

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

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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 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

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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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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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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	<u>149,575</u>	<u>50,130</u>	<u>43,982</u>	<u>15,334</u>	<u>13,991</u>	<u>2,605</u>	<u>8,120</u>	<u>4,990</u>	<u>288,726</u>
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	<u>145,607</u>	<u>50,130</u>	<u>43,982</u>	<u>15,334</u>	<u>11,193</u>	<u>2,084</u>	<u>4,471</u>	<u>1,002</u>	<u>273,802</u>
Net book amounts									
At 31 December 2024	<u>3,968</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,798</u>	<u>521</u>	<u>3,649</u>	<u>3,988</u>	<u>14,924</u>
At 31 December 2023	<u>2,880</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,596</u>	<u>1,042</u>	<u>1,906</u>	<u>0</u>	<u>11,424</u>

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
						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%)