost of the hall and was also depreciated over the remaining 15 years. These costs were fully depreciated by 31st December 2021. Refurbishment of the Hall in 2022 (Electrical system update including LED lights, and painting) added £4804, these costs will be depreciated over 5 years.
- Fittings in the Church Rooms costing £7,287 in 2007 have been fully depreciated over five years. The PA system installed in the Church in May 2016 at a cost of £41,463 has been fully depreciated over five years.
- The floor of the church hall which was replaced in 2008 at a cost of £7,026 has been fully depreciated over five years. Storage installed under the hall stage in 2009 at a cost of £2,010 and has been fully depreciated over five years. The church hall ceiling, which was replaced in 2011 at a cost of £14,796 and has been fully depreciated over ten years. The heating in the church hall was replaced in 2013 at a cost of £10,990 and has been fully depreciated over five years. In 2017, a further £7,749 was spent on additional heaters and has been fully depreciated over five years. The new water heater for the church hall in June 2014 at a cost of £1,411 and has been fully depreciated over five years.
- Resurfacing of the church car park in November 2010 at a cost of £15,334 and has been fully depreciated over ten years.
- The photocopier was purchased in 2018 at a cost of £1,380, this has now been fully depreciated over five years.
- The streaming equipment purchased in 2021 will be depreciated over five years.
- A new carpet fitted in the vicarage will be depreciated over five years.
- The cost of work to eliminate water ingress into the church will be depreciated over five years.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

6 Debtors

	2022	2021
	£	£
Prepayments	1,914	821
	1,914	821

7 Creditors: amounts falling due within one year

	2022	2021
	£	£
Agency collections		582
Deferred income (Weddings/Banns)		568
Deferred Restricted income (Streaming)		120
Accruals	1,026	1,008
	1,026	2,278

8 Analysis of Net assets by fund

	General Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
	£	£	£	2022	2021
				£	£
Fixed assets for church use	8,258		8,394	16,652	17,356
Current assets	105,353	82,296	6,785	194,434	178,078
Current liabilities	-1,026			-1,026	-2,278
	112,585	82,296	15,179	210,060	193,156

9 Statement of funds

	At 1 Jan 2022	Income	Expenditure	Transfers, other gains and losses	At 31 Dec 2022
	£	£	£	£	£
Unrestricted Funds - undesignated					
General Fund	100,530	79,729	-60,174	-7,500	112,585
	100,530	79,729	-60,174	-7,500	112,585
Unrestricted Funds - designated					
Church Repair Fund	56,827	301		5,500	62,628
Church Hall Repair Fund	17,574	94		2,000	19,669
	74,401	395		7,500	82,296
Restricted Funds					
Mission Fund	674	8,523	-8,794		403
Amenities and Study Aids	4,935	268	-373		4,830
Church Yard Fund					
Cafe on the Green	977	826	-637		1,166
Streaming Equipment	11,212	280	-2,960		8,532
Church Heating		120	-120		
Church Organisations Funds	428		-180		248
	18,226	10,017	-13,065		15,179
Total funds	193,156	90,142	-73,238		210,060

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

9 Statement of funds (continued)

The designated funds comprise:

the Church Repair Fund (for repairs to the Church)

the Church Hall Repair Fund (for repairs to the Church Hall)

the Mission Fund designated for local people and projects (the "Weald Opportunity Fund")

The restricted funds comprise:

the Mission Fund (for donations which have been given for specific charities)

the Churchyard fund (for donations which have been given specifically for the upkeep of the churchyard)

the Amenities and Studies Aid Fund (for donations which have been given specifically for improving the amenities at St George's.

the Church Heating Fund (for donations which have been given specifically for church heating costs)

the Cafe on the Green fund (for donations and expenses associated with the Cafe on the Green)

the Streaming Equipment fund (for donations/income associated with the Streaming Equipment)

the Church Organisations Fund (for donations which have been given specifically for use by those organisations. Currently the only Church Organisations fund is for Cameo)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

10 Missionary and Charitable Giving

	2022 £ (unrestricted) General	2022 £ Restricted	2022 £ Total	2021 £ (unrestricted) General	2021 £ Restricted	2021 £ Total
<u>(a) Giving to missionary societies</u>						
Associates of Christians Abroad (Paula and Dean Finnie)		2,400	2,400		2,400	2,400
The Gathering	-		-	-	550	550
<u>(b) Giving - relief and development agencies</u>						
Mission Aviation Fellowship	-	1,000	1,000	-	1,550	1,550
<u>(c) Home Mission</u>						
London City Mission	-	1,000	1,000	-	1,550	1,550
Children's Society	-	117	117	-	815	815
Christian Viewpoint for Men		60	60	60	60	120
<u>(d) Secular Charities</u>						
International Children Palliative Care Network	2,000	-	2,000	2,000	550	2,550
Friends For Families		1,000	1,000			
Sevenoaks Larder		1,222	1,222			
Sevenoaks Welcomes Refugees		750	750			
Help For Heroes		480	480			
The Hygiene Bank		222	222		681	681
Christian Aid		63	63			
Alzheimers Society		30	30			
Macular Society		50	50			
British Legion		31	31			
Wales Air Ambulance					244	
TOTAL	2,000	-	8,425	10,425	2,060	8,400
						10,460

St George's also gives time each year in supporting Christian Aid Week. The funds raised are not included in the PCC accounts.

It is the policy of the PCC to donate an amount equivalent to at least 10% of its general income to charities.

In 2022 it donated £10,424, which represents 11.6% of total income of £90,142 (2021 11.0%) and 13.1% of general income of £78,729 (2021 15.4%)

Accounts

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2020**

Registered in England and Wales Charity Number 1133777

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

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**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020**

Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2020, which are set out on pages 10 to 19, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) 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 s.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
 - to keep accounting records in accordance with s.130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.



Gilbert Allen & Co
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

24th March 2021

**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020**

Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Rev'd Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Moya Grady (to October 2020) Sarah Griffiths Lisa Martin (from October 2020)
Representatives on the Deanery Synod	Michael Conacher Shirley Hayes *
Elected Members	Julia Downing * Ros Durdant-Hollamby * Sarah Griffiths Trevor Griffiths Paul Goozee Ian Harby Rebecca Johnson Elizabeth Miller Linda Young (from October 2020)

* Member of Ministry Team

Ministry Team	Rev'd. Canon Mandy Carr Shirley Hayes (Pastoral Assistant) Judith Howard (Pastoral Assistant) Brian Saunders (Pastoral Assistant) Ros Durdant-Hollamby (Reader) Philip Johnson (Reader) Lisa Martin (Reader) Julia Downing (Music Director)
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Address

St. George's Church
Church Road,
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Kent TN14 6LT

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The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work it is important to maintain the fabric of the Church, the Church hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. At the APCM in 2020 the Church Electoral Roll was 138 (2019: 142). Due to the pandemic and the enforced/advised restrictions, the majority of this year's church services were online only. Excluding the festivals the services appear to have had an average of 85 views. The festivals had the following viewings:

Mothering Sunday 242;
Easter services an average of 170, with 237 on Easter Day;
Remembrance 148;
Christmas services had an average of 198;
Carol service 195 and 275 on Christmas Eve.

It should be noted that these figures were households, so individual numbers would be higher. The services were accessible via St George's own web page and St George's Facebook page. We have been delighted that our online platform has meant that we can welcome people who have moved away from the village, our Mission Partners from around the world & many others to our services. Church services were able to take place (with the addition of online services) for nine weeks and there was an average attendance of 20-25. These services were Holy Communion (bread only) and Home Communion was taken to those housebound or shielding. In 2020 there was one wedding and three funerals, one interment of ashes but no baptisms (2019 four weddings, nine baptisms, eight funerals and two interments of ashes).

The PCC met three times during 2020/2021 (2019/20 five times) once in person prior to restrictions (one apology) and twice online via Zoom, (100% attendance) The PCC is extremely grateful, especially in this past difficult year, to all Church members who have given their time and energy in church cleaning, flower arranging, coffee making (when permitted), grass cutting, publication of notices, advertising, and producing service rotas; to those who lead the intercessions and read lessons in services (this year with the addition of conquering technology!) to the sides people, the prayer shawl ministry team, to those who assist with Communion, to those who contribute to worship through their gifts of music & manning the PA desk, to the leaders of Teddy's & Cameo, to Julia Downing for looking after the website and the many others that have undertaken a myriad of tasks that have contributed towards the enthusiastic and smooth running of St.

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

George's in and out of lockdown. Special thanks to Julia Downing for not only co-ordinating and providing the music for all our services, including the major task of putting together choir music for the festivals during lockdown, but also her expertise for the necessary technology.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, the Pastoral Assistants and the Readers for all their commitment and hard work during the past year. The Ministry Team, led by Mandy, meets regularly throughout the year.

The biggest thanks go to Mandy. In this extremely challenging year St Georges has continued to be blessed by her excellent leadership skills, her vision, enthusiasm and thought provoking sermons along with her filming knowledge, attention to detail and sheer hard grafting to ensure amazing and varied recorded online services. We were so delighted to learn that two of Mandy's films, 'And Mama Came Along Too' and 'Distance', won an impressive & well deserved seven awards between them at the recent Orpington Video Film Makers Oscars; well done to everybody involved!

Live online Morning and Evening Prayer on Mondays to Thursdays (8.30am and 5pm), Fridays and Saturdays (8.30) has continued to be a regular feature of our church life and an increased number attend regularly and find the rhythm of prayer essential to their Christian practice.

The church has remained open for private prayer on Thursdays and Sundays when permitted to do so.

An online daily video of a Thought for the Day was instigated by Mandy in April. Many at St Georges felt encouraged to contribute and this was able to continue for 100 days, quite an achievement and another form of connection and comfort. More recently, we have added a 'Real People, Real Faith' section to our Sunday services and again, people are finding others' stories a real help and inspiration at this difficult time.

Thanks are extended to Stephanie and Jonathan Tibber for all their careful, Covid safe, planning and setting up of comforting and thoughtful prayer stations for All Souls Sunday.

Mandy has continued her connection with Weald Community School including putting together some Advent films for use in class and with the children contributing both in verse and song to St George's Harvest and Christmas online services.

At Christmas, Weald Community and St Georges came together to celebrate with the online recorded service entitled 'A Christmas Cracker.' This included four modern day nativity plays written by Mandy, with a cast of Weald actors, adults and children, led and directed by Roberta Briant. Covid restrictions and last minute changes were overcome to produce four excellent videos entitled 'The Stargazer's Society'; 'On a Starry Night'; 'Angel Auditions' and 'No Room at the Inn,' as part of a joyous Christmas Eve service.

The Carol Service was another uplifting event, despite being unable to meet and worship in person. A beautiful service came into our homes from the homes of each of the choir members and readers.

As St George's 10k and Fun Run was not able to take place this year, the 10 Challenge evolved. Participants were invited to complete 10 of anything over a few months and to contribute £10. This had an enthusiastic response and produced many imaginative ideas. Cakes were baked, jam made, jigsaws completed, carpentry skills shown, sunflowers picked, masks and cushions sewn, books read, gardens planted, geocaches were hidden and exercise completed. Andrew Priest organised a mini, socially distanced run. The 10 Challenge proved very successful, both as a virtual source of connection and fun and was an excellent fund raiser.

St George's online presence has allowed for an even greater connection and support with our Mission Partners: Paula and Dean Finnie in South Africa, International Children's Palliative Care via Julia Downing, Patrick Kangi in London and Sam and Abby Beguma, in Uganda. It has been great to receive their news about their work, their personal lives and their prayer needs via videos and interviews shown on our online services. As well as hearing their contributions to 'Thought for the Day'

St George's was also pleased to be able to support St Francis Strood in their Christmas Hamper project. This venture was deemed to be more necessary than ever this year. Many wrapped boxes of Christmas food and gifts were gratefully collected from Weald for distribution to vulnerable families around Strood.

St. George's Church, Weald
Annual Report and Financial Statements of the
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It was great to be able to support and send a significant donation to The Hygiene Bank from St George's Harvest Service.

With normal activities unable to go ahead for Christian Aid week, money was still raised by such activities as single household afternoon tea and the sale of hanging baskets.

The leaders of both Cameo and Teddies have continued to support their members and meet outside when it was possible to do so. All Cameo members have received weekly phone calls and several deliveries of small gift bags over the year. Instead of the usual Afternoon Tea outing, each member received a doorstep delivery of a boxed cream tea. Other gift bags have been themed around Harvest, Christmas and St Valentine's Day. These fantastic actions were recently reported on the Diocese of Rochester Facebook page.

Safeguarding remains a priority on every PCC agenda. In September 2018 Elizabeth Miller became the new Parish Safeguarding Officer & the majority of the PCC has now completed the required online safeguarding training which has recently been updated by the Diocese.

Thanks go to Ashley Jones for the maintenance and winding of the church clock over many years. Ashley would now like to step down from this responsibility and investigations are under way as to how this can be achieved in the future with the possibility of installing an electromechanical mechanism.

Consideration is currently being given to the purchase of a small movable altar to stand in front of the main altar, possibly to be situated at the top of the chancel steps. This would enable Mandy to stand behind (rather than at the side of the main altar) and face the congregation when celebrating communion. It would also allow anyone with any degree of infirmity to come forward to receive communion without having to negotiate any steps.

The closure of the church has enabled some essential building maintenance to be carried out, including repair work to the wall behind the pulpit & replacing some lead flashing on the roof. We have also been looking into a major issue with the Church Hall, as some large cracks have appeared in the north west corner and the wall is falling down. We are waiting on the insurance company to complete their appraisal of the reports made on the situation before we can decide what must happen next. We are extremely grateful to Stephen Martin for his attention to these matters.

After discussion, the decision to apply to Rochester Diocese for a faculty which included the installation of a phone line in preparation for future live streaming of services was approved by the PCC. This has been something that St George's has been considering for a few years. The online viewing numbers during last year illustrate the need and benefits of being able to reach out to greater numbers of people. This facility could be used for future weddings/funerals/baptisms if desired for people unable to attend, as well as for weekly church services. The online recorded services have been great, but also extremely time consuming for Mandy and Julia and this is not sustainable for the future. A separate live streaming working group has been formed and an appeal for fundraising started. Having received the faculty for the phone line for broadband, this has now been installed and we await a decision on the faculty for the cameras and microphones. Once again, we are extremely grateful to Julia Downing for the time, effort and expertise taken to put the two faculty applications together.

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

Financial Review

A Statement of Financial Activities for 2020 are included in this report along with that for the previous financial year. In 2020, St George's total income decreased by 23.5% and total expenditure reduced by 15.2%; expenditure exceeded income by £24,891 (2019: £19,572). Last year, total income was £75,999 (2019: £99,383) and total expenditure was £100,890 (2019: £118,955).

Of this, Donations and Legacies provided £62,415 (2019: £74,264) or 82% of the total. Although Planned Giving has reduced to £48,961 (2019: £53,741), it continues at a level which underpins St Georges financial planning. As might be expected, a significant reduction of around £3000 in collections at services occurred but the increase in the level of one-off donations and appeals more than offset this. The level of planned giving via gift aid decreased slightly along with reductions in both the level of income tax recovered and other planned giving. Concerning other sources of income – Church Activities and Other Trading Activities also fell slightly in 2020; this was in part because the diocesan fees are no longer retained by St George's PCC. For further information, please see Note 2 to the Financial Statements.

Expenditure from the General Fund, excluding the Parish Share and charitable giving, reduced by £10,323 or around 22% to £37,695. This resulted, in part, from lower depreciation, administration and maintenance costs. The PCC distributed £9,970 to charities in 2020, this equated to 13.1% of total income (2019: 12.8%). In 2020, £2,460 from the General Fund, £166 from the Designated Mission Fund and £7,345 from the Restricted Mission Fund was distributed to our Mission Partners and other charities. There was a small surplus in the Mission Restricted fund (£732) this will be used to support the 2021 committed donations of £6500. See Notes 9 and 10 to the Financial Statement for more detail.

We are very grateful to all those who are able to support St George's financially in one way or another.

In 2020, the cost of raising funds was nil (2019: £3,834).

Church Activities expenditure can be broadly grouped into three areas. First, Missionary and Charitable Giving fell in 2020 to £9,970 (2019: £12,731) but represented a similar percentage of total income compared to 2019 – see Note 10 to the Financial Statement for more detail. Second, Ministry Costs which increased mainly because the Diocesan parish contribution increased. Third, the cost of running, repairing and improving the Church buildings and its grounds which were lower in 2020. For more information, please see Note 3 to the Financial Statements.

Bringing the income and expenditure together, the result for 2020 was a reduction in assets held by St Georges to £192,409 (2019: £217,300). Of this, the sum of Debtors, Short Term Deposits, Cash at the Bank and in Hand, less Creditors amounted to £180,721 (2019: £184,426). Another way of analyzing the composition of the £192,409 is to divide it between the amounts held in Unrestricted and Restricted Funds. At 31 December 2020, the split was £187,699 and £4,710 respectively.

The PCC is truly grateful for the significant commitment from Trevor Griffiths and John Miller in managing the day to day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements. The PCC is also grateful for the work of the accountancy firm Gilbert Allen & Co for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

During the year the Thursday Club (Restricted Fund) bank account was closed, the funds of £17.99 were transferred to the Restricted Mission fund. A redundant deposit account containing £370.95 was closed; £165.50 was previously assigned to the Designated Mission fund, the remaining balance was transferred to the General Fund. All Cameo funds (Restricted) are currently held in the PCC bank account.

Funds held as Custodian on Behalf of Others

There are no funds held on behalf of others, although the PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2020 (2019: £0)

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

Plans for Future Periods

The financial position in 2020 has continued to weaken with the resulting reduction in reserves by £24,891; Net Current Assets (nearly all in the form of cash deposits) are still relatively high at £192,408. Over the past three years there has been a continuous reduction in the reserves because of reductions in planned giving, which is likely to continue in 2021. A strong inflow of one-off donations has allowed the high level of missionary and charitable donations to continue.

Repairs were recently made to the Church roof to prevent water ingress; following this, a large area of the internal wall re-plastered. Essential work on the Church was identified in the Quinquennial inspection including repointing of external walls and buttresses which will be financed from the Church Repair fund. There are considerable structural issues with the Church Hall which are currently being investigated.

Looking ahead, the 2021 Budget for the PCC forecasts a further drop in cash reserves, the parish share has decrease slightly, depreciation costs should be lower in 2021 but many of the income streams are unlikely to recover to the previous levels.

One of the tasks of the PCC during 2020 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2020, this was estimated to be £50,000 and was covered by Unrestricted Funds amounting to £187,699.

Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers
- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. As a result, virtually all bills are paid by cheque or direct debit and the amount of petty cash is kept to a minimal level.

Approved by the PCC on 23rd March 2021
and signed on its behalf by



Rev Mandy Carr
PCC Chair

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Income and endowments from						
<i>Donations and legacies</i>	2a	54,251		8,164	62,415	74,264
<i>Income from Church activities</i>	2b	2,060			2,060	3,947
<i>Other trading activities</i>	2b	7,888		3,136	11,023	20,472
<i>Investments</i>	2c	313	188		501	700
Total incoming resources		64,511	188	11,300	75,999	99,383
Expenditure						
<i>Raising funds</i>	3a					3,834
<i>Church activities</i>	3b	84,007	8,333	8,550	100,890	115,121
Total resources expended		84,007	8,333	8,550	100,890	118,955
<i>Gains/(losses) on investments</i>						
Net income (expenditure)		(19,495)	(8,145)	2,750	(24,891)	(19,572)
<i>Transfers between funds - transfers in</i>			9,000	18	9,018	9,028
<i>Transfers between funds - transfers out</i>		(9,000)		(18)	(9,018)	(9,028)
Net incoming/(outgoing) resources						
before other recognised gains and losses		(28,495)	855	2,750	(24,891)	(19,572)
<i>Gains/(losses) on revaluation of fixed assets</i>						
<i>Other recognised gains/losses</i>						
Net movement in funds		(28,495)	855	2,750	(24,891)	(19,572)
Total funds brought forward at 1 January		149,416	65,924	1,960	217,300	236,872
Total funds carried forward at 31 December		120,921	66,779	4,710	192,409	217,300

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2019**

	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
Income and endowments from				
<i>Donations and legacies</i>	63,961		10,303	74,264
<i>Income from Church activities</i>	3,947			3,947
<i>Other trading activities</i>	12,510		7,962	20,472
<i>Investments</i>	541	160		701
Total incoming resources	80,959	160	18,265	99,384
Expenditure				
<i>Raising funds</i>	208		3,627	3,835
<i>Church activities</i>	92,134	8,168	14,818	115,120
Total resources expended	92,342	8,168	18,445	118,955
<i>Gains/(losses) on investments</i>				
Net income (expenditure)	(11,383)	(8,008)	(180)	(19,571)
<i>Transfers between funds - transfers in</i>		9,000		9,000
<i>Transfers between funds - transfers out</i>	(9,000)			(9,000)
Net incoming/(outgoing) resources				
before other recognised gains and losses	(20,383)	992	(180)	(19,571)
<i>Gains/(losses) on revaluation of fixed assets</i>				
<i>Other recognised gains/losses</i>				
Net movement in funds	(20,383)	992	(180)	(19,571)
Total funds brought forward at 1 January	169,800	64,932	2,139	236,871
Total funds carried forward at 31 December	149,417	65,924	1,959	217,300

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	2020	2019
		£	£
Total fixed assets	5	11,688	32,875
Current assets			
Debtors	6	955	585
Short term deposits		139,557	130,433
Cash at bank and in hand		41,198	54,386
		181,711	185,404
Creditors: amounts falling due within one year	7	-990	-978
Net current assets		180,721	184,426
Total assets less current liabilities		192,409	217,300
NET ASSETS	8	192,409	217,300
Funds			
Restricted funds	9	4,710	1,960
Designated funds (<i>Unrestricted</i>)	9	66,779	65,924
General funds (<i>Unrestricted</i>)	9	120,921	149,416
		192,409	217,300

Approved by the Parochial Church Council on 23rd March 2021 and signed on its behalf by



Rev. Mandy Carr
PCC Chair

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting policies

a Basis of preparation

The financial statements have been prepared under the historical cost convention. The accounts have been prepared on the basis that the PCC is a going concern. The PCC is a public benefit entity and the accounts have been prepared under the Charities SORP (FRS 102) 2015. The PCC has taken advantage of the exemption for smaller charities to prepare a statement cash flows.

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 gatherings of church members.

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.

c Income

All incoming resources are accounted for gross.

Donations and legacies

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, the amount can be reliably measured and the when they are considered probable.

Interest

Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2020

d **Expenditure**

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 are vested in the Churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in the PCC's accounts. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1,000 are written off in the year they were incurred.

Expenditure on items purchased using a grant is written off in the year it was incurred.

Depreciation

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

Church hall	50 years straight line
Fixtures and fittings	5 years straight line
Church hall floor and under stage storage	5 years straight line
Church car park surface	10 years straight line
Church hall ceiling	10 years straight line
Church hall heating	5 years straight line
Church hall boiler	5 years straight line
Church PA system	5 years straight line
Church photocopier	5 years straight line

A full year's depreciation is provided in the year of acquisition.

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 WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

2 Income and endowments*

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
a Donations and legacies								
Planned giving - gift aid	36,947.00			36,947	38,706.00			38,706
Income tax recoverable on planned giving	9,236.75			9,237	9,677.97			9,678
Other planned giving	2,697.00		80.00	2,777	5,181.60		175.00	5,357
Collections at all services	424.55			425	3,419.72			3,420
Donations and appeals	3,415.64		6,626.47	10,042	4,917.63		5,934.58	10,852
Income tax recoverable on donations and appeals	1,030.07		1,457.62	2,488	2,057.79		744.33	2,802
Grants							3,448.97	3,449
Legacies	500.00			500				
	54,251		8,164	62,415	63,961		10,303	74,264
b Income from Church Activities								
Social events and books to promote objectives								
Fees from weddings etc	2,060.00			2,060	3,947.00			3,947
Parish magazine								
	2,060			2,060	3,947			3,947
c Other trading activities								
Church hall lettings to non church organisations	6,893.50			6,894	11,366.00			11,366
Weald 10K			3,092.00	3,092			7,634.18	7,634
Monthly coffee mornings			43.65	44			328.08	328
Magazine advertising	994.00			994	1,144.00			1,144
	7,888		3,136	11,023	12,510		7,962	20,472
d Investments								
Interest income	312.90	187.62		501	540.70	159.65		700
	313	188		501	541	160		700
Income and endowments	64,511	188	11,300	75,999	80,958	160	18,265	99,383

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

3 Expenditure*

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
a Raising funds								
Stewardship costs								
Costs of 10k							2,947.32	2,947
Costs of fetes and other events					122.56		679.50	802
Magazine advertising costs					84.88			85
					207		3,627	3,834
c Expenditure on church activities								
Missionary and charitable giving (Note 10):	2,460.00	165.50	7,344.78	9,970	2,480.00		10,250.68	12,731
Ministry costs:								
Diocesan parish contribution	43,852.00			43,852	41,845.00			41,845
Working expenses	819.61			820	1,341.01			1,341
Vicarage expenses	3,783.25			3,783	3,792.93			3,793
Assistant Staff	90.00			90	90.00			90
Church running expenses	5,018.17			5,018	5,812.30			5,812
Church maintenance	1,411.95			1,412	3,804.22			3,804
Upkeep of services	4,672.24		80.35	4,753	5,180.33		552.32	5,733
Upkeep of churchyard	1,015.69		1,000.00	2,016	2,821.95			2,822
Parish magazine	759.60			760	2,301.44			2,301
Parish training, mission and publicity	45.73			46	276.43		3,889.99	4,166
Parish administrator	1,041.25			1,041	1,937.75			1,938
Church administration	345.93			346	517.43			517
Church hall running costs	4,507.59			4,508	4,571.72			4,572
Church improvement costs	300.00			300				
Hall improvement costs								
Independent examination	990.00			990	938.00			938
Depreciation	12,893.88	8,167.56	125.00	21,186	14,424.63	8,167.56	125.00	22,717
	84,007	8,333	8,550	100,890	92,135	8,168	14,818	115,121
Total expenditure	84,007	8,333	8,550	100,890	92,343	8,168	18,445	118,955

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Staff costs

a Wages and salaries

The PCC has no employees.

The PCC benefits enormously from voluntary service. It is not possible to place a value on its volunteers but the PCC would not be able to function without such generous giving of time.

b Transactions with PCC members

The following amounts were paid to PCC members and related parties during 2020

R Johnson £1,041 for administrative assistance (2019 £1994)

Paula and Dean Finnie, Paula being the sister of L Martin, £3050 for missionary work in South Africa (2019: £2600)

The Hardware Centre Sevenoaks, owned by S Martin, £74 for consumables (2019: £209)

Julia Downing £2360 for organist services (2019: £2639)

Julia Downing works as a consultant for International Children's Palliative Care Network, to whom the PCC donated £2,000 (2019: £2585)

Donations of £16,832 were made by PCC members in 2020 (2019: £14,864).

There were no other reportable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets

	Freehold land and buildings	Church fittings	Church Hall fittings	Car Park surfacing	Photocopier	TOTAL
Cost or valuation	£	£	£	£	£	£
At 1 January 2020	142,209	48,750	43,982	15,334	1,380	251,654
Additions						
Disposals						
Revaluation						
At 31 December 2020	142,209	48,750	43,982	15,334	1,380	251,654
Depreciation						
At 1 January 2020	123,035	40,457	39,402	15,334	552	218,780
Provided in the year	9,587	8,293	3,031		276	21,186
Disposals						
At 31 December 2020	132,622	48,750	42,433	15,334	828	239,966
Net book amounts						
At 31 December 2020	9,587		1,549		552	11,688
At 31 December 2019	19,174	8,293	4,580		828	32,875

The freehold land and buildings comprise:

- i The church hall which was valued at the insurance valuation as at 31 December 2006 (£339,000) adjusted by 35 years depreciation to reflect that it was built in 1972, resulting in a cost of £119,700 which is being depreciated over its estimated remaining useful life of 15 years from 1 January 2007. The cost of refurbishing the church hall entrance and toilets in 2008 (£22,509) was added to the cost of the hall and is being written off over the remaining estimated useful life of the church hall.
- ii Fittings in the Church Rooms costing £7,287 in 2007 have been fully depreciated over five years.
- iii The floor of the church hall which was replaced at a cost of £7,026 in 2008 and has been fully depreciated over five years.
- iv Storage installed under the hall stage in 2009 at a cost of £2,010 and has been fully depreciated over five years.
- v Resurfacing of the church car park in November 2010 at a cost of £15,334 and has been fully depreciated over ten years.
- vi The church hall ceiling, which was replaced in 2011 at a cost of £14,796 and has been fully depreciated over ten years.
- vii The heating in the church hall, which was replaced in 2013 at a cost of £10,990 and was being depreciated over five years, with the last year of depreciation in 2017. In 2017, a further £7,749 was spent on the church hall heating and is being depreciated over five years.
- viii The new boiler for the church hall in June 2014 at a cost of £1,411 and has been fully depreciated over five years.
- ix A new PA system installed in the Church in May 2016 at a cost of £41,463 has been fully depreciated over five years.
- x A photocopier was purchased in 2018 at a cost of £1,380 and which is being depreciated over five years.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

6 Debtors

	2020 £	2019 £
Income tax recoverable		
Accrued income		
Prepayments	955	585
	955	585

7 Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals	990	978
	990	978

8 Analysis of Net assets by fund

	General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
Fixed assets for church use	11,688				11,688	32,875
Current assets	110,223	66,779	4,710		181,711	185,404
Current liabilities	-990				-990	-978
	120,921	66,779	4,710		192,409	217,300

9 Statement of funds

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2020 £
Unrestricted Funds - undesignated					
General Fund	149,416	64,511	-84,007	-9,000	120,921
	149,416	64,511	-84,007	-9,000	120,921
Unrestricted Funds - designated					
Church Repair Fund	44,589	145		6,500	51,233
Church Hall Repair Fund	13,002	43		2,500	15,546
Church Yard Fund		1,000	-1,000		
Audio Visual Fund	8,168		-8,168		
Mission Fund	166		-166		
	65,924	1,188	-9,333	9,000	66,779
Restricted Funds					
Mission Fund	-817	8,877	-7,345	18	732
Amenities and Study Aids	1,813	1,290			3,103
Audio Visual Fund	125		-125		
Church Organisations Funds	839	133	-80	-18	874
	1,960	10,300	-7,550	0	4,710
Endowment Funds					
None					
Total funds	217,300	75,999	-100,890	0	192,409

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2020

9 Statement of funds (continued)

The designated funds comprise:

the Church Repair Fund (for repairs to the Church)

the Church Hall Repair Fund (for repairs to the Church Hall)

the Mission Fund designated for local people and projects (the "Weald Opportunity Fund")

the Audio Visual Fund for replacement and improvement of the existing audio visual facilities, for which the PCC designated £40,000 in 2015. £40,838 (plus restricted donations) was spent in 2016 and the assets are being depreciated over 5 years. A further £838 was designated from the General Fund to make up the full cost.

The restricted funds comprise:

the Mission Fund (for donations which have been given for specific charities)

The Churchyard fund (for donations which have been given specifically for the upkeep of the churchyard)

The Amenities and Studies Aid Fund (for donations which have been given specifically for improving the amenities at St George's).

the Church Heating Fund (for donations which have been given specifically for church heating costs)

the Audio Visual Fund (for donations which have been given specifically for replacement of the Church's Audio Visual facilities). These were spent in 2016 and the assets are being depreciated over 5 years,

the Church Organisations Fund (for donations which have been given specifically for use by those organisations. Currently the only Church Organisations fund is for Cameo)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

10 Missionary and Charitable Giving

	2020 £ (unrestricted) General	2020 £ Designated	2020 £ Restricted	2020 £ Total	2019 £ (unrestricted) General	2019 £ Restricted	2019 £ Total
<u>(a) Giving to missionary societies</u>							
Paula and Dean Finnie	2,400	-	-	2,400	2,400	-	2,400
Christians Against Poverty	-	-	-	-	-	129	129
The Gathering	-	-	650	650	-	200	200
<u>(b) Giving - relief and development agencies</u>							
Mission Aviation Fellowship	-	-	1,000	1,000	-	1,585	1,585
Samara's Appeal	-	-	750	750	-	155	155
Christian Aid	-	-	-	-	-	50	50
<u>(c) Home Mission</u>							
Children's Society	-	-	320	320	-	407	407
London City Mission	-	-	1,000	1,000	-	1,585	1,585
St Francis Strood	-	-	-	-	-	585	585
Christian Viewpoint for Men	60	-	-	60	60	-	60
Friends of Rochester Cathedral	-	-	-	-	20	-	20
<u>(d) Secular Charities</u>							
International Children Palliative Care Network	-	-	2,000	2,000	-	2,585	2,585
The Hygiene Bank	-	166	1,435	1,600	-	-	-
Porchlight	-	-	190	190	-	-	-
Earl Haig's Poppy Appeal	-	-	-	-	-	365	365
Other Grants	-	-	-	-	-	50	50
Hospice in the Weald	-	-	-	-	-	1,355	1,355
Friends of Families	-	-	-	-	-	1,175	1,175
National Trust	-	-	-	-	-	25	25
TOTAL	2,460	166	7,345	9,970	2,480	10,251	12,731

St George's also gives time each year in supporting Christian Aid Week. The funds raised are not included in the PCC accounts.

It is the policy of the PCC to donate at least 10% of its general income to charities.

In 2020 it donated £9,970, which represents 13.1% of total income of £75,999 (2019 12.8%).

Accounts

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2020**

Registered in England and Wales Charity Number 1133777

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

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**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020**

Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2020, which are set out on pages 10 to 19, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) 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 s.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
 - to keep accounting records in accordance with s.130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.



Gilbert Allen & Co
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

24th March 2021

**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020**

Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Rev'd Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Moya Grady (to October 2020) Sarah Griffiths Lisa Martin (from October 2020)
Representatives on the Deanery Synod	Michael Conacher Shirley Hayes *
Elected Members	Julia Downing * Ros Durdant-Hollamby * Sarah Griffiths Trevor Griffiths Paul Goozee Ian Harby Rebecca Johnson Elizabeth Miller Linda Young (from October 2020)

* Member of Ministry Team

Ministry Team	Rev'd. Canon Mandy Carr Shirley Hayes (Pastoral Assistant) Judith Howard (Pastoral Assistant) Brian Saunders (Pastoral Assistant) Ros Durdant-Hollamby (Reader) Philip Johnson (Reader) Lisa Martin (Reader) Julia Downing (Music Director)
---------------	--

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2020

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work it is important to maintain the fabric of the Church, the Church hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. At the APCM in 2020 the Church Electoral Roll was 138 (2019: 142). Due to the pandemic and the enforced/advised restrictions, the majority of this year's church services were online only. Excluding the festivals the services appear to have had an average of 85 views. The festivals had the following viewings:

Mothering Sunday 242;
Easter services an average of 170, with 237 on Easter Day;
Remembrance 148;
Christmas services had an average of 198;
Carol service 195 and 275 on Christmas Eve.

It should be noted that these figures were households, so individual numbers would be higher. The services were accessible via St George's own web page and St George's Facebook page. We have been delighted that our online platform has meant that we can welcome people who have moved away from the village, our Mission Partners from around the world & many others to our services. Church services were able to take place (with the addition of online services) for nine weeks and there was an average attendance of 20-25. These services were Holy Communion (bread only) and Home Communion was taken to those housebound or shielding. In 2020 there was one wedding and three funerals, one interment of ashes but no baptisms (2019 four weddings, nine baptisms, eight funerals and two interments of ashes).

The PCC met three times during 2020/2021 (2019/20 five times) once in person prior to restrictions (one apology) and twice online via Zoom, (100% attendance) The PCC is extremely grateful, especially in this past difficult year, to all Church members who have given their time and energy in church cleaning, flower arranging, coffee making (when permitted), grass cutting, publication of notices, advertising, and producing service rotas; to those who lead the intercessions and read lessons in services (this year with the addition of conquering technology!) to the sides people, the prayer shawl ministry team, to those who assist with Communion, to those who contribute to worship through their gifts of music & manning the PA desk, to the leaders of Teddy's & Cameo, to Julia Downing for looking after the website and the many others that have undertaken a myriad of tasks that have contributed towards the enthusiastic and smooth running of St.

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George's in and out of lockdown. Special thanks to Julia Downing for not only co-ordinating and providing the music for all our services, including the major task of putting together choir music for the festivals during lockdown, but also her expertise for the necessary technology.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, the Pastoral Assistants and the Readers for all their commitment and hard work during the past year. The Ministry Team, led by Mandy, meets regularly throughout the year.

The biggest thanks go to Mandy. In this extremely challenging year St Georges has continued to be blessed by her excellent leadership skills, her vision, enthusiasm and thought provoking sermons along with her filming knowledge, attention to detail and sheer hard grafting to ensure amazing and varied recorded online services. We were so delighted to learn that two of Mandy's films, 'And Mama Came Along Too' and 'Distance', won an impressive & well deserved seven awards between them at the recent Orpington Video Film Makers Oscars; well done to everybody involved!

Live online Morning and Evening Prayer on Mondays to Thursdays (8.30am and 5pm), Fridays and Saturdays (8.30) has continued to be a regular feature of our church life and an increased number attend regularly and find the rhythm of prayer essential to their Christian practice.

The church has remained open for private prayer on Thursdays and Sundays when permitted to do so.

An online daily video of a Thought for the Day was instigated by Mandy in April. Many at St Georges felt encouraged to contribute and this was able to continue for 100 days, quite an achievement and another form of connection and comfort. More recently, we have added a 'Real People, Real Faith' section to our Sunday services and again, people are finding others' stories a real help and inspiration at this difficult time.

Thanks are extended to Stephanie and Jonathan Tibber for all their careful, Covid safe, planning and setting up of comforting and thoughtful prayer stations for All Souls Sunday.

Mandy has continued her connection with Weald Community School including putting together some Advent films for use in class and with the children contributing both in verse and song to St George's Harvest and Christmas online services.

At Christmas, Weald Community and St Georges came together to celebrate with the online recorded service entitled 'A Christmas Cracker.' This included four modern day nativity plays written by Mandy, with a cast of Weald actors, adults and children, led and directed by Roberta Briant. Covid restrictions and last minute changes were overcome to produce four excellent videos entitled 'The Stargazer's Society'; 'On a Starry Night'; 'Angel Auditions' and 'No Room at the Inn,' as part of a joyous Christmas Eve service.

The Carol Service was another uplifting event, despite being unable to meet and worship in person. A beautiful service came into our homes from the homes of each of the choir members and readers.

As St George's 10k and Fun Run was not able to take place this year, the 10 Challenge evolved. Participants were invited to complete 10 of anything over a few months and to contribute £10. This had an enthusiastic response and produced many imaginative ideas. Cakes were baked, jam made, jigsaws completed, carpentry skills shown, sunflowers picked, masks and cushions sewn, books read, gardens planted, geocaches were hidden and exercise completed. Andrew Priest organised a mini, socially distanced run. The 10 Challenge proved very successful, both as a virtual source of connection and fun and was an excellent fund raiser.

St George's online presence has allowed for an even greater connection and support with our Mission Partners: Paula and Dean Finnie in South Africa, International Children's Palliative Care via Julia Downing, Patrick Kangi in London and Sam and Abby Beguma, in Uganda. It has been great to receive their news about their work, their personal lives and their prayer needs via videos and interviews shown on our online services. As well as hearing their contributions to 'Thought for the Day'

St George's was also pleased to be able to support St Francis Strood in their Christmas Hamper project. This venture was deemed to be more necessary than ever this year. Many wrapped boxes of Christmas food and gifts were gratefully collected from Weald for distribution to vulnerable families around Strood.

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It was great to be able to support and send a significant donation to The Hygiene Bank from St George's Harvest Service.

With normal activities unable to go ahead for Christian Aid week, money was still raised by such activities as single household afternoon tea and the sale of hanging baskets.

The leaders of both Cameo and Teddies have continued to support their members and meet outside when it was possible to do so. All Cameo members have received weekly phone calls and several deliveries of small gift bags over the year. Instead of the usual Afternoon Tea outing, each member received a doorstep delivery of a boxed cream tea. Other gift bags have been themed around Harvest, Christmas and St Valentine's Day. These fantastic actions were recently reported on the Diocese of Rochester Facebook page.

Safeguarding remains a priority on every PCC agenda. In September 2018 Elizabeth Miller became the new Parish Safeguarding Officer & the majority of the PCC has now completed the required online safeguarding training which has recently been updated by the Diocese.

Thanks go to Ashley Jones for the maintenance and winding of the church clock over many years. Ashley would now like to step down from this responsibility and investigations are under way as to how this can be achieved in the future with the possibility of installing an electromechanical mechanism.

Consideration is currently being given to the purchase of a small movable altar to stand in front of the main altar, possibly to be situated at the top of the chancel steps. This would enable Mandy to stand behind (rather than at the side of the main altar) and face the congregation when celebrating communion. It would also allow anyone with any degree of infirmity to come forward to receive communion without having to negotiate any steps.

The closure of the church has enabled some essential building maintenance to be carried out, including repair work to the wall behind the pulpit & replacing some lead flashing on the roof. We have also been looking into a major issue with the Church Hall, as some large cracks have appeared in the north west corner and the wall is falling down. We are waiting on the insurance company to complete their appraisal of the reports made on the situation before we can decide what must happen next. We are extremely grateful to Stephen Martin for his attention to these matters.

After discussion, the decision to apply to Rochester Diocese for a faculty which included the installation of a phone line in preparation for future live streaming of services was approved by the PCC. This has been something that St George's has been considering for a few years. The online viewing numbers during last year illustrate the need and benefits of being able to reach out to greater numbers of people. This facility could be used for future weddings/funerals/baptisms if desired for people unable to attend, as well as for weekly church services. The online recorded services have been great, but also extremely time consuming for Mandy and Julia and this is not sustainable for the future. A separate live streaming working group has been formed and an appeal for fundraising started. Having received the faculty for the phone line for broadband, this has now been installed and we await a decision on the faculty for the cameras and microphones. Once again, we are extremely grateful to Julia Downing for the time, effort and expertise taken to put the two faculty applications together.

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Financial Review

A Statement of Financial Activities for 2020 are included in this report along with that for the previous financial year. In 2020, St George's total income decreased by 23.5% and total expenditure reduced by 15.2%; expenditure exceeded income by £24,891 (2019: £19,572). Last year, total income was £75,999 (2019: £99,383) and total expenditure was £100,890 (2019: £118,955).

Of this, Donations and Legacies provided £62,415 (2019: £74,264) or 82% of the total. Although Planned Giving has reduced to £48,961 (2019: £53,741), it continues at a level which underpins St Georges financial planning. As might be expected, a significant reduction of around £3000 in collections at services occurred but the increase in the level of one-off donations and appeals more than offset this. The level of planned giving via gift aid decreased slightly along with reductions in both the level of income tax recovered and other planned giving. Concerning other sources of income – Church Activities and Other Trading Activities also fell slightly in 2020; this was in part because the diocesan fees are no longer retained by St George's PCC. For further information, please see Note 2 to the Financial Statements.

Expenditure from the General Fund, excluding the Parish Share and charitable giving, reduced by £10,323 or around 22% to £37,695. This resulted, in part, from lower depreciation, administration and maintenance costs. The PCC distributed £9,970 to charities in 2020, this equated to 13.1% of total income (2019: 12.8%). In 2020, £2,460 from the General Fund, £166 from the Designated Mission Fund and £7,345 from the Restricted Mission Fund was distributed to our Mission Partners and other charities. There was a small surplus in the Mission Restricted fund (£732) this will be used to support the 2021 committed donations of £6500. See Notes 9 and 10 to the Financial Statement for more detail.

We are very grateful to all those who are able to support St George's financially in one way or another.

In 2020, the cost of raising funds was nil (2019: £3,834).

Church Activities expenditure can be broadly grouped into three areas. First, Missionary and Charitable Giving fell in 2020 to £9,970 (2019: £12,731) but represented a similar percentage of total income compared to 2019 – see Note 10 to the Financial Statement for more detail. Second, Ministry Costs which increased mainly because the Diocesan parish contribution increased. Third, the cost of running, repairing and improving the Church buildings and its grounds which were lower in 2020. For more information, please see Note 3 to the Financial Statements.

Bringing the income and expenditure together, the result for 2020 was a reduction in assets held by St Georges to £192,409 (2019: £217,300). Of this, the sum of Debtors, Short Term Deposits, Cash at the Bank and in Hand, less Creditors amounted to £180,721 (2019: £184,426). Another way of analyzing the composition of the £192,409 is to divide it between the amounts held in Unrestricted and Restricted Funds. At 31 December 2020, the split was £187,699 and £4,710 respectively.

The PCC is truly grateful for the significant commitment from Trevor Griffiths and John Miller in managing the day to day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements. The PCC is also grateful for the work of the accountancy firm Gilbert Allen & Co for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

During the year the Thursday Club (Restricted Fund) bank account was closed, the funds of £17.99 were transferred to the Restricted Mission fund. A redundant deposit account containing £370.95 was closed; £165.50 was previously assigned to the Designated Mission fund, the remaining balance was transferred to the General Fund. All Cameo funds (Restricted) are currently held in the PCC bank account.

Funds held as Custodian on Behalf of Others

There are no funds held on behalf of others, although the PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2020 (2019: £0)

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Plans for Future Periods

The financial position in 2020 has continued to weaken with the resulting reduction in reserves by £24,891; Net Current Assets (nearly all in the form of cash deposits) are still relatively high at £192,408. Over the past three years there has been a continuous reduction in the reserves because of reductions in planned giving, which is likely to continue in 2021. A strong inflow of one-off donations has allowed the high level of missionary and charitable donations to continue.

Repairs were recently made to the Church roof to prevent water ingress; following this, a large area of the internal wall re-plastered. Essential work on the Church was identified in the Quinquennial inspection including repointing of external walls and buttresses which will be financed from the Church Repair fund. There are considerable structural issues with the Church Hall which are currently being investigated.

Looking ahead, the 2021 Budget for the PCC forecasts a further drop in cash reserves, the parish share has decrease slightly, depreciation costs should be lower in 2021 but many of the income streams are unlikely to recover to the previous levels.

One of the tasks of the PCC during 2020 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2020, this was estimated to be £50,000 and was covered by Unrestricted Funds amounting to £187,699.

Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers
- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. As a result, virtually all bills are paid by cheque or direct debit and the amount of petty cash is kept to a minimal level.

Approved by the PCC on 23rd March 2021
and signed on its behalf by



Rev Mandy Carr
PCC Chair

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Income and endowments from						
<i>Donations and legacies</i>	2a	54,251		8,164	62,415	74,264
<i>Income from Church activities</i>	2b	2,060			2,060	3,947
<i>Other trading activities</i>	2b	7,888		3,136	11,023	20,472
<i>Investments</i>	2c	313	188		501	700
Total incoming resources		64,511	188	11,300	75,999	99,383
Expenditure						
<i>Raising funds</i>	3a					3,834
<i>Church activities</i>	3b	84,007	8,333	8,550	100,890	115,121
Total resources expended		84,007	8,333	8,550	100,890	118,955
<i>Gains/(losses) on investments</i>						
Net income (expenditure)		(19,495)	(8,145)	2,750	(24,891)	(19,572)
<i>Transfers between funds - transfers in</i>			9,000	18	9,018	9,028
<i>Transfers between funds - transfers out</i>		(9,000)		(18)	(9,018)	(9,028)
Net incoming/(outgoing) resources						
before other recognised gains and losses		(28,495)	855	2,750	(24,891)	(19,572)
<i>Gains/(losses) on revaluation of fixed assets</i>						
<i>Other recognised gains/losses</i>						
Net movement in funds		(28,495)	855	2,750	(24,891)	(19,572)
Total funds brought forward at 1 January		149,416	65,924	1,960	217,300	236,872
Total funds carried forward at 31 December		120,921	66,779	4,710	192,409	217,300

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2019**

	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
Income and endowments from				
<i>Donations and legacies</i>	63,961		10,303	74,264
<i>Income from Church activities</i>	3,947			3,947
<i>Other trading activities</i>	12,510		7,962	20,472
<i>Investments</i>	541	160		701
Total incoming resources	80,959	160	18,265	99,384
Expenditure				
<i>Raising funds</i>	208		3,627	3,835
<i>Church activities</i>	92,134	8,168	14,818	115,120
Total resources expended	92,342	8,168	18,445	118,955
<i>Gains/(losses) on investments</i>				
Net income (expenditure)	(11,383)	(8,008)	(180)	(19,571)
<i>Transfers between funds - transfers in</i>		9,000		9,000
<i>Transfers between funds - transfers out</i>	(9,000)			(9,000)
Net incoming/(outgoing) resources				
before other recognised gains and losses	(20,383)	992	(180)	(19,571)
<i>Gains/(losses) on revaluation of fixed assets</i>				
<i>Other recognised gains/losses</i>				
Net movement in funds	(20,383)	992	(180)	(19,571)
Total funds brought forward at 1 January	169,800	64,932	2,139	236,871
Total funds carried forward at 31 December	149,417	65,924	1,959	217,300

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	2020	2019
		£	£
Total fixed assets	5	11,688	32,875
Current assets			
Debtors	6	955	585
Short term deposits		139,557	130,433
Cash at bank and in hand		41,198	54,386
		181,711	185,404
Creditors: amounts falling due within one year	7	-990	-978
Net current assets		180,721	184,426
Total assets less current liabilities		192,409	217,300
NET ASSETS	8	192,409	217,300
Funds			
Restricted funds	9	4,710	1,960
Designated funds (<i>Unrestricted</i>)	9	66,779	65,924
General funds (<i>Unrestricted</i>)	9	120,921	149,416
		192,409	217,300

Approved by the Parochial Church Council on 23rd March 2021 and signed on its behalf by



Rev. Mandy Carr
PCC Chair

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting policies

a Basis of preparation

The financial statements have been prepared under the historical cost convention. The accounts have been prepared on the basis that the PCC is a going concern. The PCC is a public benefit entity and the accounts have been prepared under the Charities SORP (FRS 102) 2015. The PCC has taken advantage of the exemption for smaller charities to prepare a statement cash flows.

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 gatherings of church members.

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.

c Income

All incoming resources are accounted for gross.

Donations and legacies

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, the amount can be reliably measured and the when they are considered probable.

Interest

Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2020

d **Expenditure**

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 are vested in the Churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in the PCC's accounts. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1,000 are written off in the year they were incurred.

Expenditure on items purchased using a grant is written off in the year it was incurred.

Depreciation

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

Church hall	50 years straight line
Fixtures and fittings	5 years straight line
Church hall floor and under stage storage	5 years straight line
Church car park surface	10 years straight line
Church hall ceiling	10 years straight line
Church hall heating	5 years straight line
Church hall boiler	5 years straight line
Church PA system	5 years straight line
Church photocopier	5 years straight line

A full year's depreciation is provided in the year of acquisition.

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 WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

2 Income and endowments*

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
a Donations and legacies								
Planned giving - gift aid	36,947.00			36,947	38,706.00			38,706
Income tax recoverable on planned giving	9,236.75			9,237	9,677.97			9,678
Other planned giving	2,697.00		80.00	2,777	5,181.60		175.00	5,357
Collections at all services	424.55			425	3,419.72			3,420
Donations and appeals	3,415.64		6,626.47	10,042	4,917.63		5,934.58	10,852
Income tax recoverable on donations and appeals	1,030.07		1,457.62	2,488	2,057.79		744.33	2,802
Grants							3,448.97	3,449
Legacies	500.00			500				
	54,251		8,164	62,415	63,961		10,303	74,264
b Income from Church Activities								
Social events and books to promote objectives								
Fees from weddings etc	2,060.00			2,060	3,947.00			3,947
Parish magazine								
	2,060			2,060	3,947			3,947
c Other trading activities								
Church hall lettings to non church organisations	6,893.50			6,894	11,366.00			11,366
Weald 10K			3,092.00	3,092			7,634.18	7,634
Monthly coffee mornings			43.65	44			328.08	328
Magazine advertising	994.00			994	1,144.00			1,144
	7,888		3,136	11,023	12,510		7,962	20,472
d Investments								
Interest income	312.90	187.62		501	540.70	159.65		700
	313	188		501	541	160		700
Income and endowments	64,511	188	11,300	75,999	80,958	160	18,265	99,383

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

3 Expenditure*

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £
a Raising funds								
Stewardship costs								
Costs of 10k							2,947.32	2,947
Costs of fetes and other events					122.56		679.50	802
Magazine advertising costs					84.88			85
					207		3,627	3,834
c Expenditure on church activities								
Missionary and charitable giving (Note 10):	2,460.00	165.50	7,344.78	9,970	2,480.00		10,250.68	12,731
Ministry costs:								
Diocesan parish contribution	43,852.00			43,852	41,845.00			41,845
Working expenses	819.61			820	1,341.01			1,341
Vicarage expenses	3,783.25			3,783	3,792.93			3,793
Assistant Staff	90.00			90	90.00			90
Church running expenses	5,018.17			5,018	5,812.30			5,812
Church maintenance	1,411.95			1,412	3,804.22			3,804
Upkeep of services	4,672.24		80.35	4,753	5,180.33		552.32	5,733
Upkeep of churchyard	1,015.69		1,000.00	2,016	2,821.95			2,822
Parish magazine	759.60			760	2,301.44			2,301
Parish training, mission and publicity	45.73			46	276.43		3,889.99	4,166
Parish administrator	1,041.25			1,041	1,937.75			1,938
Church administration	345.93			346	517.43			517
Church hall running costs	4,507.59			4,508	4,571.72			4,572
Church improvement costs	300.00			300				
Hall improvement costs								
Independent examination	990.00			990	938.00			938
Depreciation	12,893.88	8,167.56	125.00	21,186	14,424.63	8,167.56	125.00	22,717
	84,007	8,333	8,550	100,890	92,135	8,168	14,818	115,121
Total expenditure	84,007	8,333	8,550	100,890	92,343	8,168	18,445	118,955

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Staff costs

a Wages and salaries

The PCC has no employees.

The PCC benefits enormously from voluntary service. It is not possible to place a value on its volunteers but the PCC would not be able to function without such generous giving of time.

b Transactions with PCC members

The following amounts were paid to PCC members and related parties during 2020

R Johnson £1,041 for administrative assistance (2019 £1994)

Paula and Dean Finnie, Paula being the sister of L Martin, £3050 for missionary work in South Africa (2019: £2600)

The Hardware Centre Sevenoaks, owned by S Martin, £74 for consumables (2019: £209)

Julia Downing £2360 for organist services (2019: £2639)

Julia Downing works as a consultant for International Children's Palliative Care Network, to whom the PCC donated £2,000 (2019: £2585)

Donations of £16,832 were made by PCC members in 2020 (2019: £14,864).

There were no other reportable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets

	Freehold land and buildings	Church fittings	Church Hall fittings	Car Park surfacing	Photocopier	TOTAL
Cost or valuation	£	£	£	£	£	£
At 1 January 2020	142,209	48,750	43,982	15,334	1,380	251,654
Additions						
Disposals						
Revaluation						
At 31 December 2020	142,209	48,750	43,982	15,334	1,380	251,654
Depreciation						
At 1 January 2020	123,035	40,457	39,402	15,334	552	218,780
Provided in the year	9,587	8,293	3,031		276	21,186
Disposals						
At 31 December 2020	132,622	48,750	42,433	15,334	828	239,966
Net book amounts						
At 31 December 2020	9,587		1,549		552	11,688
At 31 December 2019	19,174	8,293	4,580		828	32,875

The freehold land and buildings comprise:

- i The church hall which was valued at the insurance valuation as at 31 December 2006 (£339,000) adjusted by 35 years depreciation to reflect that it was built in 1972, resulting in a cost of £119,700 which is being depreciated over its estimated remaining useful life of 15 years from 1 January 2007. The cost of refurbishing the church hall entrance and toilets in 2008 (£22,509) was added to the cost of the hall and is being written off over the remaining estimated useful life of the church hall.
- ii Fittings in the Church Rooms costing £7,287 in 2007 have been fully depreciated over five years.
- iii The floor of the church hall which was replaced at a cost of £7,026 in 2008 and has been fully depreciated over five years.
- iv Storage installed under the hall stage in 2009 at a cost of £2,010 and has been fully depreciated over five years.
- v Resurfacing of the church car park in November 2010 at a cost of £15,334 and has been fully depreciated over ten years.
- vi The church hall ceiling, which was replaced in 2011 at a cost of £14,796 and has been fully depreciated over ten years.
- vii The heating in the church hall, which was replaced in 2013 at a cost of £10,990 and was being depreciated over five years, with the last year of depreciation in 2017. In 2017, a further £7,749 was spent on the church hall heating and is being depreciated over five years.
- viii The new boiler for the church hall in June 2014 at a cost of £1,411 and has been fully depreciated over five years.
- ix A new PA system installed in the Church in May 2016 at a cost of £41,463 has been fully depreciated over five years.
- x A photocopier was purchased in 2018 at a cost of £1,380 and which is being depreciated over five years.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

6 Debtors

	2020 £	2019 £
Income tax recoverable		
Accrued income		
Prepayments	955	585
	955	585

7 Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals	990	978
	990	978

8 Analysis of Net assets by fund

	General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
Fixed assets for church use	11,688				11,688	32,875
Current assets	110,223	66,779	4,710		181,711	185,404
Current liabilities	-990				-990	-978
	120,921	66,779	4,710		192,409	217,300

9 Statement of funds

	At 1 Jan 2020 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2020 £
Unrestricted Funds - undesignated					
General Fund	149,416	64,511	-84,007	-9,000	120,921
	149,416	64,511	-84,007	-9,000	120,921
Unrestricted Funds - designated					
Church Repair Fund	44,589	145		6,500	51,233
Church Hall Repair Fund	13,002	43		2,500	15,546
Church Yard Fund		1,000	-1,000		
Audio Visual Fund	8,168		-8,168		
Mission Fund	166		-166		
	65,924	1,188	-9,333	9,000	66,779
Restricted Funds					
Mission Fund	-817	8,877	-7,345	18	732
Amenities and Study Aids	1,813	1,290			3,103
Audio Visual Fund	125		-125		
Church Organisations Funds	839	133	-80	-18	874
	1,960	10,300	-7,550	0	4,710
Endowment Funds					
None					
Total funds	217,300	75,999	-100,890	0	192,409

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2020

9 Statement of funds (continued)

The designated funds comprise:

the Church Repair Fund (for repairs to the Church)

the Church Hall Repair Fund (for repairs to the Church Hall)

the Mission Fund designated for local people and projects (the "Weald Opportunity Fund")

the Audio Visual Fund for replacement and improvement of the existing audio visual facilities, for which the PCC designated £40,000 in 2015. £40,838 (plus restricted donations) was spent in 2016 and the assets are being depreciated over 5 years. A further £838 was designated from the General Fund to make up the full cost.

The restricted funds comprise:

the Mission Fund (for donations which have been given for specific charities)

The Churchyard fund (for donations which have been given specifically for the upkeep of the churchyard)

The Amenities and Studies Aid Fund (for donations which have been given specifically for improving the amenities at St George's).

the Church Heating Fund (for donations which have been given specifically for church heating costs)

the Audio Visual Fund (for donations which have been given specifically for replacement of the Church's Audio Visual facilities). These were spent in 2016 and the assets are being depreciated over 5 years,

the Church Organisations Fund (for donations which have been given specifically for use by those organisations. Currently the only Church Organisations fund is for Cameo)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

10 Missionary and Charitable Giving

	2020 £ (unrestricted) General	2020 £ Designated	2020 £ Restricted	2020 £ Total	2019 £ (unrestricted) General	2019 £ Restricted	2019 £ Total
<u>(a) Giving to missionary societies</u>							
Paula and Dean Finnie	2,400	-	-	2,400	2,400	-	2,400
Christians Against Poverty	-	-	-	-	-	129	129
The Gathering	-	-	650	650	-	200	200
<u>(b) Giving - relief and development agencies</u>							
Mission Aviation Fellowship	-	-	1,000	1,000	-	1,585	1,585
Samara's Appeal	-	-	750	750	-	155	155
Christian Aid	-	-	-	-	-	50	50
<u>(c) Home Mission</u>							
Children's Society	-	-	320	320	-	407	407
London City Mission	-	-	1,000	1,000	-	1,585	1,585
St Francis Strood	-	-	-	-	-	585	585
Christian Viewpoint for Men	60	-	-	60	60	-	60
Friends of Rochester Cathedral	-	-	-	-	20	-	20
<u>(d) Secular Charities</u>							
International Children Palliative Care Network	-	-	2,000	2,000	-	2,585	2,585
The Hygiene Bank	-	166	1,435	1,600	-	-	-
Porchlight	-	-	190	190	-	-	-
Earl Haig's Poppy Appeal	-	-	-	-	-	365	365
Other Grants	-	-	-	-	-	50	50
Hospice in the Weald	-	-	-	-	-	1,355	1,355
Friends of Families	-	-	-	-	-	1,175	1,175
National Trust	-	-	-	-	-	25	25
TOTAL	2,460	166	7,345	9,970	2,480	10,251	12,731

St George's also gives time each year in supporting Christian Aid Week. The funds raised are not included in the PCC accounts.

It is the policy of the PCC to donate at least 10% of its general income to charities.

In 2020 it donated £9,970, which represents 13.1% of total income of £75,999 (2019 12.8%).