

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET OF ANTIOCH, RAINHAM, KENT

England & Wales · Charity number 1134849

Details

Other names	ST MARGARET'S PCC, RAINHAM, KENT
Status	Registered
Legal form	Previously excepted
Registered	2010-03-11
Register	View on the Charity Commission register

Contact

Address	St. Margarets Millennium Centre Gatekeeper Chase Rainham Gillingham Kent ME8 9BH
Phone	01634362023
Email	office@rainhamchurch.co.uk
Website	www.rainhamchurch.co.uk

Activities

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

Activities: Promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC's responsibilities include the financial management of the parish, the care and maintenance of the church fabric, the churchyard and property directly owned by the PCC.

Classification

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

Geography

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

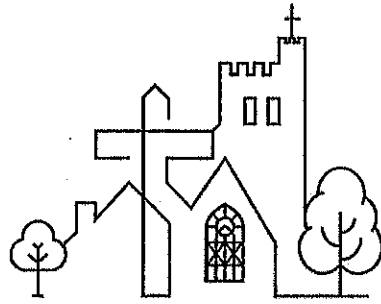
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£163,660	£144,163	-	-
2023-12-31	£280,973	£289,465	-	-
2022-12-31	£343,547	£310,650	-	-
2021-12-31	£230,529	£312,593	-	-
2020-12-31	£300,147	£473,566	-	-

Trustees

Name	Role	Appointed
Rev Nathan Ward	Chair	2018-04-22
Charlotte Faith Whittaker		2020-10-14
David Ormiston		2022-04-24
Davina Ann O'Brien		2019-04-28
Felicity Margaret Holton		2019-04-28
Heather Anne Baker		2018-04-22
Hollie Jane Allen		2021-05-19
Janet Rachel Garnons-Williams		2022-04-24
LINDA JOYCE RANDALL		2022-04-24
Lorna Rosemary Dyer		2022-04-24
Nicholas John Grief		2020-10-14
Nigel Charles Barfoot		2020-10-14
Owen Michael Smith		2020-10-14
Philip Holdcroft		2023-04-23
Rev Jonathan Jennings		2016-09-01
Terence James Whittaker		2020-03-01

Accounts



ST. MARGARET'S
R A I N H A M

**ANNUAL REPORT AND FINANCIAL
STATEMENTS**

**of the
PAROCHIAL CHURCH COUNCIL**

For the year ended 31 December 2024

Incumbent

Revd Nathan Ward

St Margaret's Church Office

St Margaret's Church
High Street
Rainham ME8 7JH

Bank

National Westminster Bank plc
148 High Street
Chatham ME4 4DB

Independent Examiner

Natalie Harrison FCA FCCA CTA TEP
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham ME4 6AE

Registered Charity No. 1134849

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Annual Report

Administrative information

The PCC present their report with Financial Statements of the charity for the year ended 31 December 2024. The PCC have adopted the provisions of the Statement of Recommended Practice for Accounting and Reporting by Charities issued in January 2015, together with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

St Margaret's Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester, within the Church of England. It has a charitable status as a registered place of worship under Section 3 of the Charities Act 1993. Charity Number 1134849

Church address St Margaret's Church
 High Street
 Rainham
 Kent ME8 7JH

 01634 362023

Parochial Church Council (PCC)

Incumbent Revd Nathan Ward *Chair*

Assistant Priest Revd Jonathan Jennings

Licensed Lay Minister

from APCM 2023 to 2025 Mrs Janet Garnons-Williams

Churchwardens

from APCM 2023 to 2024 Mrs Davina O'Brien
 Mrs Linda Randall

from APCM 2023 to 2024 Mrs Linda Randall
 Mr Simon Hall

Deanery Synod

from APCM 2023 to 2026 Mr Terry Whittaker
from APCM 2024 to 2026 Mrs Janet Garnons-Williams *Vice Chair*
 Miss Lorna Dyer

Diocesan Synod

from July 2024 to July 2027 Mr Terry Whittaker *Licensed Lay Worker, and licensed funeral minister*

Elected to PCC

from APCM 2021 to 2024 Miss Hollie Allen
 Mr Nigel Barfoot
 Mr Owen Smith

from APCM 2022 to 2025 Mrs Heather Baker
 Miss Lorna Dyer
 Mrs Felicity Holton

	Mr David Ormiston Miss Charley Whittaker	
from APCM 2023 to 2026	Mr Nick Grief Mr Philip Holdcroft	
From APCM 2024 to 2027	Mrs Emi Inetianbor Mrs Jean Penney	
In attendance	Mr Sam Holden Mrs Davina O'Brien Mrs Jo Whittaker	<i>PCC Treasurer up to May 2024</i> <i>PCC Treasurer from May 2024</i> <i>PCC Secretary</i>

Bankers

National Westminster Bank plc
148 High Street
Chatham
Kent ME4 4DB

Independent Examiner

Natalie Harrison (FCA FCCA CTA TEP)
Beak Kemmenoe
Chartered Accounts
1-3 Manor Road
Chatham
Kent ME4 6AE

Objectives and Activities

The PCC is committed to enabling as many people as possible to work in our Church and to become part of our Parish community. It maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within the Parish. Our services and worship put faith into practice through prayer, Scripture, music and sacrament.

In the planning of activities, the PCC has considered both the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our Parish community through:

- worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- provision of pastoral care for those living in the Parish
- missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St Margaret's and the Millennium Centre complex.

Public Benefit

St. Margaret's Church remains deeply committed to serving the needs of our community, enriching lives, and fostering a sense of belonging and support for all. Through our diverse range of programmes and services, we continue to impact the lives of individuals and families, promoting spiritual growth, social cohesion, and community well-being.

Our core offering of Sunday Services, held at 8 am and 10.30 am, provide a vital opportunity for worship for parishioners of all ages. Additionally, our 252 Kids Club, inspired by Luke 2:52, offers a nurturing environment for children on Sunday mornings, fostering their spiritual development and sense of belonging within the church community.

Recognising the importance of regular communion and fellowship, we host a mid-week communion service every Wednesday at 10.30 am, providing a sanctuary for contemplation and renewal amidst the busyness of modern life. Furthermore, our XP3 Youth program, held on Monday evenings, engages and supports young people, empowering them to explore their faith and navigate the challenges of adolescence.

In response to the growing needs of vulnerable individuals and families, our Just Say Hello Food Project has expanded its reach, offering vital sustenance and support to those facing food insecurity. Moreover, our Community Hub, operating every Tuesday, serves as a central resource hub, collaborating with key stakeholders such as Citizens Advice and the Department for Work and Pensions, Medway Adult Education and Public Health to provide holistic support and guidance to members of our community.

Our strong partnerships with local schools and Academy Trusts enable us to effectively support young people's educational and pastoral needs, fostering a nurturing environment for learning and growth. Additionally, our Eco Hub project has emerged as a beacon of environmental stewardship, inspiring and supporting grassroots initiatives throughout the county to address the urgent challenges of the climate emergency.

Furthermore, we recognise the importance of nurturing social and cultural bonds within our community. Through initiatives such as concerts, the inaugural Rainham Poetry Festival, and coffee mornings, we provide enriching experiences that promote social interaction, creativity, and well-being, particularly for the elderly members of our community.

In summary, St. Margaret's Church remains steadfast in its commitment to serving the public good, fostering spiritual growth, social cohesion, and community resilience. We are grateful for the continued support of our parishioners, volunteers, and partners as we strive to make a meaningful and lasting impact on the lives of those we serve.

Achievements and Performance

Below is a summarised table of 2023 objectives for 2024 and their status as of April 2025.

Pray More	
All church meetings to begin and end in prayer	Green
Have a short sermon series on prayer	Red

Ensure all areas of the church's life are prayed for by including daily prayer points in the Day-by-Day booklet.	
Increase the number of people leading Daily Prayer	
Encourage daily prayer throughout the congregation by signposting them to different resources both produced by St Margaret's and wider publications	
Small groups to include prayer both as an activity and teaching point	
Develop prayer stations within the church and offer ideas on 'ways to pray' that are promoted on the website, social media etc.	
Offer prayer ministry after service	
Signpost families to prayer resources they can use as a family	

Read More	
Encourage people to use the physical bibles in church by directing them to it and providing them with the page number	
Continue to have a specific small group that focuses on studying the Bible for those who wish to delve deeper into the Biblical text	
Encourage the use of Bible reading notes so people can unpack their reading and consider how it might apply to their lives in a gentle way.	
Encourage listening to or reading the Bible daily through the Daily Prayers online at St Margaret's or other resource	
Encourage the congregation to join a Small Group through which the Bible will be used as a key resource and can be discussed within a group context	
Signpost families to resources for reading the Bible together as a family and specific resources for children and young people to read the Bible	
Continue giving new students at St Margaret's Junior School bibles	

Love More	
Encourage meaningful conversations and dialogue between congregation members after the service outside of 'normal groupings', fostering community and fellowship and reducing potential divides	
Encourage members of the congregation to meet up outside of the church in public spaces to develop relationships	
Further develop the welcoming at all church services to ensure everyone is welcomed and engaged with suitable follow-up	
Provide opportunities within the church services for 'getting to know people' – e.g. testimony, this is where I work etc....	
Run the Everybody Welcome Course so that the congregation can understand the part they play in welcoming new people	
Pastoral group to develop ways of keeping in contact with those who are unwell or going through a major life event	

10.30am Service	
Strengthen the Choir both in confidence and numbers	Yellow
Continue to develop the use of modern music within the service	Green
Involve more people within services to do readings, lead prayers, and assist at communion	Green
Develop service booklets and associated resources on the website that help explain the liturgy	Yellow
Increase the number of people run the sound and audio-visual system	Green
Continue to develop All Age format of services	Green
Review the relationship between 252 Kids and the weekly service and when children are in the service	Red
Provide opportunities within the service for 'getting to know people' – e.g. testimony, this is where I work etc....	Red

Children, Youth and Families	
Safely recruit volunteers for 252 Kids, XP3 and Family Friendly Coffee morning	Green
Develop regular family-based activities throughout the year (e.g. Pancake Party, Christingle) in church	Green
Promote Acts of Worship within other Primary Schools in Parish	Green
Deliver a parenting for faith course	Red
Develop a strategic document that outlines the current status of children's, youth and family work, its strengths, weaknesses, opportunities and threats	Red
Present the document to PCC, who will consider resourcing the plan	Red

Putting Rainham First	
Complete a churchyard survey identifying spaces	Green
Complete the initial survey of the Eastern Crypt	Green
Finalise concept designs for the church, churchyard and Millennium Centre	Green
Update Statement of Significance and Statement of Need	Yellow
Gain initial approval from the DAC	Green
Consult with key stakeholders	Green
Complete funding feasibility study	Green
Complete case for support	Green

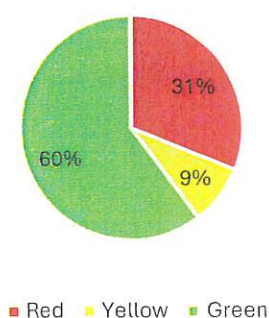
Improve the Church's Environmental Sustainability	
Increase membership of subcommittee	Green
Undertake self-assessment against published criteria for the Arocha Award and Green Flag Award as these will help direct us towards carbon net zero and environmental sustainability	Green
Present gap analysis to the Staff Team	Red
Develop an operational plan to close identified gaps	Red
Implement operational plan	Red
Apply for Awards	Red

Communication	
Ensure that the newsletter is produced accurately each week and contains all the key information that people need to know 'what is going on'	Green
Ensure the regular and timely publication of the Day by Day booklets	Green
Redevelop the church website	Green
Social Media - Develop a social media vision and strategy	Yellow

Develop Partnership with Tafara	
Work with St Philips/Matthias to develop a joint strategy on how we develop and promote our relationship	Yellow
Have three clergy meetings a year where clergy from St Margaret's and St Philips / Matthias meet virtually to discuss how the churches are and review how the partnership is developing	Red
Create a platform where prayer requests are cross-pollinated	Green
Explore an 'exchange' visit whilst considering the environmental impact	Green

The chart below shows the percentage of outcomes achieved:

2024 Completed Actions

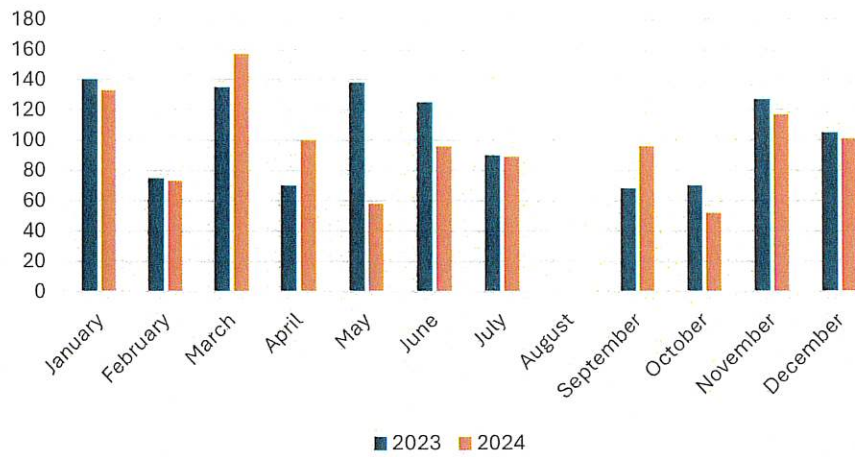


Below are details of services taken throughout the year including previous data for comparison. It should be noted that there was a memorial service held in church for Baby Loss Awareness Week in October.

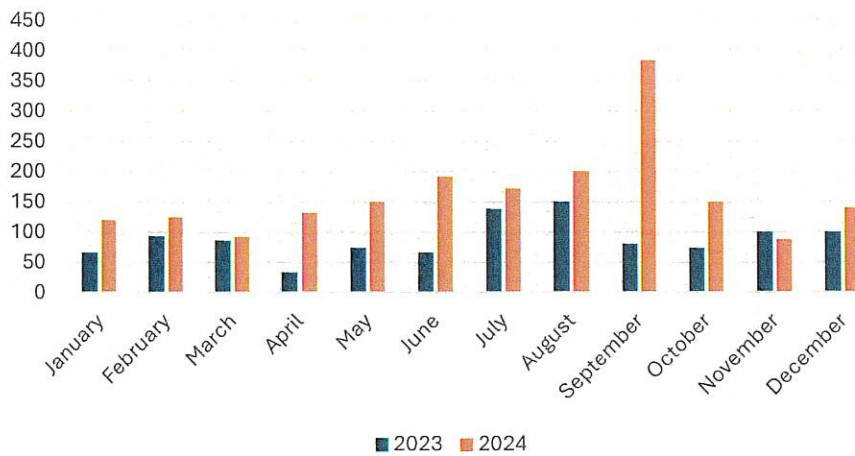
Attendances	2021	2022	2023	2024
Average weekly attendance during October	114 (1,880 online)	99 (1,190 online)	110 (1,098 online)	201 (18 online)
Easter Day	9 (2,568 online)	194 (610 online)	198 (4,266 online)	153 (18 online)
Christmas Day	98 (420 online)	199 (400 online)	216 (336 online)	92 (18 online)
Christmas Services	668	1082	1059	1705
Adult Baptisms	1	3	1	5
Child Baptisms	29	38	42	33
Confirmations	0	0	7	8
Marriages	10	15	4	7
Services of Thanksgiving for a Marriage	4	3	0	0
Funerals in Church	16		See below	See below
Funeral service in Church, burial in Churchyard		7	17	5
Funeral service in Church, burial in a cemetery		1	1	1
Funeral service in Church, committal at Crematoria		12	12	7
Funerals in Crematoria only	35	27	26	29
Interment of Ashes	17	20	20	27
Memorial Services in Church	Not recorded	2	2	3

In relation to community groups please see the graphs on the following pages:

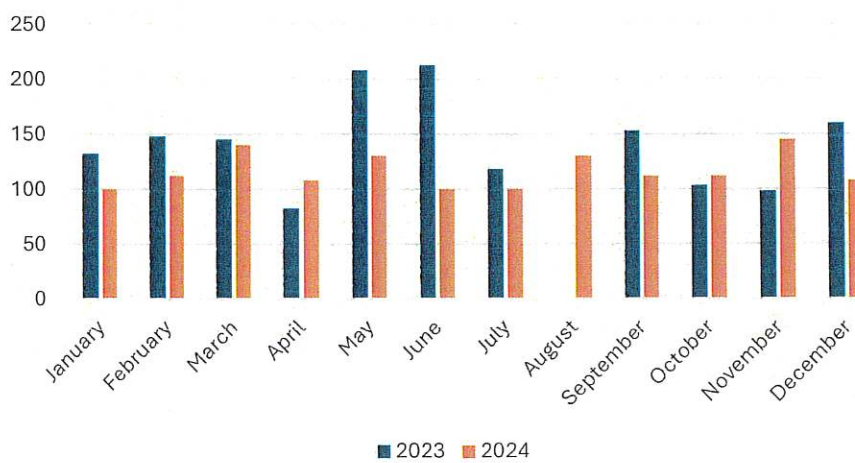
Family Coffee Morning



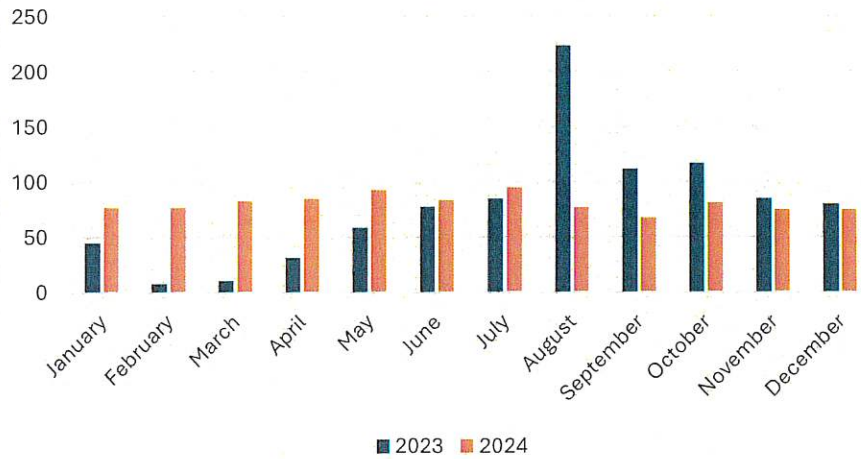
Community Hub



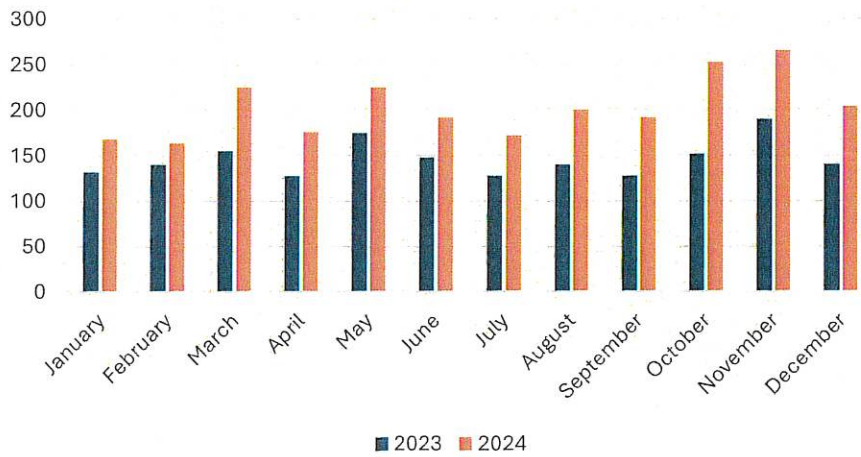
OAP Active Fitness



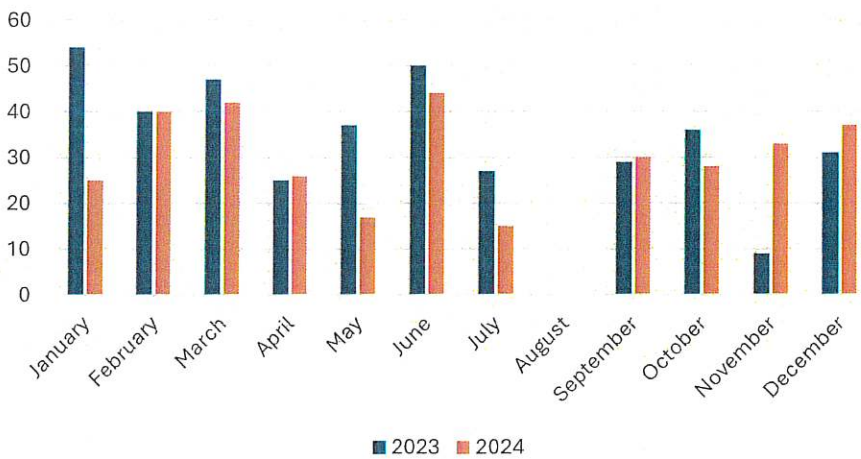
Just Say Hello Food Project



Thursday Morning Coffee Morning



252 Kids



When looking at annual 'reach' please see the table below to see how this is calculated.

	2023	2024
Weekly Groups	6839	8156
Average Weekly Attendance	5720	10452
Christmas Services	1059	1705
Facebook Reach	57,096	205,200
Total	70,714	225,513

Plans for 2025

Staffing	
Specific	To mark appropriately the retirement of our Associate Minister, Jonathan Jennings and ensure that we are strategically resourced to cover the work that Jonathan does through staff team and others as well as responding to any new priorities. Plan for the safer recruitment of two sessional youth workers, the appointment of a full time children and families worker, an operations manager and a fundraiser (the latter two roles as recommended within the independent feasibility study)
Measurable	Services and activities undertaken by Jonathan continue to take place (December 2025) The additional roles are recruited (April 2026)
Achievable	Within the family of St Margaret's and bringing in Ordained support from the Deanery/Diocese as required Appropriate candidates are identified and employed
Relevant	To deliver on our missional imperatives and continue to deliver services and offices as required

Read More, Pray More, Love More	
Specific	Deliver on the provision of Bible Study notes for any person wanting to be more structured in their reading of the Bible Restore our offering of delivering the Daily offices every day Consolidate Small Groups and continue delivery of church events designed to foster community

	Continue and develop our relationships with Tafara and pray for them
Measurable	Small Group attendance levels, count of Bible Study notes used (December 2025) Evidence the delivery of Daily prayer each day other than Sunday (December 2025) Count of regular social community events (December 2025) Regular interaction with the clergy and people of Tafara, including organised prayer (December 2025)
Achievable	No external support required
Relevant	Reading the Bible, Praying and Loving others are all key marks of healthy faith so it is incumbent upon us as Church to enable and encourage in this regard

Putting Rainham First Project	
Specific	Complete the Statement of Need and concept approval with DAC and consult with all interested parties Present detail plans to the Church at the APCM Complete all work necessary to submit a formal bid for support from the principal funder A specialist to report in order to progress with funded work to restore the Crypt Creation of a new Heritage Booklet Churchyard Mapping System and Archives to go live on the website. The Tufton family mobile heritage exhibition to be completed.
Measurable	Documents and exhibition produced, website updated, and key stakeholders consulted (April 2026)
Achievable	In addition to in-house resources, utilise contracted skills to accomplish tasks
Relevant	The local community grows through significant property development; the Church congregation is growing, and the local authority is under significant fiscal strain meaning that many non-essential services are being pared back This project needs to be delivered in order to ensure a sustainable future for our community and to address wellbeing issues within it
Time Bound	Meeting with DAC In March prior to APCM Consultation to begin at the April APCM, time deadlines for submission of structured information to our principal funder

Social media & Communications

Specific	Complete planning for our suite of communication media, gain Staff and PCC approval and implement Finish the restructuring of the St Margarets website
Measurable	Plan produced and agreed (April 2027)
Achievable	Liaise with independent expertise to provide knowledge and support.
Relevant	We have significant following on social media however are not in tune with normal use of the different elements of social media. We need to ensure that our offerings fit the user profile of the different Social Media products and that our posts are properly and professionally delivered.

Grant Making

There were no grants made in 2024.

Volunteers

Members of the PCC act in a voluntary capacity and rely heavily on the assistance of safer recruited volunteers outside of the PCC. People accessing our community groups has grown over the last year and we have seen an increase in people coming forward wanting to offer their services as volunteers. It is estimated that there were more than 16,120 volunteering hours in 2024, which equates to a financial value of £232,128 (last year was £172,728) based on £14.40/hour.

Church Electoral Roll

As at 31/12/2024, the total number of persons whose names were on the Roll was 174 (174 for 2022/23) of whom 120 persons live within the Parish and 54 outside the Parish.

Financial Review

Although donations continued to reduce, expenditure has been reduced too resulting in an overall deficit of £521 for the year.

At the end of 2023, PCC agreed to set up the trading company – Acts Six Ltd to manage the Millennium Centre business and events in church. A lease payment of £35,000 pa was agreed and Acts Six Ltd paid all the running costs of the Centre. On this basis the Millennium Centre made a profit of £23,233 in 2024 (this includes a depreciation charge of £11,767).

The result of this change meant total receipts on unrestricted funds of £163,660. Our Donations and Legacies income totalled £97,466 for 2024; this includes £11,887 recovered through Gift Aid.

£139,782 was spent from unrestricted funds on church activities during the year, including a contribution of £49,408 to the Diocesan Parish Share. The Parish Share payment was reduced by £5,200 as St Margaret's church was owed money for staging the FUSE Youth events in 2023.

Net movement in unrestricted funds was an increase of £9,225 for the year and a deficit of £9,767 in the restricted funds. During the year the total fund balances decreased from £649,364 to £648,842.

Reserves Policy

It is PCC policy to retain a balance on free reserves (net current assets) which equates to a minimum of three months planned regular expenditure based on the last reported 12 months. This policy was reviewed as part of the budgeting process for 2024. This minimum has been calculated as £25,000 based on actual costs. Reserves are held to smooth out fluctuations in cash flow and to meet emergencies. The actual balance of the free reserves at 31st December 2024 was £87,236.

Utility Costs Consideration

Throughout 2024 the wholesale energy prices fluctuated once more. We were able to source some fixed contracts at the end of 2023 to protect our finances from any future rises and this allowed us to budget effectively for 2024. However, the utility company SSE who provided the contracts, have not been able to produce bills for our gas usage even though enquiries and complaints have been made. An accrual cost has been included in the 2024 Financial Statements based on previous usage.

The church electricity contract is due to be transferred in March 2025 and the Finance Committee will continue to manage the utility contracts to get the best outcomes both financially and environmentally.

Going Concern Consideration

The Accounts are produced on a Going Concern basis.

We have continued to see general donations down across the board as our congregation battles with increased living costs and we have continued to manage our expenditure with regular reviews against budget.

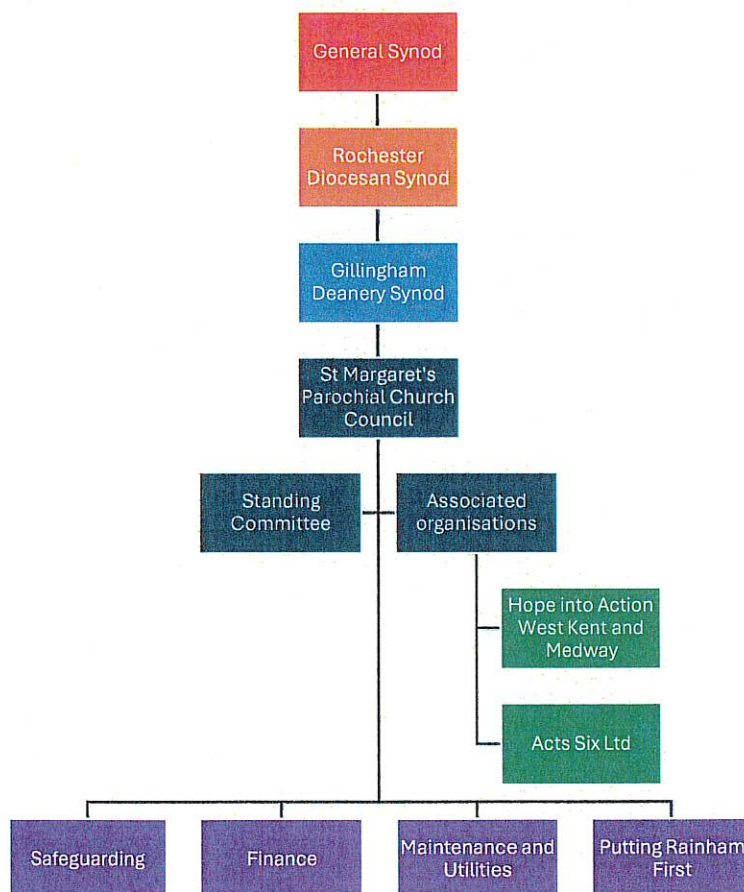
If we encounter a situation of very significant uncertainty, it should be noted that we have a contingency plan. Our Parish Share is a voluntary payment. St Margaret's has a proud history of paying its agreed share. Additionally, we have a significant asset in our Childscroft Road property, currently we receive monthly rental income for this property which we review annually to ensure the amount charged is correct. In worst case circumstances, we could sell the property and replenish our cash reserves. The current value of the property is approximately £450,000.

Therefore, we believe that the charity has the financial resources to continue operating for the foreseeable future, and there are no material uncertainties that could cast significant doubt on the charity's ability to continue as a going concern for at least the next 12 months from the date of approval of these financial statements.

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. The PCC is registered with the Charity Commission (no. 1134849).

Below is an organisational chart:



The Church Representation Rules¹ set out the appointment method for PCC members. There is also provision for co-optation of members. The Incumbent licensed assistant clergy, Churchwardens, and elected members to the Deanery, Diocesan, and General Synod are all ex-officio members of the PCC. All those who attend our services as congregation members are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC.

PCC members are also Charity Trustees and are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the

¹ <https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>

trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles of the Charity SORP 2013.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The full PCC met eleven times during the year.

Induction & Training of Trustees

All new trustees are inducted to the church PCC subject to the completion of a DBS check, undertaking appropriate safeguarding training and completing an HMRC Fit and Proper Persons declaration and a Trustee Eligibility Declaration. All trustees receive a copy of CC3 'What Trustees Need to Know and Do' guidance note from the Charity Commission. At the first meeting of a new PCC, all offices of the PCC are discussed, nominations provided, and after voting, positions declared.

Risk Management

The budget for 2024 was reviewed on a regular basis by the Finance Committee throughout the year and an update given to PCC at the PCC meetings. The budget for 2025 was reviewed extensively by the finance committee and was agreed to by the PCC.

Establishing Acts Six Ltd as the trading company of the PCC has provided some stability to the income and expenditure of the church.

Statement of Trustees Responsibilities

All trustees of the charity must:

- 1) Ensure compliance with the governing document and charity law.
- 2) Ensure that the PCC is and will remain solvent, by keeping up to date with the PCC's activities and financial position. Use charitable funds and assets wisely, and only to further the purposes and interests of the PCC. Avoid undertaking activities that might place the PCC's property, funds, assets or reputation at undue risk.
- 3) Exercise reasonable care and skill as trustees, using personal knowledge and experience to ensure that the PCC is well-run and efficient.

Committees

Given its wide responsibilities the PCC has several committees, each dealing with a particular aspect of Parish life. These include:

The Standing Committee - a statutory requirement and comprises the Vicar, Churchwardens, Treasurer and at least two, but not more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the PCC. It has power to take decisions on behalf of the PCC when required.

The Finance Committee – this was formed to support the Treasurer and has a specific focus on the strategic use and management of the financial resources of the Church.

The Maintenance and Utilities Committee – oversees the maintenance of the Church building and churchyard.

The Safeguarding Committee – to support the Parish Safeguarding Officer and undertake any non-confidential work that promotes a safer church.

Putting Rainham First – this committee was set up as an authorised sub-committee of the PCC to manage the project.

Other committees or task groups are formed and meet as required to consider various aspects of church life.

Deanery Synod Report

The Deanery Synod met three times in 2024. In February, Greg Barry and Jane Winter from the Diocese attended to discuss issues of Safeguarding and Lay Training. This meeting addressed a motion from our own PCC challenging the academic nature of training requirements associated with the Safeguarding training. The June meeting dealt with structural matters of the Synod with the election of Lay Chair (Terry Whittaker), and the balance of the meeting involved a presentation by the Area Dean on the conflict in the Middle East with a particular focus on Gaza, The West Bank and Israel. Our October meeting welcomed Rev Mike Nelson as the new Area Dean following Rev Brian Senior's retirement, and introduced a new format for the forthcoming meetings with the intent for these to be more focused, bringing in experts to address relevant themes for the Churches within our Deanery.

Diocesan Synod Report

The Diocesan Synod met three times in 2024. The February meeting focused on Bishop Jonathan's refreshed vision for the Diocese, with Change, Serve and Grow still being at the heart of this vision. In the June meeting there was further discussion about Diocesan Vision and its delivery, and some time was spent agreeing the Annual Report and Accounts. The final meeting in December was the first meeting of the newly appointed Synod, and dealt with the election of Officers, sought formal support for the finalised vision and strategy document and received a presentation by the Diocesan Board of Finance. This Synod meeting also received Nathan's motion, *"That this Synod resolves to pass a vote of no*

confidence in the Archbishops' Council's oversight of safeguarding and urges for the necessary reforms to restore trust, safeguard the vulnerable, and uphold the Church's moral and legal responsibilities". The motion was passed by Diocesan Synod with 51 in favour, 5 against and 9 abstentions.

Fabric, Goods and Ornaments

Church

At the end of 2023, plans for a second toilet were agreed and work started in early 2024, this meant reconfiguring the office space to provide space for the facility. Tasks to achieve this included building storage & shelving for the church flowers, building the toilet room and refitting the office space.

During the year a number of maintenance tasks have been completed including clearing drains and gutters, relaying floor tiles, refurbishing noticeboards, replacing door locks, replacing valley roof tiles, tower rope rail maintenance, reconfiguring storage at the Epiphany Chapel, developing a PAT testing process and completing the testing of all electrical items used during the Christmas period, and tidying and re-stacking the mezzanine storage space.

The Quinquennial Report (2021) was reviewed regularly and the following tasks completed:

Crypt door strip back, repair, treat and repaint

Tower door clean, treat and stain

South porch doors strip, repair and paint

Replacement of weather strip on tower door

Regular maintenance and repairs took place on the church heating, lighting including the Emergency Lighting test, organ and lightning conductor.

Churchyard

The Churchyard Team continued to do an excellent job to maintain the graveyard and keep it tidy.

A survey of all gravestones was conducted and a report produced for PCC identifying a number of graves needing attention.

A biodiversity survey was conducted and an implementation report produced which will form part work going forward.

Clergy Housing

Redecoration of the hall and stairs was completed at the Vicarage.

No significant maintenance was carried out at the property in Childscroft Road. Regular maintenance such as the gas certification and boiler service were undertaken.

The Millennium Centre

The management of the Millennium Centre was taken over by Acts Six Ltd during 2024.

Safeguarding Report

At St. Margaret's Church, safeguarding remains a top priority as we strive to create a safe and nurturing environment for all members of our community, particularly children, young people, and vulnerable adults. We are committed to upholding the highest standards of safeguarding practice and continue to invest in innovative tools and resources to support our efforts in this crucial area.

In line with this commitment, the Parochial Church Council (PCC) has made significant investments in three pieces of software designed to enhance our safeguarding practices and procedures.

MyConcern: This comprehensive safeguarding software offers centralized, secure record-keeping and case management for all types of safeguarding concerns. It enables early intervention by identifying patterns and trends, informs decision-making processes, and facilitates the demonstration of impact. MyConcern provides leaders with a powerful tool to highlight the effectiveness of our safeguarding arrangements to inspectors and other stakeholders.

MySentry: Designed to support and guide users through each step of the recruitment process, MySentry ensures thorough safeguarding measures are in place. By following the Sentry workflow, users become 'unconsciously competent,' guided by comprehensive safeguarding knowledge and expertise. This system prioritizes the protection of children and young people, leaving nothing to chance.

MyVoice: Embedded on our website, MyVoice is an open-access reporting system that allows anyone to report a safeguarding concern securely. We believe that by providing accessible avenues for reporting safeguarding concerns, we can facilitate early intervention, foster an open culture of safeguarding within our organization, and ensure better support for those in need.

Our Safeguarding Committee, which reports to the PCC, assures that we follow policies and procedures set by the Church of England. We use the Safeguarding Dashboard, supported by Rochester Diocese, to measure performance, make sure that we comply with all mandatory requirements and achieve best practice in safeguarding standards. We remain dedicated to continuous improvement in safeguarding practices and are committed to ensuring the safety and well-being of all members of our community.

In 2024, over 30 safeguarding concerns were logged on MyConcern. The majority of these related to people outside of the church. Each concern was managed with the utmost professionalism and in accordance with our safeguarding policies and procedures.

Through ongoing investments in technology, training, and resources, we strive to uphold our responsibility to safeguarding and create an environment where everyone feels safe, valued, and supported.

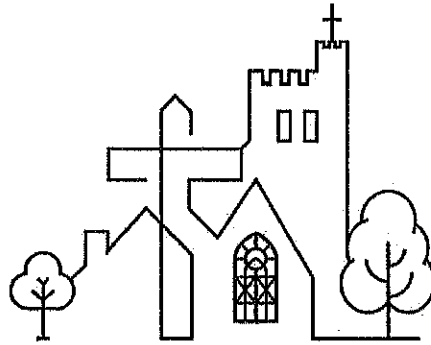
Safeguarding is an important part of the life of St Margaret's, and this includes preventative work as well as reacting to any concerns. All staff and volunteers are safer recruited and have completed at least the basic National Safeguarding training.

If you feel that someone you know may be at risk of being hurt or if you want to discuss anything related to safeguarding in confidence, please contact:

*Linda Randall, Parish Safeguarding Officer
on 01634 362023 ext.4*

or safeguarding@rainhamchurch.co.uk

If you have information about a safeguarding situation where a child or adult is in immediate danger or requires immediate medical attention, call the emergency services on 999. Do not delay.



ST. MARGARET'S
R A I N H A M

Financial Statements

Year ending 31 December 2024

Financial Statements

Independent Examiner's Report to the Parochial Church Council for the year ended 31 December 2024

I report on accounts for the year ended 31 December 2024, which are set out on pages 26-39.

Respective Responsibilities of the Trustees and the Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention.

- (1) which give me reasonable cause to believe that in any material respect the requirements

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Natalie Harrison FCA FCCA CTA TEP

06 MAY 2025

Independent Examiner

Beak Kemmenoe Chartered Accountants

1-3 Manor Road

Chatham

Kent ME4 6AE

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024
Statement of Financial Activities for the Year Ended 31st December 2024

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	95,466	—	2,000	—	97,466	141,457
Income from charitable activities	12,497	—	—	—	12,497	17,461
Other trading activities	35,000	—	—	—	35,000	47,155
Investments	19,863	1	22	—	19,886	19,099
Other income	834	—	—	—	834	55,801
Total Income	163,660	1	2,022	—	165,683	280,973
EXPENDITURE ON						
Raising funds	4,380	—	—	—	4,380	74,732
Expenditure on charitable activities	139,782	10,274	11,767	—	161,823	325,174
Total Expenditure	144,162	10,274	11,767	—	166,203	399,907
Net income / (expenditure) resources before transfer	19,498	(10,273)	(9,745)	—	(520)	(118,933)
Transfers						
Gross transfers between funds - in	11,599	-	-	—	11,599	151,080
Gross transfers between funds - out	-	-	(11,599)	—	(11,599)	(151,080)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	—	—	—	4
Gains on revaluation, fixed assets, charity's own use	(1)	—	—	—	(1)	—
Net movement in funds	31,096	(10,273)	(21,344)	—	(521)	(118,929)

THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

Reconciliation of funds

Total funds brought forward	59,674	248,761	340,928	—	649,364	768,293
Total funds carried forward	90,770	238,488	319,584	-	648,842	649,364

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024
Balance Sheet at 31 December 2024

Description	This year	Last year
Fixed assets		
Tangible	561,606	583,648
Total Fixed assets	561,606	583,648
Current assets		
Debtors & Prepayments	26,900	5,761
Cash at bank & in hand	109,089	129,682
Total Current assets	135,989	135,443
Liabilities		
Creditors - amounts falling due in one year	48,753	69,728
Total Liabilities	48,753	69,728
Net Asset surplus(deficit)	648,842	649,364
Reserves		
Excess / (deficit) to date	(521)	(206,421)
Starting balances	649,364	855,781
Gains/(losses) on investment assets	(1)	4
Total Reserves	648,842	649,364
Represented by funds		
Unrestricted	90,770	59,674
Designated	238,488	248,761
Restricted	319,584	340,929
Endowment	—	—
Total	648,842	649,364

Approved by the PCC on 24 April 2025 and signed on their behalf by Revd Nathan Ward (PCC chairman)



Notes to the Financial Statements

1 Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

No cost information is available for the curates' houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2001 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC's properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over their useful economic lives. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits

These are cash held on deposit either with the CCLA or at the bank.

Fund accounting

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted depending upon the purpose for which the endowment was established in the first place.

THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the general purposes of the PCC.

Designated funds are general funds set aside by the PCC for use on future projects, and which are therefore not included in its "free reserves" as disclosed in the trustees' report.

Incoming Resources

- Planned giving, collections and similar donations are recognised when received.
- Tax refunds are recognised when the incoming resource to which they relate is received.
- Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain, and the amounts are readily quantifiable.
- Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
- All incoming resources are accounted for gross.
- Rental income from the letting of church premises is recognised when the rental is due.
- Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.
- 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.

Resources expended

- Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.
- The diocesan parish share expected to be paid over is accounted for when due.
- All other expenditure is generally recognised when it is incurred and is accounted for gross.

THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

2 Analysis of income and expenditure

Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Gift Aid Donations	46,866	-	-	-	46,866	49,922
Other Planned Giving	-	-	-	-	-	-
Collections	553	-	-	-	553	941
Donations	16,160	-	2,000	-	18,160	27,089
Gift Aid Recovered (2a)	11,887	-	-	-	11,887	24,781
Legacies	10,000	-	-	-	10,000	28,724
Grants (2b)	10,000	-	-	-	10,000	10,000
Total	95,466	-	2,000	-	97,466	141,457

Income from Church Activities

Income from Bazaar	-	-	-	-	-	1,085
Income from other activities	1,644	-	-	-	1,644	2,166
PCC Fees	10,853	-	-	-	10,853	14,210
DBF Fees	-	-	-	-	-	-
Total	12,497	-	-	-	12,497	17,461

Other Trading Activities

Millennium Centre Lettings	-	-	-	-	-	47,155
Millennium Centre Lease	35,000	-	-	-	35,000	-
Total	35,000	-	-	-	35,000	47,155

Investments

Dividends & Interest.	3,063	1	22	-	3,086	2,299
Rent – letting of Childscroft Rd	16,800	-	-	-	16,800	16,800
Total	19,863	1	22	-	19,886	19,099

Other Income

Events Income	834	-	-	-	834	16,873
Wall Donations	-	-	-	-	-	38,928
Total	834	-	-	-	834	55,801

TOTAL INCOME	163,660	1	2,022	-	165,683	280,973
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THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

Analysis of income and expenditure (continued)

Expenditure on:

Raising funds

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Cost of fund-raising events	4,381	-	-	-	4,381	6,597
Millennium Centre running costs	-	-	-	-	-	68,135
Total	4,381	-	-	-	4,381	74,732

Church activities

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Missionary & charitable giving:						
Overseas missionary societies	-	-	-	-	-	-
Tafara Link (Harare Diocese)	-	-	-	-	-	-
Relief & development agencies	-	-	-	-	-	-
Home missions & other church societies	-	-	-	-	-	-
Sub-total	-	-	-	-	-	-

Parish Share of diocesan costs

(2c)	49,408	-	-	-	49,408	51,362
Salaries & wages of parish staff	21,603	-	-	-	21,603	42,318
Working expenses of clergy	340	-	-	-	340	968
Clergy housing expenses	4,926	-	-	-	4,926	3,651
Parish training & evangelism	2,827	-	-	-	2,827	5,927
Church insurance	5,539	-	-	-	5,539	3,900
Event Expenditure	787	-	-	-	787	15,817
Other church running expenses	7,524	-	-	-	7,524	11,488
Depreciation of properties & equipment	-	10,274	11,767	-	22,042	42,305
Church repairs & maintenance	5,486	-	-	-	5,486	4,296
Upkeep of services	9,685	-	-	-	9,685	8,459
Administration costs	7,116	-	-	-	7,116	9,495
Upkeep of churchyard	1,151	-	-	-	1,151	3,041
Church utility expense (2d)	16,410	-	-	-	16,410	12,014
Church fabric repairs	2,727	-	-	-	2,727	73,868
Heritage Project	4,253	-	-	-	4,253	32,343
Crypt	-	-	-	-	-	3,922

Total	139,783	10,274	11,767	-	161,823	325,174
TOTAL EXPENDITURE	144,163	10,274	11,767	-	166,204	399,907

THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

3 Statement of Assets and Liabilities

Fixed Assets – Tangible Assets (3a)

	General	Designated	Restricted	Endowment	This Year	Last Year
Designated Freehold Property - cost		277,500	-	-	277,500	277,500
Designated Freehold Property - accumulated depreciation	-	(41,870)	-	-	(41,870)	(31,979)
Investment assets	13	-	-	-	13	14
Designated furniture - cost	-	89,004	-	-	89,004	89,004
Designated furniture – accumulated depreciation	-	(59,943)	-	-	(59,943)	(59,943)
Designated office equipment – accumulated depreciation	-	(22,186)	-	-	(22,186)	(22,186)
Millennium Centre – Freehold property	-	33,762	601,604	-	635,366	635,366
Millennium Centre – accumulated depreciation	-	(33,762)	(282,516)	-	(316,278)	(304,128)
Total	13	242,505	319,088	-	561,606	583,648

Current assets – Cash at bank & in hand

	General	Designated	Restricted	Endowment	This Year	Last Year
CBF Account	52,097	-	-	-	52,097	55,034
Church Repair Fund – church	-	12	-	-	12	11
Church Repair Fund – 60 Childscroft Road	-	8	-	-	8	8
Heritage Fund CBF Account	-	-	22	-	22	-
Operating Account	17,400	-	(3,732)	-	13,668	24,099
Petty Cash	-	-	-	-	-	-
Heritage Fund Account	-	-	2,000	-	2,000	-
Millennium Centre Current Account	-	-	-	-	-	-
Tied Income Account	397	-	40,885	-	41,282	50,530
Millennium Centre Petty Cash	-	-	-	-	-	-
Total	69,894	20	39,175	-	109,089	129,682

Current assets – Debtors

	General	Designated	Restricted	Endowment	This Year	Last Year
Income Tax Recoverable	3,421	-	-	-	3,421	5,275
General Fund Prepayments	3,542	-	-	-	3,542	-
General Fund Accrued Income	13,937	-	-	-	13,937	-
Millennium Centre – Prepayments	-	-	-	-	-	486
Millennium Centre – Accrued Income	-	-	-	-	-	-
Accounts Receivable	6,000	-	-	-	6000	-
Total	26,900	-	-	-	26,900	5,761

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024
Statement of Assets & Liabilities (continued)

Liabilities – Agency Accounts

	General	Designated	Restricted	Endowment	This Year	Last Year
Agency collections	-	-	38,679	-	38,679	45,916
Total	-	-	38,679	-	38,679	45,916

Liabilities – Creditors: Amounts falling due in one year

	General	Designated	Restricted	Endowment	This Year	Last Year
General fund accruals	9,435	-	-	-	9,435	23,053
Deferred income	-	-	-	-	-	-
Creditors for goods & services	-	-	-	-	-	-
NatWest Business Card	81	-	-	-	81	-
MC – Accruals	558	-	-	-	558	758
MC – Deferred Income	-	-	-	-	-	-
MC – Creditors –	-	-	-	-	-	-
Goods/services	-	-	-	-	-	-
MC Security deposits repayable	-	-	-	-	-	-
Total	10,074	-	-	-	10,074	23,811
Grand Total	86,733	242,525	319,584	-	648,842	649,364

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024
4 Fund Movement

	Opening Balance	Incoming resources	Outgoing resources	Transfers	Gain/Loss	Journal Entries	Closing Balance
Church Repair Fund	612	1	—	—	—	—	613
(Designated)							
Designated Fixed	247,765	—	9,891	-	—	—	237,874
Assets (Designated)							
Heritage Fund (4a)	11,599	2,022	—	(11,599)	—	—	2,022
(Restricted)							
St Margaret's	383	—	383	—	—	—	-
Millennium Centre							
(Designated)							
St Margaret's	329,829	—	11,767	—	—		318,062
Millennium Centre							
(Restricted)							
General Fund	59,674	163,660	144,162	11599	(14)	13	90,770
(Unrestricted)							
None (Agency)	(500)	-					(500)
Grand Total	649,364	165,683	166,204	—	(14)	13	648,842

5 Related Trusts and Charities

The PCC has connections with the following registered charities:

1. The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.
2. The Rainham Church Estate Charity is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.
3. Acts Six Ltd which is the trading company of the PCC.
4. The Rochester Diocesan Society and Board of Finance Charity Number 249339.

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024
6 Prior Period Comparative SOFA

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2023

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	141,957	—	(500)	—	141,457	248,303
Income from charitable activities	17,461	—	—	—	17,461	14,521
Other trading activities	47,155	—	—	—	47,155	66,570
Investments	19,099	—	—	—	19,099	8,680
Other income	55,801	—	—	—	55,801	5,473
Total Income	281,473	—	(500)	—	280,973	343,547
EXPENDITURE ON						
Raising funds	74,732	—	—	—	74,732	49,852
Expenditure on charitable activities	282,869	30,538	11,767	—	325,174	260,798
Total Expenditure	357,601	30,538	11,767	—	399,907	310,650
Gains / losses on investment assets	4	—	—	—	4	(338)
Net income / (expenditure) resources before transfer	(76,124)	(30,538)	(12,267)	—	(118,929)	32,559
Transfers						
Gross transfers between funds - in	6,057	142,283	2,740	—	151,080	1,703
Gross transfers between funds - out	(145,023)	(2,982)	(3,076)	—	(151,080)	(1,703)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	(215,089)	108,763	(12,603)	—	(118,929)	32,559

THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

Reconciliation of funds

Total funds brought forward	274,764	139,998	353,532	—	768,293	735,734
Total funds carried forward	59,674	248,761	340,928	—	649,364	768,293

Detailed notes

2a. Donations

Included in the donations figure for 2024 is Gift Aid Recovered - £11,8779. This is a significant reduction from 2023, but the number in 2023 was inflated by a special gift.

2b. Grants received

A grant of £10,000 was received from the Church Estate Charity in 2024 to cover church maintenance, insurance and upkeep.

There was also a total of £18,981 received in grants from the following funders:

Aurelius Charitable Trust (Crypt)	£3500
Alpkit Foundation (Eco Hub)	£200
Groundwork (Community Hub)	£500
Kent Community Fund (KCF Eco)	£4817
National Lottery Heritage Fund (Putting Rainham First)	£9964

2c. Parish Share of Diocesan Costs

Diocesan Parish Share Contribution is reduced from 2023. This is due to the Diocese owing St Margaret's £5,200 in payment for the FUSE youth events held in 2023. The agreed offer was £54,608, but the actual payment totalled £49,408.

2d. Church Utility Expense

Church utilities costs include an accrual for £8,500 for expected billing from SSE. St Margaret's have been in a year-long engagement with SSE who have failed to produce bills for gas usage. A complaint was raised with them and a case opened with the ombudsman.

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2024

3a. Fixed Assets

	Freehold Property Restricted £	Freehold Property Designated £	Fixtures Designated £	Office Equipment Designated £	Totals £
COST					
At 1 January 2024	601,604	277,500	122,766	25,191	1,027,061
DEPRECIATION					
At 1 January 2024	270,748	31,979	118,513	22,186	443,426
Charge for the year	11,767	5,573	2,795	1,996	22,041
At 31 December 2024	282,515	37,552	121,308	24,182	465,467
NET BOOK VALUE					
At 31 December 2024	319,089	239,948	1,548	1,009	561,594
At 31 December 2023	330,856	245,521	4,253	3,005	583,635

St Margaret's Millennium Centre is a restricted freehold property, whilst the designated properties comprise the church house, located at 60 Childscroft Road.

The Millennium Centre is valued at historical cost. The church house is included at the valuation provided by the PCC of £60,000 for our previous 40% holding of the property plus our purchase of the remaining 60% from the Diocese for £217,500 in 2022.

This was considered to be representative of the fair market value when it was valued at 31 December 2001 to comply with the Charities Act.

Investment Assets

The church was donated 10 Centrica shares. The price per share at 31/12/2024 was £1.336, giving a total value of £13.36.

4a. Fund Movement

A transfer of £11,599.22 from the Heritage fund to the General Fund was posted at the beginning of 2024. This was to correct an oversight from 2023, when money was withdrawn from the Heritage bank accounts and used to pay for the wall repair. At that time, the underlying funds were not transferred, therefore showing £11,599.22 in the Heritage Fund but with a balance of £0 in the bank.

Accounts



ST. MARGARET'S
RAINHAM

**ANNUAL REPORT AND FINANCIAL
STATEMENTS**

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2023

Incumbent

Revd Nathan Ward

St Margaret's Church Office

The Millennium Centre
Gatekeeper Chase
Rainham ME8 9BH

Bank

National Westminster Bank plc
70-74 High Street
Rainham ME8 7JH

Independent Examiner

Natalie Harrison ACA FCCA CTA TEP
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham ME4 6AE

Registered Charity No. 1134849

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Annual Report

Administrative information

The PCC present their report with Financial Statements of the charity for the year ended 31 December 2023. The PCC have adopted the provisions of the Statement of Recommended Practice for Accounting and Reporting by Charities issued in January 2015, together with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

St Margaret's Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester, within the Church of England. It has a charitable status as a registered place of worship under Section 3 of the Charities Act 1993. Charity Number 1134849

Church address St Margaret's Church
High Street
Rainham
Kent ME8 7JH

01634 362023

Parochial Church Council (PCC)

Incumbent Revd Nathan Ward *Chair*

Assistant Priest Revd Jonathan Jennings

Licensed Lay Ministers

from APCM 2022 to 2023 Mrs Janet Garnons-Williams

Churchwardens

from APCM 2023 to 2024 Mrs Davina O'Brien
Mrs Linda Randall

Deanery Synod

from APCM 2023 to 2026 Mr Terry Whittaker

Diocesan Synod

from January 2021 to July 2024

Mr Terry Whittaker

Licensed Lay Worker, and licensed funeral minister

Elected to PCC

from APCM 2021 to 2024

Miss Hollie Allen
Mr Nigel Barfoot
Mr Owen Smith

Vice-chair from May 2022

from APCM 2022 to 2025

Mrs Heather Baker
Miss Lorna Dyer
Mrs Felicity Holton
Mr David Ormiston
Mrs Charley Holden (nee Whittaker)

from APCM 2023 to 2026

Mr Nick Grief
Mr Philip Holdcroft

In attendance

Mr Sam Holden
Mrs Jo Whittaker

PCC Treasurer
PCC Secretary

Bankers

National Westminster Bank plc
70-74 High Street
Rainham
Kent ME8 7JH

Independent Examiner

Natalie Harrison (ACA FCCA CTA TEP)
Beak Kemmenoe
Chartered Accounts
1-3 Manor Road
Chatham
Kent ME4 6AE

Objectives and Activities

The PCC is committed to enabling as many people as possible to work in our Church and to become part of our Parish community. It maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within the Parish. Our services and worship put faith into practice through prayer, Scripture, music and sacrament.

In the planning of activities, the PCC has considered both the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our Parish community through:

- worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- provision of pastoral care for those living in the Parish
- missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St Margaret's and the Millennium Centre complex.

Public Benefit

St. Margaret's Church remains deeply committed to serving the needs of our community, enriching lives, and fostering a sense of belonging and support for all. Through our diverse range of programs and services, we continue to impact the lives of individuals and families, promoting spiritual growth, social cohesion, and community well-being.

Our core offering of Sunday Services, held at 8 am, 10.30 am, and 6.30 pm, provides a vital opportunity for worship for parishioners of all ages. Additionally, our 252 Kids Club, inspired

by Luke 2:52, offers a nurturing environment for children on Sunday mornings, fostering their spiritual development and sense of belonging within the church community.

Recognising the importance of regular communion and fellowship, we host mid-week communion services every Wednesday at 10.30 am, providing a sanctuary for contemplation and renewal amidst the busyness of modern life. Furthermore, our XP3 Youth program, held on Monday evenings, engages and supports young people, empowering them to explore their faith and navigate the challenges of adolescence.

In response to the growing needs of vulnerable individuals and families, our Just Say Hello Food project has expanded its reach, offering vital sustenance and support to those facing food insecurity. Moreover, our Community Hub, operating every Tuesday, serves as a central resource hub, collaborating with key stakeholders such as Citizens Advice and the Department for Work and Pensions, Medway Adult Education and Public Health to provide holistic support and guidance to members of our community.

Our strong partnerships with local schools and Academy Trusts enable us to effectively support young people's educational and pastoral needs, fostering a nurturing environment for learning and growth. Additionally, our Eco Hub project has emerged as a beacon of environmental stewardship, inspiring and supporting grassroots initiatives throughout the county to address the urgent challenges of the climate emergency.

Furthermore, we recognise the importance of nurturing social and cultural bonds within our community. Through initiatives such as concerts, the inaugural Rainham Poetry Festival, and coffee mornings, we provide enriching experiences that promote social interaction, creativity, and well-being, particularly for the elderly members of our community.

In summary, St. Margaret's Church remains steadfast in its commitment to serving the public good, fostering spiritual growth, social cohesion, and community resilience. We are grateful for the continued support of our parishioners, volunteers, and partners as we strive to make a meaningful and lasting impact on the lives of those we serve.

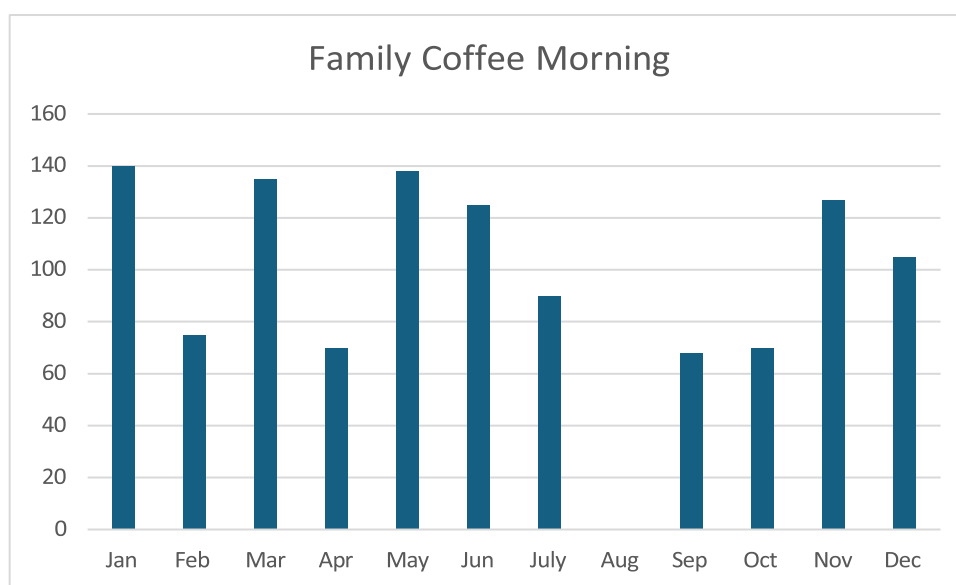
Achievements and Performance

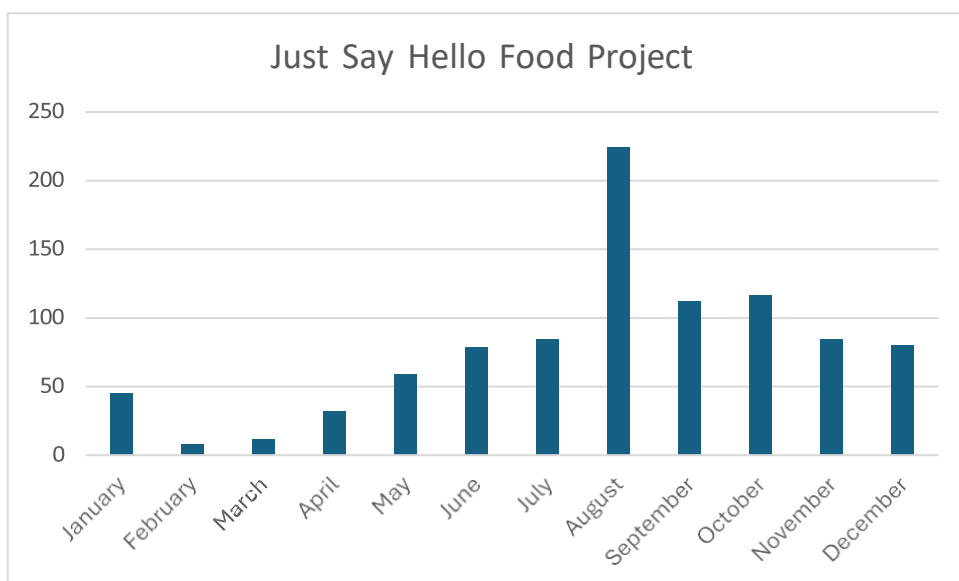
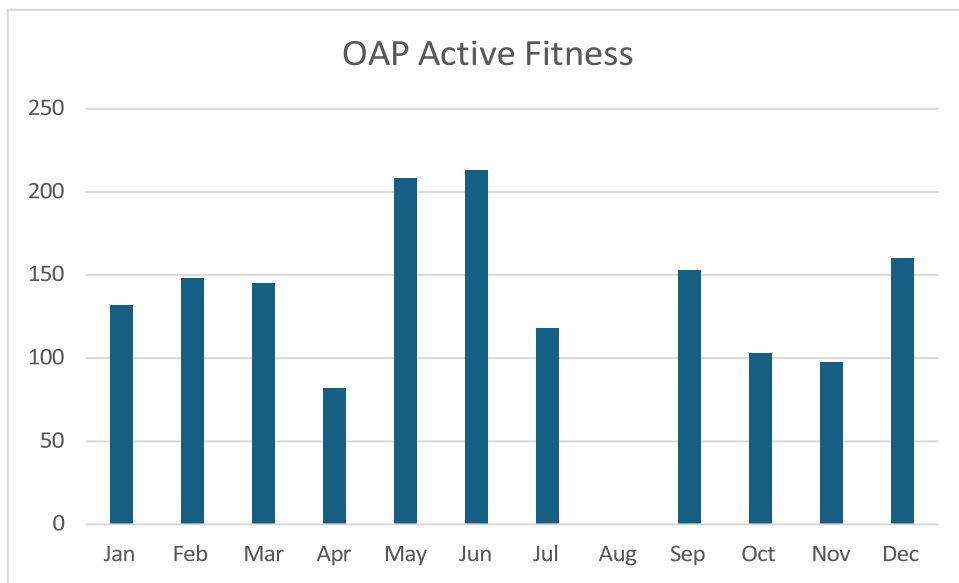
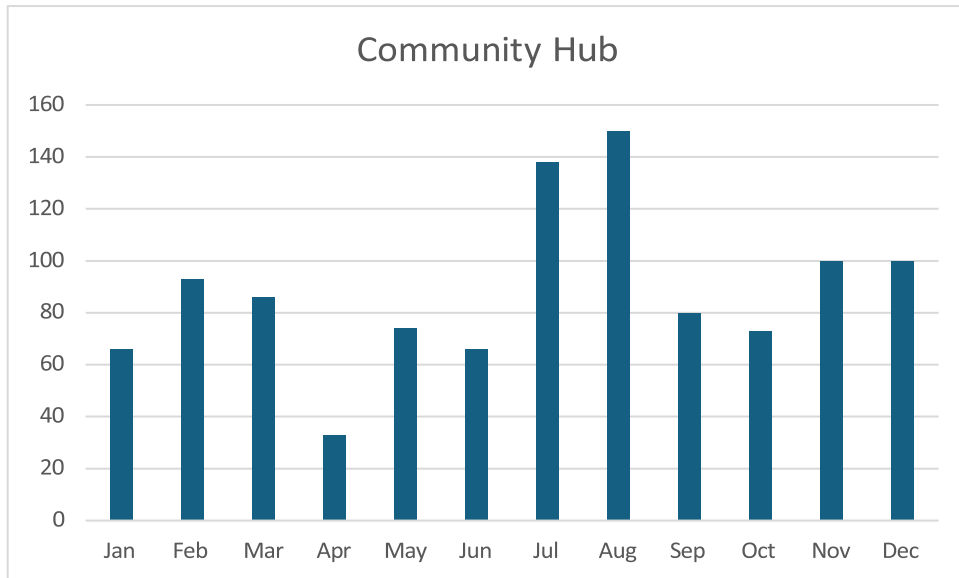
Below are details of services taken throughout the year including previous data for comparison. It should be noted that there was an extra carol service held in 2022.

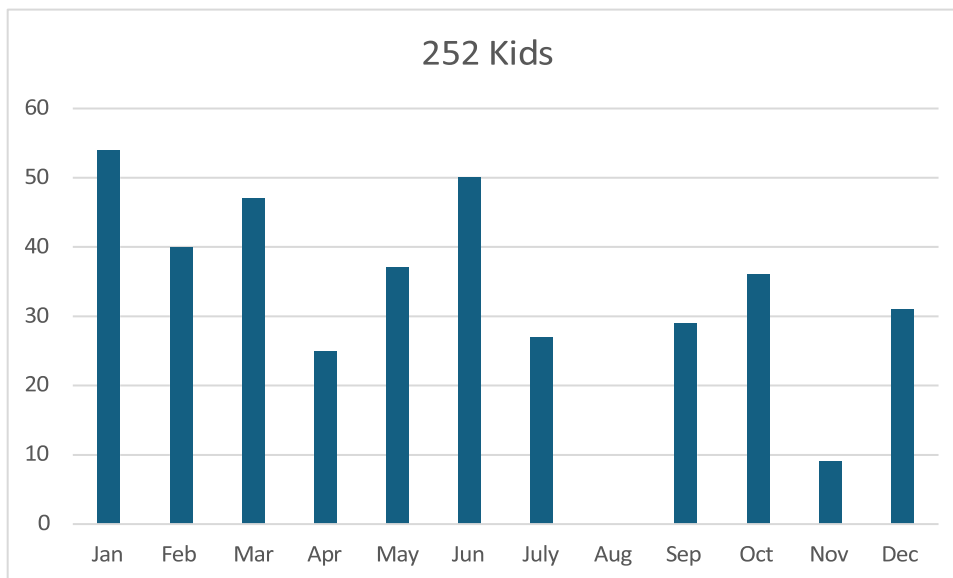
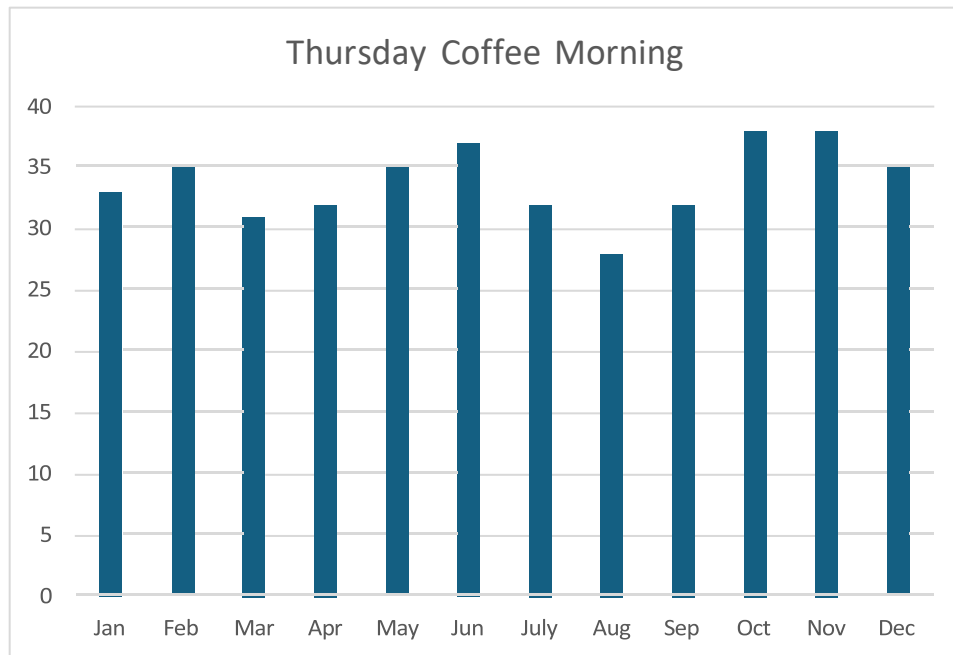
Attendances	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Average weekly attendance during October	81 (1,375 online)	114 (1,880 online)	99 (1,190 online)	110 (1,098 online)
Easter Day	4 (2,826 online)	9 (2,568 online)	194 (610 online)	198 (4,266 online)
Christmas Day	1,480 online	98 (420 online)	199 (400 online)	216 (336 online)
Christmas Services	180	668	1082	1059

Adult Baptisms	0	1	3	1
Child Baptisms	8	29	38	42
Confirmations	0	0	0	7
Marriages	0	10	15	4
Services of Thanksgiving for a Marriage	1	4	3	0
Funerals in Church	16	16		See below
Funeral service in Church, burial in Churchyard			7	17
Funeral service in Church, burial in a cemetery			1	1
Funeral service in Church, committal at Crematoria			12	12
Funerals in Crematoria only	32	35	27	26
Interment of Ashes	9	17	20	20
Memorial Services in Church	Not recorded	Not recorded	2	2

In relation to community groups please see the graphs below:







The above means that our annual reach is estimated to be in excess of 67,982 people (excluding those attending pastoral services – weddings, baptisms and funerals).

Plans for 2024

Our vision for 2024 remains the same: to grow Spiritually, Transformationally and Numerically. The plans outlined below will support the outworking of that vision.

Pray More	
Why	Because God calls us to pray, it's how we communicate with God, it keeps us humble, and it allows us to participate in God's work.
Specific	Stage 1 1. All church meetings to begin and end in prayer 2. Have a short sermon series on prayer 3. Ensure all areas of the church's life are prayed for by including daily prayer points in the Day by Day booklet. 4. Increase the number of people leading Daily Prayer Stage 2 1. Encourage daily prayer throughout the congregation by signposting them to different resources both produced by St Margaret's and wider publications 2. Small groups to include prayer both as an activity and teaching point 3. Develop prayer stations within the church and offer ideas on 'ways to pray' that are promoted on the website, social media etc 4. Offer prayer ministry after service 5. Signpost families to prayer resources they can use as a family
Measurable	1. Minutes of meetings 2. Church timetable to show sermon series 3. Increase by 3 people the number of people delivering daily prayer 4. The second series of small group resources to be on prayer 5. Section on how to pray on the website 6. Prayer ministry is offered after each service
Achievable	This is something the whole church can do and participate in.
Relevant	Speaking to God and listening to him and hearing from him is always relevant as a church and to Christians
Time Bound	1. Stage 1 completed by June 2024 2. Stage 2 completed by December 2024
Lead	This will be confirmed when the new PCC is formed.

Read More	
Why	What we read shapes us. The Bible shows us God's character and provides us with God's revelation of himself to his people. In each section, we see God's holy, unchanging, faithful, gracious, and loving character.
Specific	Stage 1 1. Encourage people to use the physical bibles in church by directing them to it and providing them with the page number. 2. Encourage listening to or reading the Bible daily through the Daily Prayers online at St Margaret's or other resource

	3. Continue to have a specific small group that focuses on studying the Bible for those who wish to delve deeper into the Biblical text Stage 2 1. Encourage the use of Bible reading notes so people can unpack their reading and consider how it might apply to their lives in a gentle way. 2. Encourage the congregation to join a small group through which the Bible will be used as a key resource and can be discussed within a group context 3. Signpost families to resources for reading the Bible together as a family and specific resources for children and young people to read the Bible 4. Continue giving new students at St Margaret's Junior School bibles.
Measurable	1. The reader announces each reading with page numbers at each service. 2. Bible reading resources displayed in the church and promoted through notice sheets and services 3. Bible studies continue 4. Ten new people join small groups by the end of 2024 5. Family resources displayed in the church and promoted through notice sheets and services 6. Bibles given to each new student
Achievable	• Apart from giving Bibles to new students, there isn't a large financial impact to doing this, and historically, the cost of new Bibles has been funded by the congregation.
Relevant	Reading and listening to God's word is always relevant to Churches and Christians.
Time Bound	Stage 1 to be completed by July 2024 Stage 2 to be completed by December 2024
Lead	This will be confirmed when the new PCC is formed.

Love More	
Why	Jesus said: "By this everyone will know that you are my disciples if you have love for one another." (John 13:35)
Specific	Stage 1 1. Encourage meaningful conversations and dialogue between congregation members after the service outside of 'normal groupings', fostering community and fellowship and reducing potential divides. 2. Encourage members of the congregation to meet up outside of the church in public spaces to develop relationships Stage 2 1. Further develop the welcoming at all church services to ensure everyone is welcomed and engaged with suitable follow-up 2. Provide opportunities within the church services for 'getting to know people' – e.g. testimony, this is where I work etc....

	Stage 3 1. Run the Everybody Welcome Course so that the congregation can understand the part they play in welcoming new people 2. Pastoral group to develop ways of keeping in contact with those who are unwell or going through a major life event
Measurable	1. People staying longer after the services and talking to each other more 2. Communication in notices encouraging meeting up 3. Welcomers meeting to discuss vision and values for welcoming 4. Time in services to be identified and programmed for people to speak in 5. Everybody welcome course delivered 6. Increase in the number of people contacted by the Pastoral Group
Achievable	Apart from the Everybody Welcome Course, delivering this target has no financial impact and is more about developing culture than implementing anything new.
Relevant	Developing a culture based on the above is essential to retaining people within the congregation and helping them grow together in faith.
Time Bound	1. Stage 1 to be completed by July 2024 2. Stage 2 to be completed by December 2024 3. Stage 3 to be completed by April 2025
Lead	This will be confirmed when the new PCC is formed.

10.30am Service

Why	It's our principal service, and when it is not 'right', it detracts from our focus on worshipping God
Specific	1. Strengthen the Choir both in confidence and numbers 2. Continue to develop the use of modern music within the service 3. Involve more people within services to do readings, lead prayers, and assist at communion 4. Develop service booklets and associated resources on the website that help explain the liturgy 5. Increase the number of people run the sound and audio-visual system 6. Continue to develop All Age format of services 7. Review the relationship between 252 Kids and the weekly service and when children are in the service 8. Provide opportunities within the service for 'getting to know people' – e.g. testimony, this is where I work etc....
Measurable	1. To have a minimum of 12 people within the key groups that support the running of the service (choir, readers, intercessors, communion assistants) 2. New service booklets produced for each liturgical season 3. Recruit and train six people on the sound and audio-visual equipment 4. The review of the All Age Service and the relationship between 252 Kids to be presented to the PCC 5. The liturgy includes space for people to share testimonies or introduce themselves

Achievable	• This will be a key focus for the staff team • The congregation is growing, and therefore the potential volunteer base is also increasing • There is a process in place for the safer recruitment of volunteers
Relevant	Our primary purpose as human beings is to worship and glorify God and therefore the principal act of worship for our community should be the best it can be.
Time Bound	1. Groups to reach the desired number by April 2025 2. Booklets produced by September 2024 and include space for people to share testimonies or introduce themselves 3. Review of All Age Service and Relationship between 252 Kids and Service to take place by February 2025
Lead	Rev'd Nathan Ward

Children, Youth and Families	
Why	We have promised as a church to help children and young people grow in faith. Therefore, we need to provide fertile ground for their faith to flourish.
Specific	Stage 1 1. Safely recruit volunteers for 252 Kids, XP3 and Family Friendly Coffee morning Stage 2 2. Develop regular family-based activities throughout the year (eg Pancake Party, Christingle) in church 3. Promote Acts of Worship within other Primary Schools in Parish 4. Deliver a parenting for faith course Stage 3 1. Develop a strategic document that outlines the current status of children's, youth and family work, its strengths, weaknesses, opportunities and threats 2. Present the document to PCC, who will consider resourcing the plan
Measurable	1. Recruit a minimum of 5 new volunteers for 252 Kids 2. Recruit a minimum of 3 new volunteers for Family Friendly Coffee Morning 3. Recruit a core team of 4 people for XP3 4. Deliver four family outreach test events that have faith embedded within the activities 5. Write to all Primary Schools by September 2024 offering Acts of Worship 6. Deliver Parenting for Faith course by April 2025 7. Strategic document to be produced and presented to the PCC in the January 2025 meeting 8. The outcomes of the strategic document to form a section for the 2025 Annual Report's future plans
Achievable	• Recruiting 12 volunteers out of our current congregation and network is achievable and we have the processes in place to manage the recruitment

	- We already have experience running family-based events with a volunteer base and have financial resources within our current budget to facilitate them. - We currently produce weekly Acts of Worship and therefore, the only demand is booking them into the diary
Relevant	The current infrastructure for children, youth and families work is under stress due to volunteer base. New families are moving into Rainham and seeking churches that have regular and solid work with children, youth and families. It directly links to our vision of growing numerically as research demonstrates that being strong in this area is a catalyst for growth.
Time Bound	- Stage one to be completed by July 2024 - Stage two to be completed by December 2024 - Stage three to be completed by April 2025
Lead	Jo Whittaker and Nathan Ward

Putting Rainham First	
Why	This project will enable the church to be sustainable in the future, both missionally and environmentally.
Specific	Stage 1 - Complete a churchyard survey identifying spaces - Complete the initial survey of the Eastern Crypt Stage 2 - Finalise concept designs for the church, churchyard and Millennium Centre - Update Statement of Significance and Statement of Need - Gain initial approval from the DAC - Consult with key stakeholders: - Congregation of St Margaret's - Local Community - Medway Council - The Ancient Monuments Society - The Council for British Archaeology - The Society for the Protection of Ancient Buildings - The Georgian Group - The Victorian Society - The Twentieth Century Society - Church Buildings Council - Historic England Stage 3 - Complete funding feasibility study - Complete case for support
Measurable	- Documents listed above to be produced on time and without grammatical or numerical error - Gain overall approval for the indicative designs from the DAC - The stages to be completed within budget
Achievable	- There is a dedicated PCC subcommittee to oversee the delivery of this objective - There is a financial provision made within the current 2024 budget, and other potential sources of income have been identified

Relevant	Without these stages being completed, the project cannot move on to the next stage, which will be fundraising and the development of detailed plans. This stage is time critical as Medway is currently a priority area for funding nationally regarding heritage.
Time Bound	1. Stage one to be completed by 31st May 2024 2. Stage two to be completed by December 2024 3. Stage three to be completed by April 2025
Lead	Rob and Vicky Shultz

Improve the churches environmental sustainability

Why	We have committed to be Carbon Net Zero by 2030. There is a biblical imperative to be stewards of God's creation.
Specific	Stage 1 1. Increase membership of subcommittee 2. Undertake self-assessment against published criteria for the Arocha Award and Green Flag Award as these will help direct us towards carbon net zero and environmental sustainability 3. Present gap analysis to the Staff Team Stage 2 1. Develop an operational plan to close identified gaps 2. Implement operational plan Stage 3 1. Apply for Awards
Measurable	• Green Flag Award application submitted • Gain Arocha Silver Award
Achievable	We have a PCC sub-committee dedicated to this strategy. It does not appear there are significant budget implications for achieving this.
Relevant	There are 68 months until 2030, and therefore, great momentum is required to continue towards our goal of carbon net zero.
Time Bound	1. Stage one to be completed by July 2024 2. Stage two to be completed by October 2024 3. Stage three to be completed by March 2025
Lead	Eco Sub Committee

Communication

Why	Good communication builds confidence and enables vision and strategy to be understood. It builds community.
Specific	1. Ensure that the newsletter is produced accurately each week and contains all the key information that people need to know 'what is going on' 2. Ensure the regular and timely publication of the Day by Day booklets a. Appoint an editor who can produce the contents of the booklet

	b. Ensure that all events within the church are published in the booklet and that all published events take place. No 'To Be Confirmed' events to be published. c. Include points for prayer for each day within the booklet. 3. Redevelop the church website a. Recruit a volunteer to manage the technical side of the website b. Recruit a volunteer to manage the content on the website c. Ensure the content of the website is relevant and updated d. Ensure that it is user-friendly so that people can find the information they require quickly 4. Social Media a. Develop a social media vision and strategy b. Recruit a volunteer team to manage social media
Measurable	1. Weekly newsletters accurately produced on time 2. Day by Day booklet accurately produced on time four times a year 3. The church website redeveloped and maintained 4. Social media reach and engagement increased
Achievable	This will be challenging to achieve as it involves the collation of information from multiple sources and significant forward planning. However there is a strong desire to make this happen with people volunteering to support.
Relevant	Due to our wide range of activities and diverse 'audiences,' it is imperative that our communication be accurate and consistent.
Time Bound	1. Newsletters to be distributed every Friday 2. Day by Day booklet to be produced for the Sundays before June, September, December, and March 3. The church website is to be redeveloped by September 2024 4. Social Media Strategy to be developed by November 2024
Lead	This will be confirmed when the new PCC is formed.

Develop Partnership with Tafara	
Why	It is important for us as a church to have a bigger perspective on faith, church and Anglicanism and is a practical outworking of our Diocesan partnership
Specific	1. Work with St Philips/Matthias to develop a joint strategy on how we develop and promote our relationship 2. Have three clergy meetings a year where clergy from St Margaret's and St Philips / Matthias meet virtually to discuss how the churches are and review how the partnership is developing 3. Create a platform where prayer requests are cross-pollinated 4. Explore an 'exchange' visit whilst considering the environmental impact
Measurable	1. Strategy document produced 2. Three meetings held in 12 month period 3. Prayer platform created and used 4. Report on a potential exchange visit presented to PCC
Achievable	To meet these objectives, all that is required is time and planning, and therefore, it is eminently achievable, as there is a strong will within the church to develop the partnership.

Relevant	The church has a long-standing partnership, and there is a strong will to develop it further.
Time Bound	1. Strategy to be completed by December 2024 2. To arrange clergy meetings for May, September and December 3. Prayer platform created by July 2024 4. Exchange Visit Report to be produced by March 2025
Lead	David Orminston

Grant Making

There were no grants made in 2023.

Volunteers

Members of the PCC act in a voluntary capacity and rely heavily on the assistance of safer recruited volunteers outside of the PCC. It is estimated that there were more than 11,995 volunteering hours in 2023, which equates to a financial value of £172,728.

Church Electoral Roll

At the closing date of this year's revision of the Electoral Roll (2023/24), the total number of persons whose names are on the Roll is 181 (188 for 2022/23) of whom 124 persons live within the Parish and 60 outside the Parish.

Financial Review

The cost-of-living crisis continued to negatively impact our expenditure during 2023, this was worsened further by significant expenditure to repair the church wall that collapsed. Income was impacted mainly by our regular hirer at the Millennium Centre closing down which left us with a significant deficit on expected income levels. St Margaret's was blessed with significant donations towards the wall repair in 2023 which helped us to ensure that our reserves were not impacted whilst we dealt with regular high-level expenditure in relation to the wall repair.

Total receipts on unrestricted funds were £280,973. Our Donations and Legacies income totalled

£141,457 for 2023, this includes £24,781 recovered through Gift Aid.

After depreciation, the Millennium Centre made a loss of £32,747 in 2023 (this includes a depreciation charge of £11,767).

£289,465 was spent from unrestricted funds on Church activities during the year, including a contribution of £51,362 to the Diocesan Parish Share.

Net movement in unrestricted funds was a decrease of £76,124 for the year and a deficit of £11,767 (depreciation charge for Millennium Centre for 2023) in the restricted funds. During the year the total fund balances decreased from £768,293 to £649,364.

Reserves Policy

It is PCC policy to retain a balance on free reserves (net current assets) which equates to a minimum of three months planned regular expenditure based on the last reported 12 months. This policy was reviewed as part of the budgeting process for 2024. This

minimum equates to £41,039 and is held to smooth out fluctuations in cash flow and to meet emergencies. The actual balance of the free reserves as at 31st December 2023 was £65,716.

Utility Costs Consideration

Throughout 2023 the wholesale energy prices stabilised and started to drop back down, as a result we were able to source some fixed contracts which we entered in to so that we could ensure we were protected from any future rises and this allowed us to budget effectively for 2024. Our previous fixed term contract for Church utilities expired in November 2023 which resulted in a huge increase in the monthly bills as we were in this contract since November 2019 so we have been shielded from these increased costs until now, these increases have been factored in to the budget for 2024 based on actual usage for 2023.

Although we cannot mitigate the risk of rising energy costs long term, as a Finance Committee we are happy with the current contracts and feel that we have mitigated the risk for the short-medium term.

Going Concern Consideration

The Accounts are produced on a Going Concern basis.

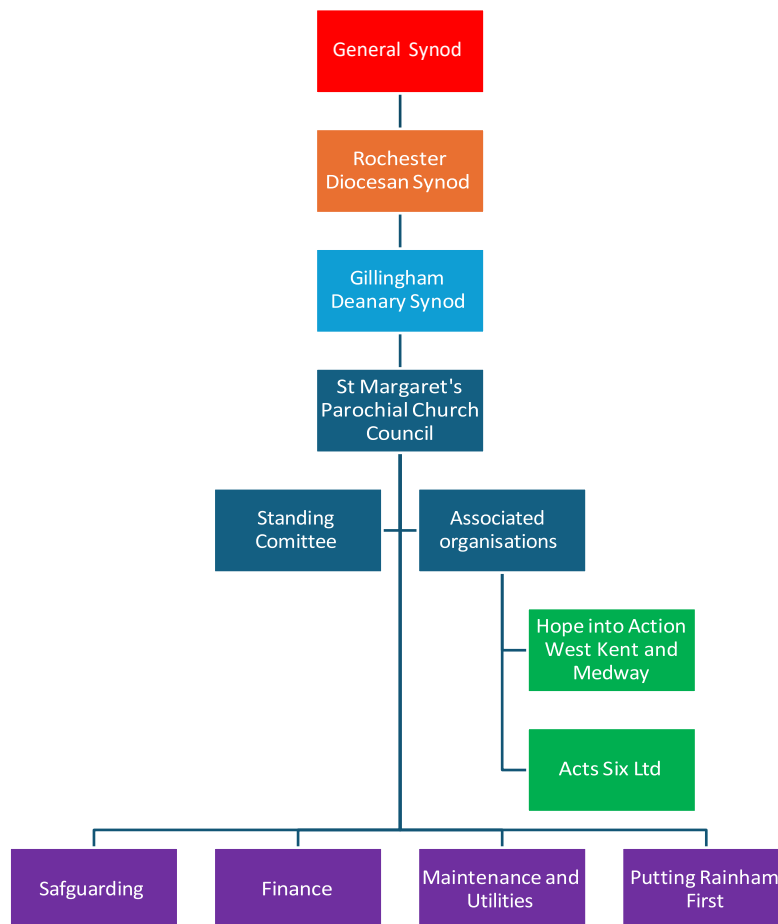
The cost-of-living crisis has had a significant impact on both our income and expenditure this year as we have seen general donations down across the board as our congregation battles with increased living costs and we have seen our expenditure rise on the majority of supplies which is out of our control, apart from the fixed utility agreements we have in place.

If we encounter a situation of very significant uncertainty, it should be noted that we have a contingency plan. Our Parish Share is a voluntary payment. St Margaret's has a good and proud history of paying its share, a number recommended by the Diocese, and the amount that we pay is close to the highest being paid by any Church in the Diocese. This year we paid our full parish share offer of £51,362 despite the challenging circumstances we found ourselves in. Additionally, we have a significant asset in our Childscroft Road property, currently we receive monthly rental income for this property which we review annually to ensure the amount charged is correct. In worst case circumstances, we could sell the property and replenish our cash reserves. The current value of the property is approximately £450,000.

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. The PCC is registered with the Charity Commission (no. 1134849).

Below is an organisational chart.



The Church Representation Rules¹ set out the appointment method for PCC members. There is also provision for co-option of members. The Incumbent, licensed assistant clergy, Churchwardens, and elected members to the Deanery, Diocesan, and General Synod are all ex-officio members of the PCC. All those who attend our services as congregation members are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC.

PCC members are also Charity Trustees and are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles of the Charity SORP.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

¹ <https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The full PCC met twelve times during the year.

Induction & Training of Trustees

All new trustees are inducted to the church PCC subject to the completion of a DBS check, undertaking appropriate safeguarding training and completing an HMRC Fit and Proper Persons declaration and a Trustee Eligibility Declaration. All trustees receive a copy of CC3 'What Trustees Need to Know and Do' guidance note from the Charity Commission. At the first meeting of a new PCC, all offices of the PCC are discussed, nominations provided, and after voting, positions declared.

Risk Management

The budget for 2023 was reviewed on a regular basis by the Finance Committee throughout the year and any updates were given to PCC at the PCC meetings. The budget for 2024 was reviewed extensively by the finance committee and was agreed to by the PCC. As part of this review process and the anticipated income from trading activities due to exceed the permitted small trading turnover of £80,000² the PCC established a trading company called Acts Six Ltd (company registration 15250250), of which the PCC own 100% of the shares. The PCC, in the previous accounting year, applied to establish a Charitable Incorporated Organisation (CIO) to enable work among the homeless. Hope into Action West Kent and Medway was finally registered by the Charity Commission as a CIO on the 25th September (Charity Number 1203889), with the PCC being the sole member.

Statement of Trustees Responsibilities

All trustees of the charity must:

- 1) Ensure compliance with the governing document and charity law.
- 2) Ensure that the PCC is and will remain solvent, by keeping up to date with the PCC's activities and financial position. Use charitable funds and assets wisely, and only to further the purposes and interests of the PCC. Avoid undertaking activities that might place the PCC's property, funds, assets or reputation at undue risk.
- 3) Exercise reasonable care and skill as trustees, using personal knowledge and experience to ensure that the PCC is well-run and efficient.

Committees

Given its wide responsibilities the PCC has several committees, each dealing with a particular aspect of Parish life. These include:

² <https://www.gov.uk/guidance/charities-and-trading>

The Standing Committee - a statutory requirement and comprises the Vicar, Churchwardens, Treasurer and at least two, but not more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the PCC. It has power to take decisions on behalf of the PCC when required.

The Finance Committee – this was formed to support the Treasurer and has a specific focus on the strategic use and management of the financial resources of the Church.

The Maintenance and Utilities Committee (formerly the Operations Committee) – oversees utility providers and maintenance of the Church Estate.

The Safeguarding Committee – to support the Parish Safeguarding Officer and undertake any non-confidential work that promotes a safer church.

Putting Rainham First – this committee was set up as an authorised sub-committee of the PCC to manage the project.

Other committees or task groups are formed and meet as required to consider various aspects of church life.

Deanery Synod Report

The Deanery Synod met three times in 2023. At all the Gillingham Deanery meetings, there was a round-up of news from around the parishes, a review of finances and the opportunity to raise any correspondence or business.

Diocesan Synod Report

Diocesan Synod met three times during 2023 each meeting being half a day. The Synod helps to provide a system of democratic representation and accountability and is made up of three 'houses' or groups – bishops, clergy and laity (non-ordained members of the church). Elections to be a member of Diocesan Synod take place every 3 years.

The current Chair of the House of Clergy is the Rev Canon Jeremy Blunden, Rector of St George, Beckenham

The current Chair of the House of Laity is Mrs Sarah Poole, Christ Church, Beckenham

All members of the Synod are also members of the Diocesan Board of Finance, which is responsible for the custody and management of diocesan finances.

During these synods a variety of topics were addressed beyond the normal matters of agreeing Annual budget and receiving reports against it and agreeing report and accounts.

The Bishop of Rochester sought to walk a path through his own position on Living in Love and Faith which could perhaps be described as traditionalist, recognising the need to move forward in an inclusive fashion as both National Church and Diocese where many do not share his views. He also updated Synod on his own vision of strategy that is developing, Change, Serve, Grow. Safeguarding is a standard agenda item where we are updated on issues of policy and reports are provided. Additionally the following matters received focus;-

- Young People and Vocations

- The Environment and Sustainability
- Children and Young Peoples Fund
- Generous Giving during a cost of living crisis

The Synod is 'bookended' by prayer and worship.

Fabric, Goods and Ornaments

Church

At the beginning of the year, the cupboard under the organ pipes in the south of the church was cleared and shelving installed to create a Community Larder in the church. A fridge/freezer was also installed in that space. To facilitate this work, the Flower store was moved into the old office space and shelving built there.

Later in 2023, it was agreed that a second toilet would be built next to the existing toilet, using space from the Vestry and moving the vestment cupboard to a space against the west wall in the Vestry. As well as the work to create the second toilet, the church office was moved back to the Vestry/office and the Flower store was relocated to the South Porch.

During the year, work in the church included removing the wall between the boiler room and a small crypt room adjacent to the Tufton crypt. This was required for some investigation and remedial work on the contents of a number of coffins stored in this area. The boiler room and crypt doors were secured with new locks once the work was completed.

In October, work was required after some tiles had slipped or were missing from the gulley roof. An inspection also took place inside the church underneath where the tiles had slipped, to check for water or other damage to the woodwork above the Tufton chapel and chancel (north side).

Regular maintenance and repairs took place on the church heating, lighting including the Emergency Lighting test, organ and lightning conductor.

The quinquennial report (2021) was reviewed during the year.

Churchyard

The Churchyard Gang continued to do an excellent job to maintain the graveyard and keep it tidy.

Activity of wildlife continued to be monitored in the churchyard to avoid damage to graves by foxes and squirrels, and a pest controller was engaged to resolve an issue with rats in the churchyard.

After the North wall section collapse in November 2022, a structural survey was carried out on the remainder of the North Wall and 3 other areas were identified as unsound and needing immediate repair.

The Quinquennial Architect and a specialist builder were engaged to plan the repair/rebuild of all of the areas identified. This was a major undertaking and included coordination with Medway Council Highways department to close the access road between the Cricketers pub and the church wall in the northwest corner of the churchyard whilst the remedial work was completed.

The work took most of the year to complete and the project met regularly to review progress and discuss any further issues which were found.

Whilst the work was taking place on the North wall, maintenance of the South wall was completed. This was a requirement of the Quinquennial inspection 2021. The wall running from the Millennium Centre down the side of the car park was repointed as part of the maintenance.

Clergy Housing

No significant maintenance was carried out at the property in Childscroft Road. Regular maintenance such as the gas certification and boiler service were undertaken.

No significant maintenance was carried out at the Vicarage in 2023.

The Millennium Centre

The Millennium Centre has undergone a change of use during the year. In May, the pre-school closed and stopped hiring the lower hall, Nursery room and small office.

Whilst looking for a replacement regular hirer, discussions were held with a local medical practice wanting space to provide GP services. Work was started to reconfigure the upstairs office spaces and the Nursery room to create the spaces required. All work was completed to a high standard and the new hirer moved in, in December.

A redecoration of the upper hall was undertaken to provide an upgraded space for events such as weddings and parties.

A New Years Eve party was organised to start the relaunch of the services available.

Safeguarding Report

At St. Margaret's Church, safeguarding remains a top priority as we strive to create a safe and nurturing environment for all members of our community, particularly children, young people, and vulnerable adults. We are committed to upholding the highest standards of safeguarding practice and continue to invest in innovative tools and resources to support our efforts in this crucial area.

In line with this commitment, the Parochial Church Council (PCC) has made significant investments in three pieces of software designed to enhance our safeguarding practices and procedures.

MyConcern: This comprehensive safeguarding software offers centralized, secure record-keeping and case management for all types of safeguarding concerns. It enables early intervention by identifying patterns and trends, informs decision-making processes, and facilitates the demonstration of impact. MyConcern provides leaders with a powerful tool to showcase the effectiveness of our safeguarding arrangements to inspectors and other stakeholders.

My Sentry: Designed to support and guide users through each step of the recruitment process, My Sentry ensures thorough safeguarding measures are in place. By following the Sentry workflow, users become 'unconsciously competent,' guided by comprehensive safeguarding knowledge and expertise. This system prioritizes the protection of children and young people, leaving nothing to chance.

MyVoice: Embedded on our website, MyVoice is an open-access reporting system that allows anyone to report a safeguarding concern securely. We believe that by providing accessible avenues for reporting safeguarding concerns, we can facilitate early intervention, foster an open culture of safeguarding within our organization, and ensure better support for those in need.

In 2023, St. Margaret's Church addressed 12 safeguarding concerns, the majority of which relate to concerns outside of the church. Each concern was handled with the utmost professionalism and in accordance with our safeguarding policies and procedures. We remain dedicated to continuous improvement in safeguarding practices and are committed to ensuring the safety and well-being of all members of our community.

Through ongoing investments in technology, training, and resources, we strive to uphold our responsibility to safeguarding and create an environment where everyone feels safe, valued, and supported.

Safeguarding is an important part of the life of St Margaret's, and this includes preventative work as well as reacting to any concerns. All staff and volunteers are safer recruited and have completed at least the basic National Safeguarding training.

All safeguarding training and Disclosure and Barring Service checks should be renewed every three years.

If you feel that someone you know may be at risk of being hurt or if you want to discuss anything related to safeguarding in confidence, please contact:

*Linda Randall, Parish Safeguarding Officer
on 01634 362023 ext.4*

or

safeguarding@rainhamchurch.co.uk

If you have information about a safeguarding situation where a child or adult is in immediate danger or requires immediate medical attention, call the emergency services on 999. Do not delay.



ST. MARGARET'S
RAINHAM

Financial Statements

Year ending 31 December 2023

Financial Statements

Independent Examiner's Report to the Parochial Church Council for the year ended 31 December 2023

I report on accounts for the year ended 31 December 2023, which are set out on pages 17-18.

Respective Responsibilities of the Trustees and the Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

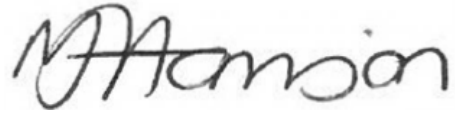
Independent Examiner's Statement

In connection with my examination, no matters have come to my attention.

(1) which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Natalie Harrison ACA FCCA CTA TEP

18th April 2024

Independent Examiner
Beak Kemmenoe
Chartered Accountants
1-3 Manor Road
Chatham
Kent ME4 6AE

Statement of Financial Activities for the Year Ended 31st December 2023

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	141,957	—	(500)	—	141,457	248,303
Income from charitable activities	17,461	—	—	—	17,461	14,521
Other trading activities	47,155	—	—	—	47,155	66,570
Investments	19,099	—	—	—	19,099	8,680
Other income	55,801	—	—	—	55,801	5,473
Total Income	281,473	—	(500)	—	280,973	343,547
EXPENDITURE ON						
Raising funds	74,732	—	—	—	74,732	49,852
Expenditure on charitable activities	282,869	30,538	11,767	—	325,174	260,798
Total Expenditure	357,601	30,538	11,767	—	399,907	310,650
Gains / losses on investment assets	4	—	—	—	4	(338)
Net income / (expenditure) resources before transfer	(76,124)	(30,538)	(12,267)	—	(118,929)	32,559
Transfers						
Gross transfers between funds - in	6,057	142,283	2,740	—	151,080	1,703
Gross transfers between funds - out	(145,023)	(2,982)	(3,076)	—	(151,080)	(1,703)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	(215,089)	108,763	(12,603)	—	(118,929)	32,559

Reconciliation of funds

Total funds brought forward	274,764	139,998	353,532	—	768,293	735,734
Total funds carried forward	59,674	248,761	340,928	—	649,364	768,293

Balance Sheet at 31 December 2023

Description	This year	Last year
Fixed assets		
Tangible	583,634	625,939
Investment	14	10
Total Fixed assets	583,648	625,949
Current assets		
Debtors & Prepayments	5,761	4,210
Cash at bank & in hand	129,682	159,447
Total Current assets	135,443	163,657
Liabilities		
Creditors - amounts falling due in one year	69,727	21,314
Total Liabilities	69,727	21,314
Net Asset surplus(deficit)	649,363	768,293
Reserves		
Excess / (deficit) to date	(118,933)	(87,488)
Starting balances	768,293	735,734
Gains/(losses) on investment assets	4	(338)
Total Reserves	649,363	768,293
Represented by funds		
Unrestricted	59,674	274,763
Designated	248,761	139,998
Restricted	340,929	353,532
Endowment	—	—
Total	649,363	768,293

Approved by the PCC on 20th March 2024 and signed on their behalf by Revd Nathan Ward (PCC chairman)



Notes to the Financial Statements

1 Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

No cost information is available for the curates' houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2001 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC's properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over their useful economic lives. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits

These are cash held on deposit either with the CCLA or at the bank.

Fund accounting

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the general purposes of the PCC.

Designated funds are general funds set aside by the PCC for use on future projects, and which are therefore not included in its “free reserves” as disclosed in the trustees’ report.

Incoming Resources

- Planned giving, collections and similar donations are recognised when received.
- Tax refunds are recognised when the incoming resource to which they relate is received.
- Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain, and the amounts are readily quantifiable.
- Dividends are accounted for when declared receivable, interest as and when accrued by the payer.
- All incoming resources are accounted for gross.
- Rental income from the letting of church premises is recognised when the rental is due.
- Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.
- 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.

Resources expended

- Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.
- The diocesan parish share expected to be paid over is accounted for when due.
- All other expenditure is generally recognised when it is incurred and is accounted for gross.

2 Analysis of income and expenditure

Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Gift Aid Donations	49,922	-	-	-	49,922	57,202
Other Planned Giving	-	-	-	-	-	249
Collections	941	-	-	-	941	7,199
Donations (2a)	27,589	-	(500)	-	27,089	41,846
Gift Aid Recovered	24,781	-	-	-	24,781	18,794
Legacies	28,724	-	-	-	28,724	29,992
Grants (2b)	10,000	-	-	-	10,000	92,060
VAT Recovered	-	-	-	-	-	961
Total	141,957	-	(500)	-	141,457	248,303

Income from Church Activities

Income from Bazaar	1,085	-	-	-	1,085	893
Income from other activities	2,166	-	-	-	2,166	1,681
PCC Fees	14,210	-	-	-	14,210	13,540
DBF Fees	-	-	-	-	-	-
Total	17,461	-	-	-	17,461	14,521

Other Trading Activities

Millennium Centre Lettings	47,155	-	-	-	47,155	66,570
Total	47,155	-	-	-	47,155	66,570

Investments

Dividends & interest.	2,299	-	-	-	2,299	1,680
Rent – letting of Childscroft Rd	16,800	-	-	-	16,800	7,000
Total	19,099	-	-	-	19,099	8,680

Other Income

Insurance receipts	-	-	-	-	-	5,473
Events Income	16,873	-	-	-	16,873	-
Gain on sale of fixed assets	-	-	-	-	-	-
Wall Donations	38,928	-	-	-	38,928	-
Total	55,801	-	-	-	55,801	5,473
TOTAL INCOME	281,473	-	(500)	-	280,973	343,547

Analysis of income and expenditure (continued)

Expenditure on:

Raising funds

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Cost of fund-raising events	6,597	-	-	-	6,597	1,448
Millennium Centre running Costs	68,135	-	-	-	65,135	48,404
Sunburst Bookshop running costs	-	-	-	-	-	-
Total	74,732	-	-	-	74,732	49,852

Church activities

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Missionary & charitable giving:						
Overseas missionary societies	-	-	-	-	-	54
Tafara Link (Harare Diocese)	-	-	-	-	-	1,000
Relief & development Agencies	-	-	-	-	-	-
Home missions & other church societies	-	-	-	-	-	491
Sub-total	-	-	-	-	-	1545

Parish Share of diocesan costs	51,362	-	-	-	51,362	66,700
Salaries & wages of parish staff	42,318	-	-	-	42,318	36,615
Working expenses of clergy	968	-	-	-	968	2,715
Clergy housing expenses	3,651	-	-	-	3,651	6,923
Parish training & evangelism	9,488	-	-	-	9,488	9,488
Church insurance	3,900	-	-	-	3,900	4,214
Event Expenditure	15,817	-	-	-	15,817	-
Other church running expenses	11,488	-	-	-	11,488	29,732
Depreciation of properties & Equipment	-	30,538	11,767	-	42,305	42,328
Church repairs & maintenance	4,296	-	-	-	4,296	4,228
Upkeep of services	8,459	-	-	-	8,459	12,415
Administration costs	9,495	-	-	-	9,495	7,356
Upkeep of churchyard	3,041	-	-	-	3,041	5,938
Church utility expense	12,014	-	-	-	12,014	13,151
Church fabric repairs	73,868	-	-	-	73,868	5,280
Heritage Project	32,343	-	-	-	32,343	12,170
Crypt	3,922	-	-	-	3,922	-
Total	282,869	30,538	11,767	-	325,174	260,798
TOTAL EXPENDITURE	357,601	30,538	11,767	-	399,907	310,650

3 Statement of Assets and Liabilities

Fixed Assets – Tangible Assets (3a)

	General	Designated	Restricted	Endowment	This Year	Last Year
Designated Freehold Property - cost		277,500	-	-	277,500	277,500
Designated Freehold Property - accumulated depreciation	-	(31,979)	-	-	(31,979)	(109,585)
Investment assets	14	-	-	-	14	10
Designated furniture - cost	-	89,004	-	-	89,004	89,004
Designated furniture – accumulated depreciation	-	(59,943)	-	-	(59,943)	25,191
Designated office equipment – accumulated depreciation	-	(22,186)	-	-	(22,186)	-
Millennium Centre – Freehold property	-	33,762	601,604	-	635,366	635,366
Millennium Centre – accumulated depreciation	-	(33,379)	(270,749)	-	(304,128)	(291,536)
Total	14	252,779	330,855	-	583,648	625,950

Current assets – Cash at bank & in hand

	General	Designated	Restricted	Endowment	This Year	Last Year
CBF Account	55,034	-	-	-	55,034	71,782
Church Repair Fund – church	-	11	-	-	11	1,158
Church Repair Fund – 60 Childscroft Road	-	8	-	-	8	818
Heritage Fund CBF Account	-	-	-	-	-	3,127
Operating Account	16,730	-	7,369	-	24,099	30,504
Petty Cash	-	-	-	-	-	-
Heritage Fund Account	-	-	-	-	-	8,444
Millennium Centre Current Account	-	-	-	-	-	31,584
Tied Income Account	-	-	50,530	-	50,530	12,030
Millennium Centre Petty Cash	-	-	-	-	-	-
Total	71,764	19	57,899	-	129,682	159,447

Current assets – Debtors

	General	Designated	Restricted	Endowment	This Year	Last Year
Income Tax Recoverable	5,275	-	-	-	5,275	2,652
General Fund Prepayments	-	-	-	-	-	-
General Fund Accrued Income	-	-	-	-	-	1,558
Millennium Centre – Prepayments	486	-	-	-	486	-
Millennium Centre – Accrued Income	-	-	-	-	-	-
Total	5,761	-	-	-	5,761	4,210

THE PARISH CHURCH OF ST MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2023
Statement of Assets & Liabilities (continued)

Liabilities – Agency Accounts

	General	Designated	Restricted	Endowment	This Year	Last Year
Agency collections	-	-	45,916	-	45,916	6,383
Total	-	-	45,916	-	45,916	6,383

Liabilities – Creditors: Amounts falling due in one year

	General	Designated	Restricted	Endowment	This Year	Last Year
General fund accruals	21,144	-	1,909	-	23,053	10,687
Deferred income	-	-	-	-	-	1,400
Creditors for goods & services	-	-	-	-	-	-
NatWest Business Card	-	-	-	-	-	2,794
MC – Accruals	758	-	-	-	758	-
MC – Deferred income	-	-	-	-	-	-
MC – Creditors – Goods/services	-	-	-	-	-	-
MC Security deposits repayable	-	-	-	-	-	50
Total	21,902	-	1,909	-	23,811	14,931
Grand Total	55,637	252,799	340,929	-	649,364	768,293

4 Fund Movement

	Opening Balance	Incoming resources	Outgoing resources	Transfers	Gain/Loss	Journal Entries	Closing Balance
Church Repair Fund	1,759	-	—	(1,146)	—		613
(Designated)							
Designated Fixed	137,031	-	(29,714)	140,448	—	-	247,765
Assets (Designated)							
Heritage Fund	10,909	-	—	690	—		11,599
(Restricted)							
St Margaret's	1,207	—	(824)	—	—		383
Millennium Centre							
(Designated)							
St Margaret's	342,622	—	(11,767)	(1,026)	—		329,829
Millennium Centre							
(Restricted)							
General Fund	274,763	281,473	(357,601)	(138,966)	4		59,674
(Unrestricted)							
None (Agency)		(500)					
Grand Total	768,293	280,973	(399,907)	—	4	-	649,363

5 Related Trusts and Charities

The PCC has connections with the following registered charities:

1. The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.
2. The Rainham Church Estate Charity is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.
3. Hope into Action West Kent and Medway which provide accommodation and support for the homeless. The PCC own all the shares of this CIO.
4. Acts Six Ltd which is the trading company of the PCC
5. The Rochester Diocesan Society and Board of Finance Charity Number 249339

6 Prior Period Comparative SOFA

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Prior Year Funds £
INCOME AND ENDOWMENTS						
Donations and legacies	248,303	–	–	–	248,303	154,931
Income from charitable activities	14,521	–	–	–	14,521	16,669
Other trading activities	66,570	–	–	–	66,570	50,773
Investments	8,630	10	40	–	8,680	2,256
Other income	5,473	–	–	–	5,473	140,996
Total Income	343,497	10	40	–	343,547	365,627
EXPENDITURE ON						
Raising funds	49,852	–	–	–	49,852	59,052
Expenditure on charitable activities	218,470	30,561	11,767	–	260,798	253,540
Total Expenditure	268,322	30,561	11,767	–	310,650	312,594
Gains/Losses on investment assets		(339)			(339)	(6)
Net income / (expenditure) resources before transfer	75,175	(30,890)	(11,727)	–	32,558	53,036
Transfers						
Gross transfers between funds - in	1,271	432	–	–	1703	154,454
Gross transfers between funds - out	(432)	(1,271)	–	–	(1,703)	(154,454)
Other recognised gains / losses						
Gains / losses on investment assets	–	–	–	–	–	2
Gains on revaluation, fixed assets, charity's own use	–	–	–	–	–	–
Net movement in funds	76,015	31,729	(11,727)	–	32,558	53,036

Reconciliation of funds

Total funds brought forward	198,748	171,727	365,258	—	735,734	682,697
Total funds carried forward	274,763	139,998	353,532	—	768,293	735,734

Detailed notes

2a. Donations

Included in the donations figure for 2023 is £38,929 worth of donations towards our wall repair cost. Included within this was a £30,000 donation from the Church Estate Charity.

2b. Grants received

A grant of £10,000 was received from the Church Estate Charity in 2023 to cover church maintenance, insurance and upkeep. There was also a total of £19,390 received in grants from the following funders:

National Lottery (News)	£10000
Benefact (Wall)	£7000
One Stop (Community Hub)	£1000
One Stop (Just Say Hello Project)	£250
Wilko (Just Say Hello Project)	£15
Groundwork (Community Hub)	£1125

3a. Tangible Fixed Assets

	Freehold Property Restricted	Freehold Property Designated	Fixtures Designated	Office Equipment Designated	Totals
	£	£	£	£	£
COST					
At 1 January 2023	601,604	277,500	122,766	25,191	1,027,061
At 31 December 2023					
DEPRECIATION					
At 1 January 2023	258,981	26,406	98,820	16,914	401,121
Charge for the year	11,767	5,573	19,693	5,272	42,305
At 31 December 2023	270,748	31,979	118,513	22,186	443,426
NET BOOK VALUE					
At 31 December 2023	330,856	245,521	4,253	3,005	583,635
At 31 December 2022	342,623	251,094	23,946	8,277	625,940

St Margaret's Millennium Centre is a restricted freehold property, whilst the designated properties comprise the curate's house, located at 60 Childscroft Road.

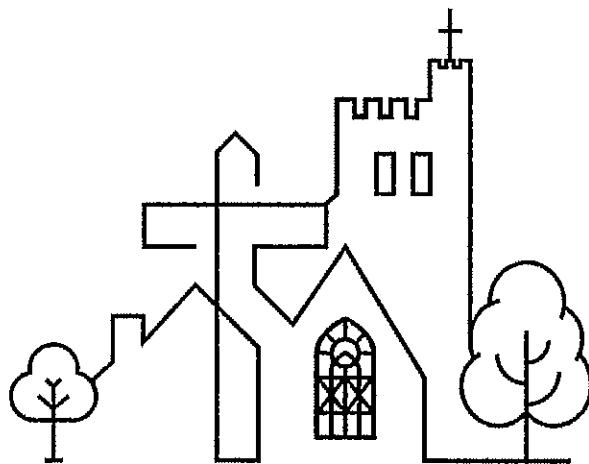
The Millennium Centre is valued at historical cost. The curate's house is included at the valuation provided by the PCC of £60,000 for our previous 40% holding of the property plus our purchase of the remaining 60% from the Diocese for £217,500 in 2022.

This was considered to be representative of the fair market value when it was valued at 31 December 2001 to comply with the Charities Act.

Investment Assets

The church was donated 14 Centrica shares. The price per share at 31/12/2023 was £1.005, giving a total value of £14.07.

Accounts



ST. MARGARET'S

R A I N H A M

ANNUAL REPORT AND FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2022

Incumbent

Revd Nathan Ward

St Margaret's Church Office

The Millennium Centre

Gatekeeper Chase

Rainham ME8 9BH

Bank

National Westminster Bank plc

70-74 High Street

Rainham ME8 7JH

Independent Examiner

Natalie Harrison ACA FCCA CTA TEP

Beak Kemmenoe Chartered Accountants

1-3 Manor Road

Chatham ME4 6AE

Registered Charity No. 1134849

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St Margaret of Antioch, Rainham

Annual Report of the Parochial Church Council

for the year ended 31 December 2022

Administrative information

The PCC present their report with Financial Statements of the charity for the year ended 31 December 2022. The PCC have adopted the provisions of the Statement of Recommended Practice for Accounting and Reporting by Charities issued in January 2015, together with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

St Margaret's Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester, within the Church of England. It has a charitable status as a registered place of worship under Section 3 of the Charities Act 1993. Charity Number 1134849

Church address	St Margaret's Church High Street Rainham Kent ME8 7JH	
Church office	St Margaret's Millennium Centre Gatekeeper Chase Rainham Kent ME8 9BH	01634 362023

Parochial Church Council (PCC)

Incumbent	Revd Nathan Ward	<i>Chair</i>
Assistant Priest	Revd Jonathan Jennings	
Associate Vicar	Revd Christine Allen	<i>up to January 2022</i>

Licensed Lay Ministers

from APCM 2021 to 2022	Mrs Ann Critchley
from APCM 2022 to 2023	Mrs Janet Garnons-Williams

Churchwardens

from APCM 2021 to 2022	Miss Lorna Dyer Mrs Davina O'Brien
from APCM 2022 to 2023	Mrs Davina O'Brien Mrs Linda Randall

Deanery Synod

from APCM 2020 to 2023	Mrs Davina O'Brien Mrs Kayleigh Ward Mr Frank Pantony
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Diocesan Synod

from January 2021 to July 2024

Mr Terry Whittaker

*Licensed Lay Worker, and licensed funeral minister***Elected to PCC**

from APCM 2019 to 2022

Mrs Heather Baker
Mr James Jackson
Mrs Felicity Holton

from APCM 2020 to 2022

Mrs Janet Garnons-Williams
Miss Charley Whittaker

from APCM 2020 to 2023

Mr Nick Grief
Mrs Linda Randall*Parish Safeguarding Officer*

from APCM 2021 to 2024

Miss Hollie Allen
Mr Nigel Barfoot
Mr Owen Smith*Vice-chair from May 2022*

from APCM 2022 to 2025

Mrs Heather Baker
Miss Lorna Dyer
Mrs Felicity Holton
Mr David Ormiston
Miss Charley Whittaker**In attendance**Mr Sam Holden
Mrs Jo Whittaker*PCC Treasurer**PCC Secretary***Bankers**National Westminster Bank plc
70-74 High Street
Rainham
Kent ME8 7JH**Independent Examiner**Natalie Harrison (ACA FCCA CTA TEP)
Beak Kemmenoe
Chartered Accounts
1-3 Manor Road
Chatham
Kent ME4 6AE**Objectives and Activities**

The PCC is committed to enabling as many people as possible to work in our Church and to become part of our Parish community. It maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within the Parish. Our services and worship put faith into practice through prayer, Scripture, music and sacrament.

In the planning of activities, the PCC has considered both the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our Parish community through:

- worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- provision of pastoral care for those living in the Parish
- missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St Margaret and the Millennium Centre complex.

Achievements and Performance

Public Benefit

St Margaret's organised a number of activities which the general public were invited to join in. These were all in addition to our regular Sunday and midweek church services, with the Sunday 10.30 and 18.30 being livestreamed to Facebook as well as the midweek Communion Service. The additional Sunday services, the 08.00 and monthly Choral Evensong, are not streamed nor are our Children and Youth group meetings.

We hold three weekly morning events in Church; the Family Friendly Coffee Morning on Mondays; Place of Welcome Coffee Morning on Thursdays; and, in September, we began the Community Hub meetings on a Tuesday. Additionally, on a Wednesday afternoon, there is the OAP Fitness and Wellbeing session. The 'Just Say Hello' food project continued to operate throughout 2022, providing food and toiletries to those in need. Mothers Union continued to meet monthly in Church. Our Churchyard Gang meet weekly to maintain our Churchyard and, as a group, are open to all, as is our Choir. Additionally, our Children's Group, 252Kids and our Youth Group XP3 are open to all and attract non-church family participation. As a church we also run Messy Church events, targeted at families within the community.

We celebrated Earth Day, the Queen's Platinum Jubilee and then observed the period of mourning following the Queen's death where the community attended to sign the Book of Condolence. We hosted the Baby Loss Awareness event again and held both a large Eco event (Rainham's Big Green Day) and a Christmas Bazaar. We also hosted several school, Pre-School and Cub/Scout group visits to Church throughout the year. This year we commenced Bible Studies which have been attended by people from outside of the congregation- the same was true of our Lent Course.

Grant Making

There were no grants made in 2022.

Volunteers

Members of the PCC act in a voluntary capacity and very much rely on the assistance of other safer recruited volunteers outside of PCC. It has not been possible to quantify the value of volunteers.

Church Membership

At the closing date of this year's revision of the Electoral Roll (2022/23), the total number of persons whose names are on the Roll is 188 (179 for 2021/22) of whom 128 persons live within the Parish and 60 outside the Parish. During the year, 14 people joined the Roll and 7 came off (four deaths, and three moved away).

Attendances	<u>2020</u>	<u>2021</u>	<u>2022</u>
Average weekly attendance during October	81 (1,375 online)	114 (1,880 online)	99 (1,190 online)
Easter Day	4 (2,826 online)	9 (2,568 online)	194 (610 online)
Christmas Day	1,480 online	98 (420 online)	199 (400 online)
Adult Baptisms	0	1	3
Child Baptisms	8	29	38
Confirmations	0	0	0
Marriages	0	10	15
Services of Thanksgiving for a Marriage	1	4	3
Funerals in Church	16	16	
Funeral service in Church, burial in Churchyard			7
Funeral service in Church, burial in cemetery			1
Funeral service in Church, committal at Crematoria			12
Funerals in Crematoria only	32	35	27
Interment of Ashes	9	17	20
Memorial Services in Church	Not recorded	Not recorded	2

A Year in the Life of St Margaret's 2022

January:

- We said goodbye to Revd Christine Allen from the staff team as she took up the post of Priest in Charge at St James Grain and St Peter and St Paul in Stoke. We are grateful for Christine's time with us.
- Dr Louise Hampson & Dr Kate Giles of the University of York came to assist us in listening to the congregation and community in preparing for the Putting Rainham First project.

March:

- We hosted a World Day of Prayer for Rainham and Twydall Churches.
- Most of the Staff team underwent First Aid training.
- We held a vigil for Ukraine.
- We began our Lent Course.
- The Church and Millennium Centre were subject to a big tidy up and we filled a monster skip!

April:

- Events were dominated by Holy Week with a Film Night, a Passion Play performed by the LAMPS Theatre Company, the Way of the Cross, a Maundy Thursday meal and service, and finishing on Good Friday with a performance of the Cross of Christ by the choir, followed by an Hour at the Cross. On Saturday the church was open for quiet prayer and reflection.
- On Easter Sunday we held a sunrise service, and Jonathan made an excellent job of utilising the Church fire extinguishers to deal with the consequence of some 'stray embers'!

May:

- Our youth work received a setback as Charli and Philip Perkins left us for personal reasons. Some of the staff team stepped in with support from Charley Whittaker, Felicity Holton and Natalie Read. Owen then agreed to head up XP3 and things stabilised for them. Thanks to everyone for their help during this difficult time and to the youth for being so resilient and committed to the group.
- We celebrated the Queen's Platinum Jubilee in fine style with a flower festival and family fun day which saw, amongst other things, teddies being zip wired off the tower.

June:

- We finally held our Parish Dinner which had been delayed since before Covid. It was a great occasion as members from our three congregations came together socially - thanks to Pam for organising this.

July:

- Mothers Union hosted a 'Wave of Prayer' in Church.
- We celebrated our Patronal Festival by hosting a cream tea and the Choir performed a festal choral evensong.

September:

- Revd Jonathan Jennings began his well-deserved sabbatical of three months.
- Sadly, our Queen died, and the Church recognised the period of mourning by being open for 12 hours each day for the community to attend and sign the Book of Condolence. Our photographic record of the Queen's life was well received, and thanks go to Roger for his part in pulling this together.

- We began our weekly Bible Study studies on a Tuesday evening in Church.
- We held a harvest meal.

October:

- The umbrellas were put up again for Baby Loss Awareness week which was well supported.
- The first ever Eco-Community awards were hosted in Church.
- We hosted the first of our two Money Courses.
- Jane Forsyth, our Parish Operations Manager, left us to move to North Wales. We are grateful for Jane's hard work over the last four years, often unseen, and we wish her and Peter well in their new venture. Ana joined us in this role on a short-term contract.

November:

- There was a big turn-out for the inaugural 'Rainham's Big Green Day'.
- We hosted a Christmas Bazaar in the Millennium Centre.

December:

- Was obviously dominated by Christmas events, school and other group visits and Christmas Services.
- We delivered Christmas food hampers to our Just Say Hello families - thanks go to all those who donated, prepped and delivered these welcome gifts.

Whilst this whistle stop tour gives some highlights of Church life, so much more went on. We held evening social events for the community in the Millennium Centre, hosted All-Together Sunday lunches, John was provided with a Permission to Officiate at St Margaret's and the family of St Margaret's went on doing its thing in a good and faithful way. Our thanks go to each and every member of our family, recognising that so many times you went beyond what was expected, often with your efforts seemingly unnoticed. It is however at times like this that the magnitude of the effort is obvious and is the very heart of who we are.

Where We Are and The Way Forward by Revd Nathan Ward



The photo above in many ways embodies where I think we are as a Church. The last three years have been as if we were stood on a cliff edge, not knowing how long COVID would last and whether we were going to be pushed over the edge. It feels now that we aren't right on the edge but have found a secure spot to regather ourselves, take stock and work out what we do next. The rainbow giving us a clear sign of hope.

Since the building reopened, numbers attending physical church services have dropped by around half, with many people attending being relatively new to the Church. As time goes by, we have tried to interpret this fall in many different ways, and I think it is time we simply say 'we are a lot smaller now than we were'. In being able to define this reality it will help us plan facing forwards instead of looking backwards.

The main reason I believe people have stopped coming to church is that COVID has been a 'Great Reset' where people have simply taken the time in lockdown to rethink their lives and church simply doesn't feature in the same way that it did before. This might mean people coming less regularly, only viewing online or simply not coming at all.

I'm acutely aware that what I have written so far is all depressing and, believe me, I have felt depressed about the current reality of the church not only here in Rainham but throughout England. However, I have not given up hope. This is not 'the end', simply a new beginning. For example, numbers at our mid-week groups have doubled – as a church we are more engaged with our community than ever before.

When we look at historical growth in St Margaret's it came at a time when the culture in England was more dominantly Christian. In some ways our decline in recent years can be seen as a reflection of society becoming 'less Christian'. Therefore, we need to think about how we minister to a post-Christian culture and a generation who have had little association with Christianity instead of 'feeding a demand that culture presents'.

Turning off digital church is ultimately the quickest way to die. It will not force people back into the building and for the last couple of years we have clearly said that it's not about the building. A lot of new people that have been coming to St Margaret's started by watching online. Also, the people watching online are not 'indifferent' so why would we exclude them? As a church we still haven't fully engaged in online ministry. We haven't allocated the time or resource to do this fully - no organisation exists on social media by only streaming their live events – apart from churches.

So, in many ways I believe that we need a great reset. We need to accept the current reality and mourn the loss of the past so that we can focus on the future.

I firmly believe that the future is bright and that opportunities for mission are great. The Putting Rainham First project is a great opportunity for us to enable this re-focus. There are no easy solutions or quick fixes, and it is important to remind ourselves that as we try and work all these things out 'life' still goes on – churchyard walls fall down, things break, people fall ill, and all of these things take time and energy 'away' from dealing with the above. The overarching focus for us all in 2023 will be 'Putting Rainham First'. In the first half of the year, we will:

- Publish the results of the youth, community and congregation survey
- Complete physical surveys of the Church, churchyard and Millennium Centre

- Hold a meeting for the congregation to discuss the results of the surveys
- Develop and publish a project plan on what 'Putting Rainham First' might look like in reality

We will also report on the five-year strategic plan that the PCC produced in September 2018 and produce a strategic plan for the next five years.

"It is the LORD who goes before you. He will be with you; he will not fail you or forsake you. Do not fear or be dismayed." (Deuteronomy 31:8)

Financial Review

The global pandemic continued to adversely affect the income and expenditure for the Church and the Millennium centre during 2022. This was worsened by the cost-of-living crisis the UK experienced due to global issues; although we were better prepared for this as a result of dealing with the pandemic for the past two years. Income was impacted mainly by Millennium Centre income not reaching budgeted levels and giving was down across the board as people in our parish battled with the cost-of-living crisis.

Total receipts on unrestricted funds were £343,497. Our Donations and Legacies income totalled £248,303 for 2022, this includes £18,794 recovered through Gift Aid.

After depreciation, the Millennium Centre produced a surplus of £6,398 (this includes a depreciation charge of £11,767).

£218,470 was spent from unrestricted funds on Church activities during the year, including a contribution of £66,700 to the Diocesan Parish Share.

Net movement in unrestricted funds was an increase of £44,286 for the year, and a deficit of £11,727 (depreciation charge for 2022 plus interest on restricted funds in bank account) in the restricted funds. During the year, the total fund balances increased from £735,734 to £768,293 of which £274,764 was unrestricted.

Reserves Policy

It is PCC policy to retain a balance on free reserves (net current assets) which equates to a minimum of three months planned regular expenditure based on the last reported 12 months. This policy was reviewed as part of the budgeting process for 2023. This minimum equates to £64,038 and is held to smooth out fluctuations in cash flow and to meet emergencies. The actual balance of the free reserves as at 31st December 2022 was £142,343.

Utility Costs Consideration

Throughout 2022 the wholesale energy prices increased significantly which resulted in huge energy bill increases for the majority of the UK. Fortunately, our Gas contract is a four-year fixed term contract with British Gas which started in November 2019, so the Church is protected from the increasing prices until November 2023. As a Finance Committee we will continue to monitor the wholesale energy prices throughout 2023 and in to 2024 to make sure we can take advantage of any new plans that are introduced by energy suppliers, so we have a contract in place when ours ends in 2023.

With regards to our electricity contract, we have a three-year fixed term contract with SSE which started on the 5th March 2022. This contract was agreed in January 2022 before the

price cap increase and the significant increase of wholesale prices. Again, we will monitor the wholesale prices throughout the contract to prepare for the future.

The decision was made to enter in to fixed term contracts to protect the Church from unexpected wholesale price increases and to allow us to budget effectively. We have based our 2023 budget figures on these contracts and our expected usage based on 2022 figures.

Although we cannot mitigate the risk of rising energy costs long term, as a Finance Committee we are happy with the current contracts and feel that we have mitigated the risk for the short-medium term.

Going Concern Consideration

The Accounts are produced on a Going Concern basis.

We reported the impact of Covid on our accounts last year and the reality that society has changed as a result of the pandemic. Many people remain wary of gathering and this continues to have an impact on our Millennium Centre income. Having said this, we saw high levels of income from weddings in 2022 and have budgeted for 2023 based on 2022 levels. We are monitoring the impact of increasing energy prices and are taking steps to better manage energy utilisation. We are also still purchasing our utilities using fixed tariff arrangements. Further out we have committed to become Carbon Neutral within 5 years and this will inevitably look at other methods of power generation.

If we encounter a situation of very significant uncertainty, it should be noted that we have a contingency plan. Our Parish Share is a voluntary payment. St Margaret's has a good and proud history of paying its share, a number recommended by the Diocese, and the amount that we pay is close to the highest being paid by any Church in the Diocese. Additionally, we have a significant asset in our Childscroft Road property which we purchased the remainder of during 2022. To do this we had to deplete our cash reserves (without impacting on our reserves policy), however the benefits of this are that we can now receive monthly rental income for the property and worst case if we come close to our reserves policy, we could sell the property and replenish our cash reserves. The current value of the property is approximately £450,000.

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. The PCC is registered with the Charity Commission (no. 1134849).

The method of appointment of PCC members is set out in the Church Representation Rules. There is also provision for co-option of members to the PCC. The Incumbent, licensed assistant clergy, Churchwardens and elected members to Deanery, Diocesan and General Synod are all ex-officio members of the PCC. All those who attend our services as members of the congregation are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC.

PCC members are also Charity Trustees and are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles of the Charity SORP.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The full PCC met ten times during the year.

Induction & Training of Trustees

All new trustees are inducted to the church PCC subject to the completion of a DBS check, undertaking appropriate safeguarding training and completing an HMRC Fit and Proper Persons declaration and a Trustee Eligibility Declaration. All trustees receive a copy of CC3 'What Trustees Need to Know and Do' guidance note from the Charity Commission. At the first meeting of a new PCC, all offices of the PCC are discussed, nominations provided, and after voting, positions declared.

Risk Management

The budget for 2022 was reviewed on a regular basis by the Finance Committee throughout the year and any updates were given to PCC at the PCC meetings. The budget for 2023 was reviewed extensively by the finance committee and was agreed to by the PCC.

Statement of Trustees Responsibilities

All trustees of the charity must:

- 1) Ensure compliance with the governing document and charity law.
- 2) Ensure that the PCC is and will remain solvent, by keeping up to date with the PCC's activities and financial position. Use charitable funds and assets wisely, and only to further the purposes and interests of the PCC. Avoid undertaking activities that might place the PCC's property, funds, assets or reputation at undue risk.
- 3) Exercise reasonable care and skill as trustees, using personal knowledge and experience to ensure that the PCC is well-run and efficient.

Committees

Given its wide responsibilities the PCC has several committees, each dealing with a particular aspect of Parish life. These include:

The Standing Committee - a statutory requirement and comprises the Vicar, Churchwardens, Treasurer and at least two, but not more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the PCC. It has power to take decisions on behalf of the PCC when required.

The Finance Committee – this was formed to support the Treasurer and has a specific focus on the strategic use and management of the financial resources of the Church.

The Maintenance and Utilities Committee (formerly the Operations Committee) – oversees utility providers and maintenance of the Church Estate.

The Safeguarding Committee – to support the Parish Safeguarding Officer and undertake any non-confidential work that promotes a safer church.

Putting Rainham First – this committee was set up as an authorised sub-committee of the PCC to manage the project.

Other committees or task groups are formed and meet as required to consider various aspects of church life.

Deanery Synod Report

The Deanery Synod met twice in 2022, with a combined Medway Deanery meeting held in October to welcome the new Bishop.

At the first meeting in March, guest speaker Liz Mullins presented on Parish Giving.

At the second meeting in June, Claire Boxall and Kayleigh Ward presented on Eco-Church.

The third meeting was changed to the combined Deanery meeting where Bishop Jonathan Gibbs was welcomed. Bishop Jonathan introduced himself to the audience with a synopsis on his life and career which was followed by a Q&A session.

At all the Gillingham Deanery meetings, there was a round-up of news from around the parishes, a review of finances and the opportunity to raise any correspondence or business.

Diocesan Synod Report

Diocesan Synod met three times during 2022 each meeting being half a day. In addition to standard items of Finance and Safeguarding, Synod discussed the following items - Young People and Children's Ministry, Living in Love and Faith, Everyday Faith, Parish Giving Scheme, Environment and Sustainability, Anna Chaplaincy. We also welcomed Bishop Jonathan who outlined his vision for the Diocese.

Fabric, Goods and Ornaments

Church

At the beginning of 2022, Storm Eunice caused damage to the church roof. This was repaired with a check on all other roof tiles and no other damage was found.

Work was scheduled to address the 12-to-24-month recommendations in the Quinquennial Report 2021. These included churchyard wall repairs and repointing, blocking of a hole in the East wall, cleaning and replacing tiles on the North porch and a repair to the tower door.

A full list of maintenance tasks was progressed through the year including boiler servicing, lightning conductor servicing, alarms, emergency lighting and CCTV servicing. The choir vestry curtains were cleaned, repaired and re-hung. A remote panic alarm was purchased for use by volunteers.

During the year, there were regular reviews of storage areas and removal of rubbish.

The church terrier document was updated during 2022.

Churchyard

The Churchyard Gang continued to do an excellent job to maintain the graveyard and keep it tidy and we thank them for their ongoing commitment and diligence. We continued to monitor the activity of wildlife in the churchyard to avoid damage to graves by foxes and squirrels, and reported a colony of bees which had taken residence on one of the larger graves in the churchyard.

Work was completed to repair parts of the churchyard wall as recommended in the Quinquennial Report 2021, however, in November a section along the North Wall (A2) collapsed. As a result, a structural survey was carried out on the remainder of the North Wall and three other areas were identified as unsound and needing immediate repair. The Quinquennial Architect has been engaged to advise and plan the repair/rebuild of all of these areas.

In March, drain repairs were completed following a faculty approval at the end of 2021. The repair was completed on the south side of church where the drain runs under the churchyard, but not disturbing any grave areas. Advice was sought from the Quinquennial Architect on the preparation for the repair and the work was carried out by Augers who were appointed under the insurance claim.

In September, a check on the churchyard trees was carried out by Medway Council tree advisor, following a large branch falling into the alleyway which runs up the side of the churchyard. The branch was removed, and the check did not find any other trees of concern.

Clergy Housing

No significant maintenance was carried out at the Vicarage during the year.

The property at Childscroft Road was subject to a survey as part of the purchase of the share of the property owned by Rochester Diocese. A number of items of maintenance were identified as a result, including roof tile replacement, gutter cleaning and checks, bathroom ventilation improvements and maintenance to the garage ceiling. All of these items were addressed prior to a new tenant moving in in August.

The Millennium Centre

The Millennium Centre continued to recover from the reduction of hirers during the pandemic. The Pre-school and a small number of regular hirers continued to use the space. New regular hirers started to use the space and increased bookings were received for parties and other gatherings.

Safeguarding Report

Safeguarding is an important part of the life of St Margaret's, and this includes preventative work as well as reacting to any concerns. All staff and volunteers are safer recruited and have completed at least the basic National Safeguarding training.

All safeguarding training and Disclosure and Barring Service checks should be renewed every three years.

During last year we have received no reports regarding safeguarding children. Those issues raised about vulnerable adults have been discussed to the Diocesan Safeguarding Team and have been acted on appropriately.

If you feel that someone you know may be at risk of being hurt or if you want to discuss anything related to safeguarding in confidence, please contact:

*Linda Randall, Parish Safeguarding Officer
on 01634 362023 ext.4*

or

safeguarding@rainhamchurch.co.uk

If you have information about a safeguarding situation where a child or adult is in immediate danger or requires immediate medical attention call the emergency services on 999. Do not delay.



ST. MARGARET'S

R A I N H A M

ANNUAL REPORT

Financial Statements

Year ending 31 December 2022

St Margaret of Antioch, Rainham

Independent Examiner's Report to the Parochial Church Council

for the year ended 31 December 2022

I report on accounts for the year ended 31 December 2022, which are set out on pages 16 to 30.

Respective Responsibilities of the Trustees and the Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention.

(1) which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Natalie Harrison ACA FCCA CTA TEP
Independent Examiner
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham
Kent ME4 6AE

20th APRIL 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2022

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	248,303	-	-	-	248,303	154,931
Income from charitable activities	14,521	-	-	-	14,521	16,669
Other trading activities	66,570	-	-	-	66,570	50,773
Investments	8,630	10	40	-	8,680	2,256
Other income	5,473	-	-	-	5,473	140,996
Total Income	343,497	10	40	-	343,547	365,627
EXPENDITURE ON						
Raising funds	49,852	-	-	-	49,852	59,052
Expenditure on charitable activities	218,470	30,561	11,767	-	260,798	253,540
Total Expenditure	268,322	30,561	11,767	-	310,650	312,594
Gains / losses on investment assets	-	(339)	-	-	(339)	(6)
Net income / (expenditure) resources before transfer	75,175	(30,890)	(11,727)	-	32,558	53,036
Transfers						
Gross transfers between funds - in	1,271	432	-	-	1,703	154,454
Gross transfers between funds - out	(432)	(1,271)	-	-	(1,703)	(154,454)
Other recognised gains / losses						
Gains / losses on investment assets	-	-	-	-	-	2
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	76,015	31,729	(11,727)	-	32,558	53,036

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

Reconciliation of funds

Total funds brought forward	198,748	171,727	365,258	—	735,734	682,697
Total funds carried forward	274,763	139,998	353,532	—	768,293	735,734

THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

BALANCE SHEET at 31 December 2022

	Description	This year	Last year
Fixed assets			
	Tangible	625,939	447,069
	Investment	10	10
	Total Fixed assets	625,949	447,079
Current assets			
	Debtors & Prepayments	4,210	23,088
	Cash at bank & in hand	159,447	277,510
	Total Current assets	163,657	300,599
Liabilities			
	Creditors - amounts falling due in one year	21,314	11,944
	Total Liabilities	21,314	11,944
	Net Asset surplus(deficit)	768,293	735,734
Reserves			
	Excess / (deficit) to date	32,897	53,034
	Starting balances	735,734	682,698
	Gains/(losses) on investment assets	(338)	2
	Total Reserves	768,293	735,734
Represented by funds			
	Unrestricted	274,763	198,748
	Designated	139,998	171,727
	Restricted	353,532	365,259
	Endowment	—	—
	Total	768,293	735,734

19 April 2023

Approved by the PCC on XXXXXX and signed on their behalf by Revd Nathan Ward (PCC chairman)

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

No cost information is available for the curates' houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2001 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC's properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over their useful economic lives. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits

These are cash held on deposit either with the CCLA or at the bank.

Fund accounting

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

or other benefit derived from the capital may be restricted or unrestricted depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the general purposes of the PCC.

Designated funds are general funds set aside by the PCC for use on future projects, and which are therefore not included in its "free reserves" as disclosed in the trustees' report.

Incoming Resources

Planned giving, collections and similar donations are recognised when received.

Tax refunds are recognised when the incoming resource to which they relate is received.

Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain, and the amounts are readily quantifiable.

Dividends are accounted for when declared receivable, interest as and when accrued by the payer.

All incoming resources are accounted for gross.

Rental income from the letting of church premises is recognised when the rental is due.

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.

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.

Resources expended

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

The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

2. Analysis of income and expenditure

Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Gift Aid Donations	57,202	-	-	-	57,202	59,205
Other Planned Giving	249	-	-	-	249	-
Collections	7,199	-	-	-	7,199	2,036
Donations (2a)	41,846	-	-	-	41,846	45,518
Gift Aid Recovered	18,794	-	-	-	18,794	12,287
Legacies	29,992	-	-	-	29,992	13,927
Grants (2b)	92,060	-	-	-	92,060	16,686
VAT Recovered	961	-	-	-	961	5,272
Total	248,303	-	-	-	248,303	154,931

Income from Church Activities

Income from Bazaar	893	-	-	-	893	-
Income from other activities	87	-	-	-	87	1,681
PCC Fees	13,540	-	-	-	13,540	14,988
DBF Fees	-	-	-	-	-	-
Total	14,521	-	-	-	14,521	16,669

Other Trading Activities

Millennium Centre Lettings	66,570	-	-	-	66,570	50,773
Total	66,570	-	-	-	66,570	50,773

Investments

Dividends & interest.	1,630	10	40	-	1,680	125
Rent – letting of Childscroft Rd	7,000	-	-	-	7,000	2,130
Total	8,630	10	40	-	8,680	2,256

Other Income

Insurance receipts	5,473	-	-	-	5,473	2,549
Employment Cost Refund	-	-	-	-	-	3,348
Gain on sale of fixed assets	-	-	-	-	-	135,098
Total	5,473	-	-	-	5,473	140,996

TOTAL INCOME	343,497	10	40	-	343,547	365,627
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THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

Analysis of income and expenditure (continued)

Expenditure on:

Raising funds

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Cost of fund-raising events	1,448	-	-	-	1,448	1,778
Millennium Centre running costs	48,404	-	-	-	48,404	57,275
Sunburst Bookshop running costs	-	-	-	-	-	-
Total	49,852	-	-	-	49,852	59,053

Church activities

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Missionary & charitable giving:						
Overseas missionary societies	54	-	-	-	54	-
Tafara Link (Harare Diocese)	1,000	-	-	-	1,000	-
Relief & development agencies	-	-	-	-	-	-
Home missions & other church societies	491	-	-	-	491	157
Sub-total	1545	-	-	-	157	157

Parish Share of diocesan costs	66,700	-	-	-	66,700	64,646
Salaries & wages of parish staff	36,615	-	-	-	36,615	27,479
Working expenses of clergy	2,715	-	-	-	2,715	1,438
Clergy housing expenses	6,923	-	-	-	6,923	10,233
Parish training & evangelism	9,488	-	-	-	9,488	25,877
Church insurance	4,214	-	-	-	4,214	4,071
Other church running expenses	29,732	-	-	-	29,732	25,996
Depreciation of properties & equipment	-	30,561	11,767	-	42,328	40,812
Church repairs & maintenance	4,228	-	-	-	4,228	10,614
Upkeep of services	12,415	-	-	-	12,415	19,652
Administration costs	7,356	-	-	-	7,356	6,436
Upkeep of churchyard	5,938	-	-	-	5,938	5,053
Church utility expense	13,151	-	-	-	13,151	11,077
Church fabric repairs	5,280	-	-	-	5,280	-
Heritage Project	12,170	-	-	-	12,170	-
Total	218,470	25,098	11,767	-	253,540	253,540
TOTAL EXPENDITURE	268,322	23,565	11,767	-	312,593	312,593

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

3. Statement of Assets & Liabilities

Fixed Assets – Tangible Assets (3a)

	General	Designated	Restricted	Endowment	This Year	Last Year
Designated Freehold Property		277,500	-	-	277,500	60,000
Accumulated depreciation	-	(109,585)	-	-	(109,585)	(82,622)
Investment assets	10	-	-	-	10	10
Designated furniture, fixtures & fittings	-	89,004	-	-	89,004	89,004
Designated office furniture	-	25,191	-	-	25,191	24,266
Millennium Centre – Freehold property	-	33,762	601,604	-	635,366	635,366
Millennium Centre – accumulated depreciation	-	(32,555)	(258,981)	-	(291,536)	(278,945)
Total	10	283,317	342,623	-	625,950	447,079

Current assets – Cash at bank & in hand

	General	Designated	Restricted	Endowment	This Year	Last Year
CBF Account	71,782	-	-	-	71,782	237,402
Church Repair Fund – church	-	1,158	-	-	1,158	1,153
Church Repair Fund – 60 Childscroft Road	-	818	-	-	818	729
Heritage Fund CBF Account	-	-	3,127	-	3,127	3,085
Operating Account	170,522	(141,258)	1,240	-	30,504	18,291
Petty Cash	-	-	-	-	-	16
Heritage Fund Account	660	-	7,784	-	8,444	8,444
Millennium Centre Current Account	31,584	-	-	-	31,584	5,768
Tied Income Account	2,752	-	9,278	-	12,030	1,904
Millennium Centre Petty Cash	-	-	-	-	-	10
Total	277,300	(139,282)	21,428	-	159,447	277,511

Current assets – Debtors

	General	Designated	Restricted	Endowment	This Year	Last Year
Income Tax Recoverable	2,652	-	-	-	2,652	(2)
General Fund Prepayments	-	-	-	-	-	1,435
General Fund Accrued Income	1,558	-	-	-	1,558	20,273
Millennium Centre – Hire debtors	-	-	-	-	-	22
Millennium Centre – Accrued Income	-	-	-	-	-	1,361
Sunburst Bookshop - Prepayments	-	-	-	-	-	-
Total	4,210	-	-	-	4,210	23,089

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

Statement of Assets & Liabilities (continued)

Liabilities – Agency Accounts

	General	Designated	Restricted	Endowment	This Year	Last Year
Agency collections	-	-	6,383	-	6,383	2,435
Total	-	-	6,383	-	6,383	2,435

Liabilities – Creditors: Amounts falling due in one year

	General	Designated	Restricted	Endowment	This Year	Last Year
General fund accruals	6,552	-	4,135	-	10,687	-
Deferred income	1,400	-	-	-	1,400	2,808
Creditors for goods & services	-	-	-	-	-	3,793
NatWest Business Card	2,794	-	-	-	2,794	1,397
MC – Accruals	-	-	-	-	-	-
MC – Deferred income	-	-	-	-	-	861
MC – Creditors – Goods/services	-	-	-	-	-	-
MC Security deposits repayable	50	-	-	-	50	650
Total	10,796	-	4,135	-	14,931	9,509
Grand Total	270,726	144,035	353,532	-	768,293	735,734

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

4. Fund Movement

	Opening Balance	Incoming resources	Outgoing resources	Transfers	Gain/Loss	Journal Entries	Closing Balance
Church Repair Fund	2,589	9	—	(839)	—		1,759
(Designated)							
Designated Fixed	167,106	-	29,736	-	—	(338)	137,031
Assets (Designated)							
Heritage Fund	10,868	40	—	—	—		10,908
(Restricted)							
St Margaret's	2,031	—	824	—	—		1,207
Millennium Centre							
(Designated)							
St Margaret's	354,389	—	11,767	—	—		342,622
Millennium Centre							
(Restricted)							
General Fund	198,748	343,496	268,321	839	-		274,762
(Unrestricted)							
Grand Total	735,734	343,547	310,647	—	-	(338)	768,293

5. Related Trusts and Charities

The PCC has connections with the following registered charities:

The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.

The Rainham Church Estate Charity is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

6. Prior Period Comparative SOFA

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Prior Year Funds £
INCOME AND ENDOWMENTS						
Donations and legacies	154,931	—	—	—	154,931	216,688
Income from charitable activities	16,669	—	—	—	16,669	12,127
Other trading activities	50,773	—	—	—	50,773	53,256
Investments	2,184	72	—	—	2,256	7,395
Other income	5,837	135,098	—	—	140,996	10,679
Total Income	230,456	135,171	—	—	365,627	300,146
EXPENDITURE ON						
Raising funds	60,585	(1,532)	—	—	59,052	43,755
Expenditure on charitable activities	216,675	25,098	11,767	—	253,540	429,810
Total Expenditure	277,260	23,565	11,767	—	312,593	473,565
Net income / (expenditure) resources before transfer	(46,804)	111,605	(11,767)	—	53,033	(173,419)
Transfers						
Gross transfers between funds - in	153,883	571	—	—	154,454	251,956
Gross transfers between funds - out	(571)	(153,883)	—	—	(154,454)	(251,956)
Other recognised gains / losses						
Gains / losses on investment assets	2	—	—	—	2	(6)
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	106,510	(41,706)	(11,767)	—	53,036	(173,425)

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

Reconciliation of funds

Total funds brought forward	92,238	213,433	377,025	—	682,697	856,123
Total funds carried forward	198,748	171,727	365,258	—	735,734	682,697

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2022

Detailed notes

2a. Donations

The donations received includes a one-off donation of £30,000 in memoriam of someone by a parishioner to ensure gift aid could be claimed against it.

2b. Grants received

Grants totalling £92,061 were received in 2022 from the Church Estate Charity, Rochester Diocese, Department for Education and Medway Council.

Two grants were received from the Church Estate Charity in 2022; a £10,000 annual grant to cover church maintenance, insurance and upkeep, we also received a grant of £70,000 to support the church with our purchase of Childscroft Road property to ensure our cashflow remained positive and our reserves policy was followed.

The grants from the Diocese related to energy support due to rising energy costs in 2022.

The grants from the Department for education related to the apprentice St Margaret's employed during 2022.

The grant from Medway council was a Covid grant that helped us to deal with the lasting effects of reduced income due to Covid.

3a. Fixed Assets

	Restricted freehold property	Designated freehold property	Designated fixtures and fittings	Designated office equipment	Total
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At 1 January 2022	601604	60000	122766	21153	805,523
Additions		217500		4037	221,537
Disposals		0			0
At 31 December 2021	601,604	277,500	122,766	25,190	1,027,060
Depreciation					
At 1 January 2022	247,214	20,833	79,126	11,642	358,815
Charge for the year	11,767	5,573	19,693	5,272	42,305
Disposals					
At 31 December 2022	258,981	26,406	98,819	16,914	401,120
Net book value					
At 31 December 2022	342,623	251,094	23,947	8,276	625,940
At 31 December 2021	354,390	39,167	43,640	9,873	447,070

St Margaret's Millennium Centre is a restricted freehold property, whilst the designated properties comprise the curate's house, located at 60 Childscroft Road.

The Millennium Centre is valued at historical cost. The Childscroft Road house is included at the valuation provided by the PCC of £60,000 for our previous 40% holding of the property plus our purchase of the remaining 60% from the Diocese for £217,500 in 2022.

This was considered to be representative of the fair market value when it was valued at 31 December 2001 to comply with the Charities Act.

Investment Assets

The church was donated 14 Centrica shares. The price per share at 31.12.22 was £0.715, giving a total value of £10.01.

Accounts



ST. MARGARET'S

R A I N H A M

ANNUAL REPORT AND FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2021

Incumbent

Revd Nathan Ward

St Margaret's Church Office

The Millennium Centre
Gatekeeper Chase
Rainham ME8 9BH

Bank

National Westminster Bank plc
70-74 High Street
Rainham ME8 7JH

Independent Examiner

Natalie Harrison ACA FCCA CTA TEP
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham ME4 6AE

Registered Charity No. 1134849

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St Margaret of Antioch, Rainham

Annual Report of the Parochial Church Council

for the year ended 31 December 2021

Administrative information

The PCC present their report with Financial Statements of the charity for the year ended 31 December 2021. The PCC have adopted the provisions of the Statement of Recommended Practice for Accounting and Reporting by Charities issued in January 2015, together with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

St Margaret's Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester, within the Church of England. It has a charitable status as a registered place of worship under Section 3 of the Charities Act 1993. Charity Number 1134849

Church address	St Margaret's Church High Street Rainham Kent ME8 8AN	
Church office	St Margaret's Millennium Centre Gatekeeper Chase Rainham Kent ME8 9BH	01634 362023

Parochial Church Council (PCC)

Incumbent	Revd Nathan Ward	<i>Chair</i>
Assistant Priest	Revd Jonathan Jennings	
Associate Vicar	Revd Christine Allen	
Parish Evangelist	Mrs Jodie Ward	<i>up to August 2021</i>
Licensed Lay Minister from APCM 2021 to 2022	Mrs Ann Critchley	
Churchwardens from APCM 2021 to 2022	Miss Lorna Dyer Mrs Davina O'Brien	<i>Treasurer up to June 2021</i>
Deanery Synod from APCM 2020 to 2023	Mrs Davina O'Brien Mrs Kayleigh Ward Mr Frank Pantony	
Diocesan Synod from Jan 2021 to July 2024	Mr Terry Whittaker	

Elected to PCC

from APCM 2018 to 2021

Mr David Ormiston
Mrs Davina O'Brien

from APCM 2019 to 2022

Mrs Heather Baker
Mr James Jackson
Mrs Felicity Holton

from APCM 2020 to 2022

Mrs Janet Garnons-Williams
Miss Charley Whittaker

Lay Chair up to June 2021,

from APCM 2020 to 2023

Mr Nick Grief
Mrs Linda Randall

*Parish Safeguarding Officer, Deputy
Churchwarden from June 2021*

from APCM 2021 to 2024

Miss Hollie Allen
Mr Nigel Barfoot
Mr Owen Smith

In attendance

Mr Sam Holden
Mrs Jo Whittaker

Treasurer from June 2021

PCC Secretary from June 2021

Bankers

National Westminster Bank plc
70-74 High Street
Rainham
Kent ME8 7JH

Independent Examiner

Natalie Harrison (ACA FCCA CTA TEP)
Beak Kemmenoe
Chartered Accounts
1-3 Manor Road
Chatham
Kent ME4 6AE

Objectives and Activities

The PCC is committed to enabling as many people as possible to work in our Church and to become part of our Parish community. It maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. Our services and worship put faith into practice through prayer, Scripture, music and sacrament.

In the planning of activities, the PCC has considered both the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our Parish community through:

- worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- provision of pastoral care for those living in the Parish
- missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St Margaret and the Millennium Centre complex.

Achievements and Performance

Public Benefit

St Margaret's organised several activities, the majority of which were intentionally accessible to the general public. These were all in addition to our regular Church services which have been in-person where possible, and live-streamed. Outside of lockdown we have hosted our weekly Thursday Coffee Morning as well as the Family Friendly Coffee Morning. The 'Just Say Hello' Food Project (an emergency food parcel service for those in need) operated throughout 2021.

In April, following the announcement of the death of HRH Prince Phillip, a schedule of services and prayers were delivered.

The Church was re-opened in May, in accordance with the Covid-19 restrictions ending for Places of Worship. Church services restarted in-person with a memorial service for all those affected by Covid-19.

St Margaret's Church was awarded the A Rocha Bronze Award for our work as an Eco Church and hosted Rainham's first Eco Community Awards in September.

In September and October, St Margaret's ran the Church of England's 'Living in Love and Faith' course. The course attendees met in Church on five Tuesday evening to discuss how questions about identity, sexuality, relationships and marriage fit within the bigger picture of the good news of Jesus Christ, and what it means to live in love and faith together as a Church.

During October, St Margaret's marked Baby Loss Awareness Week by partnering with the local charity, Making Miracles. Hundreds of pink and blue umbrellas and personalised wooden hearts were suspended around the building. There was a mid-week concert in Church featuring local artistes and a memorial service on the Friday which included participation in the National Wave of Light. The events were very well attended and supported, with over 1,000 visitors during the week.

In November, the annual Remembrance Service was held outside by the War Memorial. In past years, part of the service had been inside with a procession out to the War Memorial for wreath laying, but for 2021 this was changed so that the whole service, including wreath laying, took place outside.

Also, in November a 'Vigil for Planet Earth' was held in Church. This coincided with the COP26 United Nations Climate Change conference in Glasgow. There was an opportunity for attendees to make a personal pledge to help ease global warming and support the reduction of the effects of climate change. Local schools made trees from recyclable materials and visitors were able to create leaves to place on the trees.

Grant Making

There were no grants made in 2021.

Volunteers

Members of the PCC act in a voluntary capacity and very much rely on the assistance of other safer recruited volunteers outside of PCC. It has not been possible to quantify the value of volunteers, but it would be very significant.

Church Membership

At the closing date of this year's revision of the Electoral Roll (2021/22), the total number of persons whose names are on the roll is 179 (172 for 2020/21) of whom 127 persons live within the Parish and 52 outside the Parish. During the year, eight people came off the Electoral Roll, (four died and four moved away) and 15 people joined.

Attendances

	<u>2019</u>	<u>2020</u>	<u>2021</u>
Average weekly attendance during October	141	81 (1,375 online)	114 (1,880 online)
Easter Day	160	4 (2,826 online)	9 (2,568 online)
Christmas Day	163	1,480 online	98 (420 online)
Adult Baptisms	1	0	1
Child Baptisms	39	8	29
Confirmations	1	0	0
Marriages	12	0	10
Services of Thanksgiving for a Marriage	4	1	4
Funerals in Church	6	16	16
Funerals in Crematoria	32	32	35
Interment of Ashes	14	9	17

A Year in the Life of St Margaret's 2021

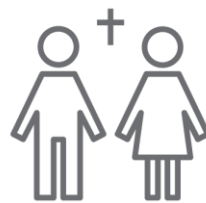
2021 has been a challenging year as the country continued to battle with COVID-19 and on the 6th January the country entered its third national lockdown which lasted until the 29th March. Within this difficult context the mission at St Margaret's continued:



784+
Services



138,836
attended services



10
Weddings



30
Baptisms



17
Burial of Ashes



14
Burials



35
Cremations



14,698 issued
newsletters



273,600+ reached
on facebook



360
Bibles Distributed



1560 Families
supported



85
Food Parcels Given



500 Christmas
Turkeys Distributed



8 Families Given
Christmas Gifts



2600 Tree
Whips Planted



40 Families engaged
Summer
Wildlife Challenge



1 Community
Litter Pick Station
Funded



3 School
Litter Pick Stations
Funded



1 Community
Willow Den Funded



54 Community
Eco Awards Given

Staffing

In July, Kate retired as our Parish Administrator after more than 20 years of service in this role. She had been an important team member committing to this vital role and we marked the occasion with an afternoon tea in the Millennium Centre. We would like to take this opportunity to thank Kate again for all she did for us as a Church. Interviews were carried out for a new Parish Administrator and Jo Whittaker was appointed, officially taking up the role in September. Jo was already Secretary to the PCC, assists Nathan with his diary and ably heads up our Children's Work in 252 Kids.

In August, we said goodbye to Jodie Ward. Jodie had served as Parish Evangelist and immersed herself into the life of St Margaret's, limited only by the ongoing Covid restrictions. Jodie had been accepted for Ordination training and moved, in the Summer, to Trinity College Bristol. We are grateful for all that she did and wish her well in her training and in the new challenge of being a mother too!

Shortly after Jodie left, we welcomed Charli Perkins onto the team as our Youth Pastor. Charli and her husband Phil moved into Childscroft Road and have energised our Youth Work. During the latter part of the year both Charli and Owen Smith were licensed by the Diocese to work with our youth.

At the end of August, Conor Whittaker started as an Events Assistant Apprentice. The apprenticeship offers Conor formal college training and work experience combined. It is largely Government sponsored and runs through until March 2023.

Finally, Janet Garnons-Williams was re-licensed as a Lay minister (LLM) by Bishop Simon. This marked the end of a period of service where Janet had been Church Warden, Deputy Church Warden and Lay Chair of the PCC. We are grateful to Janet for all that she has done and look forward to this new era of service to the Church.

Future Plans

As we emerge out of the pandemic there are three priorities for the Church:



We need to regroup and simply get to know each other again. To facilitate this, we are organising a series of monthly social events. We also recognise that as the various congregations grow, we need times when we can come together as one worshipping community. Therefore, we have introduced 'All Together Services' on the fifth Sunday of the month followed by lunch. There will be an exciting initiative coming out of our Eco Church movement where we will have the opportunity to both serve together but also care for our town and planet. Finally, we believe that it's critical to get a viable Home Group structure restarted and we plan to begin after the Summer Holidays.



Just as we have been physically scattered, so has our corporate mind. As we move from 'surviving' we need to refocus as a community of believers and re-establish our focus. We will be marking the era of Covid-19 by the installation of a memorial window. This will have two effects; the first to properly recognise the impact of the virus on our lives and remember those who served; and also those who lost their lives or were otherwise affected. Our hope too is that the window will be a reminder that the worst of the virus impact is behind us, the closing of that chapter and therefore a place from

which we can move forward from. We plan on making changes to the live-streaming pattern for our services, providing a bespoke online presence for those who cannot get to Church but reinforcing the importance of attending our services if you can. Our collective Acts of Worship are so important for our Spiritual wellbeing, additionally we were made to 'be together', it was and is God's plan for us.



Finally, as a church we need to re-imagine what future ministry and mission looks like in Rainham. Simply put, the world has changed but the simple truth of the Gospel has not. Therefore, we have engaged the University of York's department of Christianity and Culture to help us think through what the future may hold and how we can be in the best possible position to continue serving the community and proclaim the Gospel afresh to this generation. This will inevitably mean change and whilst some find that energising, others understandably are challenged by this. My undertaking is to communicate well about this as we seek to discern what God's will is for us. We have an exciting and adventurous God who calls us to share the good news of Jesus and if we are to be authentic followers of God then we need to portray these traits.

Our vision remains the same: to grow spiritually, numerically and transformationally.

Financial Review

The impact of the global pandemic unsurprisingly affected both income and expenditure during the year across all activities in the Church and the Millennium Centre. We were better prepared for this reduction having dealt with similar issues in 2020, however, we could not be fully insulated from the effects of the extended lockdowns and other restrictions during 2021.

When the Church was closed due to lockdowns, no cash collections were possible. Every effort was made to collect Planned Giving envelopes and a request was made for donations to be made electronically or by cheque. Equipment, software and licences were purchased to create a digital presence and maintain services, daily prayers and other faith-based activities online.

To comply with the Government Covid-19 restrictions we continued to purchase a number of items such as face masks, cleaning supplies, hand sanitiser and other items to keep the Church, and those attending, as safe as possible.

There was significant expenditure in 2021 on the computer equipment in Church and for staff - the majority of this was to prepare us for offering extra services for both weddings and funerals. We received grant funding to cover some of this expenditure as a consequence of employing our apprentice-

Total receipts on unrestricted funds were £230,456. Our Donations and Legacies income totalled £154,931 for 2021, this includes £12,287 recovered through Gift Aid.

The Millennium Centre was opened only in line with Government guidelines and this impacted income from hirers (both regular and one-off) significantly. After depreciation, the Centre made a loss of £4,903 (this includes a depreciation charge of £11,767).

£216,675 was spent from unrestricted funds on Church activities during the year, including a contribution of £64,646 to the Diocesan Parish Share.

Net movement in unrestricted funds was an increase of £64,801 for the year, and a deficit of £11,767 (depreciation charge for 2021) in the restricted funds. During the year, the total fund balances increased from £682,697 to £735,734 of which £198,748 was unrestricted.

Reserves Policy

It is PCC policy to retain a balance on free reserves (net current assets) which equates to a minimum of three months planned regular expenditure based on the last reported 12 months. This policy was reviewed as part of the budgeting process for 2022. This minimum equates to £43,000 and is held to smooth out fluctuations in cash flow and to meet emergencies. The actual balance of the free reserves as at 31st December 2021 was £288,594.

Utility Costs Consideration

Throughout 2021 and in to 2022 the wholesale energy prices have increased significantly which has resulted in huge energy bill increases for the majority of the UK. Fortunately, our Gas contract is a four-year fixed term contract with British Gas which started in November 2019, so the Church is protected from the increasing prices until November 2023. As a Finance Committee we will continue to monitor the wholesale energy prices throughout 2022 and in to 2023 to make sure we can take advantage of any new plans that are introduced by energy suppliers, so we have a contract in place when ours ends in 2023.

With regards to our electricity contract, we have a three-year fixed term contract with SSE which starts on the 5th March 2022. This contract was agreed in January 2022 before the price cap increase and the significant increase of wholesale prices. Again, we will monitor the wholesale prices throughout the contract to prepare for the future.

The decision was made to enter in to fixed term contracts to protect the Church from unexpected wholesale price increases and to allow us to budget effectively. We have based our 2022 budget figures on these contracts and our expected usage based on 2021 figures.

Although we cannot mitigate the risk of rising energy costs long term, as a Finance Committee we are happy with the current contracts and feel that we have mitigated the risk for the short-medium term.

Going Concern Consideration

The Accounts are produced on a Going Concern basis.

A decision was taken in 2018 to utilise the significant reserves that the Church had built up as this was seen as not in keeping with Biblical teaching on using that which God has given us for the purpose of Mission. Consequently, when looking at our accounts over these years you will see a reduction in reserves; it needs to be recognised that this was planned.

We reported the impact of Covid on our accounts last year and the reality that society has changed as a result of the pandemic. Many people remain wary of gathering and this continues to have an impact on our Millennium Centre income. Having said this we are encountering very high levels of weddings with their related income during 2022 and we do not see that pattern changing. We are monitoring the impact of increasing energy prices and are taking steps to better manage energy utilisation. We are also still purchasing our utilities using fixed tariff arrangements. Further out we have committed

to become Carbon Neutral within 5 years and this will inevitably look at other methods of power generation.

If we encounter a situation of very significant uncertainty, it should be noted that we have a contingency plan. Our Parish Share is a voluntary payment. St Margaret's has a good and proud history of paying its share, a number recommended by the Diocese, and the amount that we pay is close to the highest being paid by any Church in the Diocese. Additionally, we are shortly to complete the purchase of the balance of Childscroft Road, this will be a very significant asset for us. Our contingency plan to ensure continued operation would be to partially or wholly realise the value in the Childscroft Road asset and our last resort would be to stop paying the Diocese. This contingency has a current value of approx. £450,000 and gives us confidence that we can continue as a Going Concern.

.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. The PCC is registered with the Charity Commission (no. 1134849).

The method of appointment of PCC members is set out in the Church Representation Rules. There is also provision for co-option of members to the PCC. The Incumbent, licensed assistant clergy, Churchwardens and elected members to Deanery, Diocesan and General Synod are all ex-officio members of the PCC. All those who attend our services as members of the congregation are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC.

PCC members are also Charity Trustees and are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles of the Charity SORP.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The full PCC met 12 times during the year, and the meetings were a mixture of online and in-person meetings.

Induction & Training of Trustees

All new trustees are inducted to the PCC subject to the completion of a DBS check, undertaking appropriate safeguarding training and completing an HMRC Fit and Proper Persons declaration and a Trustee Eligibility Declaration. At the first meeting of a new PCC, all officers of the PCC are discussed, nominations provided and, after voting, positions declared.

Statement of Trustees Responsibilities

All trustees of the charity must:

- 1) Ensure compliance with the governing document and charity law.
- 2) Ensure that the PCC is and will remain solvent, by keeping up to date with the PCC's activities and financial position. Use charitable funds and assets wisely, and only to further the purposes and interests of the PCC. Avoid undertaking activities that might place the PCC's property, funds, assets or reputation at undue risk.
- 3) Exercise reasonable care and skill as trustees, using personal knowledge and experience to ensure that the PCC is well-run and efficient.

Risk Management

The budget for 2021 was reviewed on a monthly basis by the Finance Committee and any updates were given to PCC at the monthly PCC meeting. The budget for 2022 was reviewed extensively by the finance committee and was agreed to by the PCC.

During 2021 the Risk Assessments associated to Church and Millennium Centre were reviewed on a regular basis in line with guidance from both Government and Diocese.

Committees

Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of Parish life. These include:

The Standing Committee - a statutory requirement and comprises the Vicar, Churchwardens, Treasurer and at least two, but not more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the PCC. It has power to take decisions on behalf of the PCC when required.

The Finance Committee – this was formed to support the Treasurer and has a specific focus on the strategic use and management of the financial resources of the Church.

The Maintenance and Utilities Committee (formerly the Operations Committee) – oversees utility providers and maintenance of the Church Estate.

The Safeguarding Group – to support the Parish Safeguarding Officer and undertake any non-confidential work that promotes a safer church.

Other committees or task groups are formed and meet as required to consider various aspects of church life.

Deanery Synod Report

The Deanery Synod met three times in 2021, all of the meetings were arranged on Zoom. At the first meeting in February, guest speaker Revd Adam Pyrke presented 'Reimagination – Mission and Ministry Now'.

At the second meeting in June, there was a talk on Vocations from the Archdeaconry and Deanery Vocations Advisors, and a presentation on Mission & Ministry in Transition.

At the third meeting in September, there was a presentation on Young Vocations from Rev Trudi Oliver, the Archdeaconry Young Vocations Advisor.

At all of the meetings, there was a round-up of news from around the parishes, a review of finances and the opportunity to raise any correspondence or business.

Fabric, Goods and Ornaments

Church

At the beginning of 2021, the roof had suffered storm damage from high winds in late December 2020. When the repair was scheduled, a full inspection of the roof tiles took place and all the areas of the roof, from the east to west of the Church, was included in the repair.

Later in the year, a repair was required to the roof where the body of the Church meets the tower. On inspection, it was found that the flashing and soakers at the join had failed. The soakers and flashing were replaced.

A major project to replace the lighting, sound and audio-visual technology had been completed in 2020, and in 2021 some additional equipment was installed to complement the system. This included an additional camera, monitor, and two additional lights. The controls for the floodlights and path lights were upgraded to automate them.

An inspection of the electrical systems in the Church was completed after the major lighting upgrade and this identified a problem with the circuit breaker in the tower. This was repaired and retested satisfactorily.

A full list of maintenance tasks was progressed through the year including boiler servicing, lightning conductor servicing, alarms, emergency lighting and CCTV servicing. A replacement ladder, a trolley and a barrow were purchased for use in the Church.

From January until May, the Church was closed in line with Covid-19 restrictions. Preparations were made to re-open the building which included clearing rubbish and cleaning of the space. The restricted seating plan, test and trace process, banners, and hand sanitiser stands were re-used from the previous opening in 2020. Restrictions were changed and removed in line with the government and Church of England requirements for Places of Worship.

As part of the re-opening plans, a dishwasher, cooler and drinks dispenser were purchased.

In October, a quinquennial inspection of the Church was carried out by Thomas Ford & Partners. The report was received in November and presented to PCC. There were no items requiring immediate attention. Planning of work on items requiring attention in 12 – 24 months will start in early 2022.

In December, work was initiated on a Health & Safety framework to ensure all policies and processes are reviewed.

Churchyard

The Churchyard Gang continued to do an excellent job to maintain the graveyard and keep it tidy. During 2021, the Health & Safety assessment findings were implemented, and a few items of new equipment were provided. In May, the hopper, which was used for the collection of rubbish, was removed and replaced with brown garden waste bins which are emptied by the local refuse collectors.

Maintenance was carried out on the ancient yew tree, after permission was received. We continued to monitor the activity of wildlife in the Churchyard to avoid damage to graves by foxes and squirrels, and we reported a colony of bees which had taken residence in the outer brickwork of the tower.

Clergy Housing

No significant maintenance was carried out at the Vicarage during the year.

At the property in Childscroft Road, an electrical inspection and asbestos survey were both carried out. The electrical inspection required some remedial work to be completed to gain a 'satisfactory' result. There were two items reported in the asbestos survey which need to be addressed. These items will be managed in early 2022.

In May, the property at 123 Station Road was sold.

The Millennium Centre

The Millennium Centre continued to be affected by the Covid-19 restrictions until gatherings were allowed and restrictions lifted in July.

Until then the Pre-School and a small number of regular hirers used the space. Once restrictions were lifted, more of the regular hirers returned and bookings were received for parties and other gatherings.

A number of improvement tasks took place within the building including:

- Lower Hall redecoration including new lighting, removal of sound system, painting.
- Upper Hall redecoration, including removal of chandelier, new blinds, painting.
- New equipment for upper hall – a drinks fridge, large kitchen fridge, ice maker.
- Redecoration of the downstairs toilets
- Replacement of all pigeon proofing around the building.
- Repairs to exterior wall around the Nursery play area.

Safeguarding Report

Safeguarding is an essential part of the life of St Margaret's. Keeping both children and adults safe must underpin everything we do.

During 2021 we received a number of safeguarding concerns regarding vulnerable adults. Each was referred to the Diocesan Safeguarding Team and dealt with appropriately. No concerns regarding children had been received.

When considering safeguarding of children and adults we need to be alert to all possible forms of abuse. This could be not only neglect, physical, emotional or sexual abuse but also Domestic Abuse, Modern Slavery and Sexual Exploitation. It must be remembered that we may come across those who are affected by issues such as dementia, learning disabilities, mental ill-health or substance

abuse, any of which could result in particular care and support needs and make them particularly vulnerable to abuse.

We have developed a matrix which shows the safeguarding and safer recruitment training requirements for all roles within St Margaret's. The Diocesan Office thought this to be a very useful tool and is to share the information with all churches within the Diocese.

The Church of England national safeguarding group has decided that all those needing a Disclosure and Barring Service check and any level of safeguarding training should have these renewed every three years (not as previously required every five). Because of Covid restrictions little training has taken place over the last two years, be prepared to be asked to complete online training or to attend a training course in the near future.



ST. MARGARET'S

R A I N H A M

ANNUAL REPORT

Financial Statements

Year ending 31 December 2022

St Margaret of Antioch, Rainham

Independent Examiner's Report to the Parochial Church Council

for the year ended 31 December 2021

I report on accounts for the year ended 31 December 2021, which are set out on pages 17 to 27.

Respective Responsibilities of the Trustees and the Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention.

(1) which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Natalie Harrison ACA FCCA CTA TEP
Independent Examiner
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham
Kent ME4 6AE

 May 2022

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2021

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	154,931	—	—	—	154,931	216,688
Income from charitable activities	16,669	—	—	—	16,669	12,127
Other trading activities	50,773	—	—	—	50,773	53,256
Investments	2,184	72	—	—	2,256	7,395
Other income	5,837	135,098	—	—	140,996	10,679
Total Income	230,456	135,171	—	—	365,627	300,146
EXPENDITURE ON						
Raising funds	60,585	(1,532)	—	—	59,052	43,755
Expenditure on charitable activities	216,675	25,098	11,767	—	253,540	429,810
Total Expenditure	277,260	23,565	11,767	—	312,593	473,565
Net income / (expenditure) resources before transfer	(46,804)	111,605	(11,767)	—	53,033	(173,419)
Transfers						
Gross transfers between funds - in	153,883	571	—	—	154,454	251,956
Gross transfers between funds - out	(571)	(153,883)	—	—	(154,454)	(251,956)
Other recognised gains / losses						
Gains / losses on investment assets	2	—	—	—	2	(6)
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	106,510	(41,706)	(11,767)	—	53,036	(173,425)
Reconciliation of funds						
Total funds brought forward	92,238	213,433	377,025	—	682,697	856,123
Total funds carried forward	198,748	171,727	365,258	—	735,734	682,697

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

BALANCE SHEET at 31 December 2021

	Description	This year	Last year
Fixed assets			
	Tangible	447,069	558,860
	Investment	10	7
	Total Fixed assets	447,079	558,867
Current assets			
	Debtors & Prepayments	23,088	6,911
	Cash at bank & in hand	277,510	130,282
	Total Current assets	300,599	137,193
Liabilities			
	Creditors - amounts falling due in one year	11,944	13,364
	Total Liabilities	11,944	13,364
	Net Asset surplus(deficit)	735,734	682,698
Reserves			
	Excess / (deficit) to date	53,034	(173,419)
	Starting balances	682,698	856,125
	Gains/(losses) on investment assets	2	(8)
	Total Reserves	735,734	682,698
Represented by funds			
	Unrestricted	198,748	92,238
	Designated	171,727	213,433
	Restricted	365,259	377,025
	Endowment	—	—
	Total	735,734	682,698



Approved by the PCC on 14th April 2022 and signed on their behalf by Revd Nathan Ward (PCC chairman)

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

No cost information is available for the curates' houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2001 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC's properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over their useful economic lives. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits

These are cash held on deposit either with the CCLA or at the bank.

Fund accounting

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted depending upon the purpose for which the endowment was established in the first place.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the general purposes of the PCC.

Designated funds are general funds set aside by the PCC for use on future projects, and which are therefore not included in its “free reserves” as disclosed in the trustees’ report.

Incoming Resources

Planned giving, collections and similar donations are recognised when received.

Tax refunds are recognised when the incoming resource to which they relate is received.

Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain, and the amounts are readily quantifiable.

Dividends are accounted for when declared receivable, interest as and when accrued by the payer.

All incoming resources are accounted for gross.

Rental income from the letting of church premises is recognised when the rental is due.

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.

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.

Resources expended

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

The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

2. Analysis of income and expenditure

Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Gift Aid Donations	59,205	-	-	-	59,205	58,469
Other Planned Giving	-	-	-	-	-	1,929
Collections	2,036	-	-	-	2,036	1,952
Donations (2a)	45,518	-	-	-	45,518	49,262
Gift Aid Recovered	12,287	-	-	-	12,287	15,208
Legacies	13,927	-	-	-	13,927	37,945
Grants (2b)	16,686	-	-	-	16,686	28,782
VAT Recovered	5,272	-	-	-	5,272	23,142
Total	154,931	-	-	-	154,931	216,689

Income from Church Activities

Income from Bazaar	-	-	-	-	-	-
Income from other activities	1,681	-	-	-	1,681	47
PCC Fees	14,988	-	-	-	14,988	12,080
DBF Fees	-	-	-	-	-	-
Total	16,669	-	-	-	16,669	12,127

Other Trading Activities

Parish magazine advertising	-	-	-	-	-	-
Parish magazine sales	-	-	-	-	-	-
Sunburst Bookshop sales	-	-	-	-	-	8,338
Millennium Centre Lettings	50,773	-	-	-	50,773	44,919
Total	50,773	-	-	-	50,773	53,257

Investments

Dividends & interest.	53	72	-	-	125	432
Rent – letting of curates housing	2,130	-	-	-	2,130	6,963
Total	2,184	72	-	-	2,256	7,395

Other Income

Insurance receipts	2,549	-	-	-	2,549	10,679
Employment Cost Refund	3,348	-	-	-	3,348	-
Gain on sale of fixed assets	-	135,098	-	-	135,098	-
Total	5,897	135,098	-	-	140,996	10,679
TOTAL INCOME	230,456	135,171	-	-	365,627	300,146

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

Analysis of income and expenditure (continued)

Expenditure on:

Raising funds

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Cost of fund-raising events	1,778	-	-	-	1,778	4,900
Millennium Centre running costs	58,807	(1,532)	-	-	57,275	32,756
Sunburst Bookshop running costs	-	-	-	-	-	6,100
Total	60,585	(1,532)	-	-	59,053	43,756

Church activities

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Missionary & charitable giving:						
Overseas missionary societies	-	-	-	-	-	-
Tafara Link (Harare Diocese)	-	-	-	-	-	-
Relief & development agencies	-	-	-	-	-	-
Home missions & other church societies	157	-	-	-	157	108
Sub-total	157	-	-	-	157	108

Parish share of diocesan costs	64,646	-	-	-	64,646	82,000
Salaries & wages of parish staff	27,479	-	-	-	27,479	36,808
Working expenses of clergy	1,438	-	-	-	1,438	1,053
Clergy housing expenses	10,233	-	-	-	10,233	8,013
Parish training & evangelism	27,251	(1,374)	-	-	25,877	28,331
Church insurance	4,071	-	-	-	4,071	4,180
Other church running expenses	26,829	(833)	-	-	25,996	34,796
Depreciation of properties & equipment	-	29,045	11,767	-	40,812	42,770
Church repairs & maintenance	10,614	-	-	-	10,614	125,795
Upkeep of services	21,391	(1,739)	-	-	19,652	7,995
Administration costs	6,436	-	-	-	6,436	11,440
Upkeep of churchyard	5,053	-	-	-	5,053	6,886
Church utility expense	11,077	-	-	-	11,077	6,870
Sunburst Bookshop expenses	-	-	-	-	-	2,519
Parish magazine expenses	-	-	-	-	-	-
Church fabric repairs	-	-	-	-	-	30,246
Total	216,675	25,098	11,767	-	253,540	429,810
TOTAL EXPENDITURE	277,260	23,565	11,767	-	312,593	473,566

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

3. Statement of Assets & Liabilities

Fixed Assets – Tangible Assets (3a)

	General	Designated	Restricted	Endowment	This Year	Last Year
Designated Freehold Property		60,000	-	-	60,000	180,000
Accumulated depreciation	-	(82,622)	-	-	(82,622)	(100,942)
Investment assets	10	-	-	-	10	7
Designated furniture, fixtures & fittings	-	89,004	-	-	89,004	89,004
Designated office furniture	-	24,266	-	-	24,266	20,319
Millennium Centre – Freehold property	-	33,762	601,604	-	635,366	633,834
Millennium Centre – accumulated depreciation	--	(31,731)	(247,214)	-	(278,945)	(263,354)
Total	10	92,678	354,389	-	447,079	558,868

Current assets – Cash at bank & in hand

	General	Designated	Restricted	Endowment	This Year	Last Year
CBF Account	237,402	-	-	-	237,402	72,350
Church Repair Fund – church	-	1,153	-	-	1,153	11,221
Church Repair Fund – 60	-	729	-	-	729	6,452
Childscroft Road						
Church Repair Fund – 123	-	708	-	-	708	3,058
Station Road						
Heritage Fund CBF Account	-	-	3,086	-	3,085	3,085
Operating Account	(60,602)	76,458	2,435	-	18,291	6,076
Petty Cash	16	-	-	-	16	22
Heritage Fund Account	660	-	7,784	-	8,444	7,784
Sunburst Bookshop Operating Account	-	-	-	-	-	7,256
Sunburst Bookshop Petty Cash	-	-	-	-	-	-
Millennium Centre Current Account	5,768	-	-	-	5,768	11,932
Millennium Centre Deposit Account	1,904	-	-	-	1,904	1,034
Millennium Centre Petty Cash	10	-	-	-	10	13
Total	185,158	79,048	13,305	-	277,511	130,283

Current assets – Debtors

	General	Designated	Restricted	Endowment	This Year	Last Year
Income Tax Recoverable	(2)	-	-	-	(2)	5,111
General Fund Prepayments	1,435	-	-	-	1,435	-
General Fund Accrued Income	20,273	-	-	-	20,273	1,800
Millennium Centre – Hire debtors	22	-	-	-	22	-
Millennium Centre – Accrued Income	1,361	-	-	-	1,361	-
Sunburst Bookshop - Prepayments	-	-	-	-	-	-
Total	23,089	-	-	-	23,089	6,911

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

Statement of Assets & Liabilities (continued)

Liabilities – Agency Accounts

	General	Designated	Restricted	Endowment	This Year	Last Year
Agency collections	-	-	2,435	-	2,435	7,431
Total	-	-	2,435	-	2,435	7,431

Liabilities – Creditors: Amounts falling due in one year

	General	Designated	Restricted	Endowment	This Year	Last Year
General fund accruals	-	-	-	-	-	900
Deferred income	2,808	-	-	-	2,808	-
Creditors for goods & services	3,793	-	-	-	3,793	4,223
NatWest Business Card	1,397	-	-	-	1,397	800
MC – Accruals	-	-	-	-	-	-
MC – Deferred income	861	-	-	-	861	-
MC – Creditors – Goods/services	-	-	-	-	-	-
MC Security deposits repayable	650	-	-	-	650	-
Sunburst Bookshop – Creditors – Goods/services	-	-	-	-	-	-
Total	9,509	-	-	-	9,509	5,933
Grand Total	198,748	171,726	365,259	-	735,734	682,698

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

4. Fund Movement

	Opening Balance	Incoming resources	Outgoing resources	Transfers	Gain/Loss	Closing Balance
Church Repair Fund	20,730	72	—	(18,213)	—	2,589
(Designated)						
Designated Fixed Assets	188,380	135,098	21,274	(135,098)	—	167,106
(Designated)						
Heritage Fund (Restricted)	10,868	—	—	—	—	10,868
St Margaret's Millennium	4,322	—	2,291	—	—	2,031
Centre (Designated)						
St Margaret's Millennium	366,157	—	11,767	—	—	354,389
Centre (Restricted)						
General Fund (Unrestricted)	92,238	230,456	277,260	153,312	2	198,748
Grand Total	682,697	365,627	312,593	—	2	735,734

5. Related Trusts and Charities

The PCC has connections with the following registered charities:

The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.

The Rainham Church Estate is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

6. Prior Period Comparative SOFA

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2020

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	216,689	–	–	–	216,689	128,398
Income from charitable activities	12,127	918	–	–	12,127	27,156
Other trading activities	52,339	–	13	–	53,257	114,207
Investments	7,382	–	–	–	7,395	12,492
Other income	10,679	–	–	–	10,679	–
Total Income	299,216	918	13	–	300,147	282,253
EXPENDITURE ON						
Raising funds	43,756	–	–	–	43,756	56,473
Expenditure on charitable activities	399,676	18,367	11,767	–	429,810	242,445
Total Expenditure	443,432	18,367	11,767	–	473,566	298,918
Net income / (expenditure) resources before transfer	(144,216)	(17,449)	(11,754)	–	(173,419)	(16,665)
Transfers						
Gross transfers between funds - in	93,170	158,786	–	–	251,956	–
Gross transfers between funds - out	(158,786)	(93,170)	–	–	(251,956)	–
Other recognised gains / losses						
Gains / losses on investment assets	(7)	–	–	–	(7)	–
Gains on revaluation, fixed assets, charity's own use	–	–	–	–	–	–
Net movement in funds	(209,839)	48,167	(11,754)	–	(173,426)	(16,665)
Reconciliation of funds						
Total funds brought forward	302,077	165,267	388,780	–	856,124	872,789
Total funds carried forward	92,238	213,434	377,026	–	682,698	856,124

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2021

Detailed notes

2a. Donations

The donations received includes £28,881 reimbursement from the Church Estate Charity for church maintenance and churchyard upkeep costs.

2b. Grants received

Grants totalling £16,686 were received in 2021 from Medway Council, Rochester Diocese Children & Young People's Fund and the Commonwealth War Graves Commission.

3a. Fixed Assets

	Restricted freehold property	Designated freehold property	Designated fixtures and fittings	Designated office equipment	Total
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At 1 January 2021	601,604	180,000	121,234	17,116	919,954
Additions	-	-	1,533	3,947	5,480
Disposals	-	-120,000	-		-120,000
At 31 December 2021	601,604	60,000	122,767	21,063	805,434
Depreciation					
At 1 January 2021	235,447	63,333	56,433	5,880	361,093
Charge for the year	11,767	1,042	22,693	5,311	40,813
Disposals	-	-43,541.72	-		
At 31 December 2021	247,214	20,833	79,126	11,191	401,906
Net book value					
At 31 December 2021	354,390	39,167	43,640	9,873	447,070
At 31 December 2020	366,157	116,667	64,800	11,237	558,861

St Margaret's Millennium Centre is a restricted freehold property, whilst the designated properties comprise the curate's house, located at 60 Childscroft Road. The PCC holds a 40% interest in Childscroft Road, the balance being held by the Rochester Diocesan Society and Board of Finance.

The Millennium Centre is valued at historical cost, whilst the curate's house is included at valuation provided by the PCC of £60,000 (at 40%) for 60 Childscroft Road.

This was considered to be representative of the fair market value when it was valued at 31 December 2001 to comply with the Charities Act.

In the year the property at Station Road was sold and this is reflected in the accounts for 2021. The funds from the sale were included in the unrestricted funds figure and £120,000 was removed from the Designated Fixed Assets fund to show the disposal of the asset at its fair value.

Investment Assets

The church was donated 14 Centrica shares. The price per share at 31.12.21 was £0.715, giving a total value of £10.01.

Accounts



ST. MARGARET'S

R A I N H A M

ANNUAL REPORT AND FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2020

Incumbent

Revd Nathan Ward

St Margaret's Church Office

The Millennium Centre
Gatekeeper Chase
Rainham ME8 9BH

Bank

National Westminster Bank plc
70-74 High Street
Rainham ME8 7JH

Independent Examiner

Natalie Harrison ACA FCCA CTA TEP
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham ME4 6AE

Registered Charity No. 1134849

St Margaret of Antioch, Rainham

Annual Report of the Parochial Church Council

for the year ended 31 December 2020

Administrative information

St Margaret's Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester, within the Church of England. It has a charitable status as a registered place of worship under Section 3 of the Charities Act 1993. Charity Number 1134849

Church address	St Margaret's Church High Street Rainham Kent ME8 8AN	
Church office	St Margaret's Millennium Centre Gatekeeper Chase Rainham Kent ME8 9BH	01634 362023

Parochial Church Council (PCC)

Incumbent	Revd Nathan Ward	<i>Chair</i>
Assistant Priest	Revd Jonathan Jennings	
Associate Vicar	Revd Christine Allen	<i>from July 2020</i>
Parish Evangelist	Mrs Jodie Ward	
Licensed Lay Minister	Mrs Ann Critchley	
Churchwardens from 2020 to 2021	Mrs Davina O'Brien Miss Lorna Dyer Mrs Janet Garnons-Williams	<i>Treasurer from Dec 2020</i> <i>Deputy Churchwarden & Lay Chair</i>
Deanery Synod from APCM 2020 to 2023	Mrs Davina O'Brien Mrs Kayleigh Ward Mr Frank Pantony	
Diocesan Synod	Mr Terry Whittaker	
Elected to PCC From APCM 2017 to 2020	Mr John Gilkison Mrs Linda Randall	
from APCM 2018 to 2021	Mr David Ormiston Mrs Davina O'Brien	
from APCM 2019 to 2022	Mrs Heather Baker	

	Mr James Jackson Mrs Felicity Holton Mrs Kayleigh Ward	<i>Resigned APCM 2020, became Deanery Synod rep.</i>
from APCM 2020 to 2022	Mrs Janet Garnons-Williams Miss Charley Whittaker	
from APCM 2020 to 2023	Mr Alex Brewer Mr Nick Grief Mrs Linda Randall	<i>Treasurer - resigned Dec 2020</i>
Co-opted to PCC for a one-year period	Mr Nigel Barfoot Mr Owen Smith	<i>from October 2020</i> <i>from October 2020</i>
In attendance	Mrs Jo Whittaker	<i>PCC Minutes Secretary, from October 2020</i>

Bankers

National Westminster Bank plc
70-74 High Street
Rainham
Kent ME8 7JH

Independent Examiner

Natalie Harrison (ACA FCCA CTA TEP)
Beak Kemmenoe
Chartered Accounts
1-3 Manor Road
Chatham
Kent ME4 6AE

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. The PCC is registered with the Charity Commission (no. 1134849).

The method of appointment of PCC members is set out in the Church Representation Rules. There is also provision for co-option of members to the PCC. The Incumbent, licensed assistant clergy, Churchwardens and elected members to Deanery, Diocesan and General Synod are all ex-officio members of the PCC. All those who attend our services as members of the congregation are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC.

PCC members are also Charity Trustees and are responsible for preparing the report of the trustees and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles of the Charity SORP.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The full PCC met 12 times during the year.

Committees

Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of Parish life. These include:

The Standing Committee - a statutory requirement and comprises the Vicar, Churchwardens, Treasurer and at least two, but not more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the PCC. It has power to take decisions on behalf of the PCC when required.

The Finance Committee – this was formed to support the Treasurer and have a specific focus on the strategic use and management of the financial resources of the Church.

The Operations Committee – to oversee utility providers and maintenance of the Church Estate.

The Safeguarding Group – to support the Parish Safeguarding Officer and undertake any non-confidential work that promotes a safer church.

Other committees or task groups are formed and meet as required to consider various aspects of church life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to work in our Church and to become part of our Parish community. It maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. Our services and worship put faith into practice through prayer, Scripture, music and sacrament.

In the planning of activities, the PCC has considered both the Charity Commission's guidance on public benefit, an example of this being our 'Just Say Hello' project providing food to those in need without requirement for justification, and the specific guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our Parish community through:

- worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- provision of pastoral care for those living in the Parish
- missionary and outreach work

To facilitate this work it is important that we maintain the fabric of the Church of St Margaret and the Millennium Centre complex.

Members of the PCC act in a voluntary capacity and very much rely on the assistance outside of PCC. It has not been possible to quantify the value of volunteers.

Achievements and Performance

Church Membership

At the closing date of this year's revision of the Electoral Roll (2020), the total number of persons whose names are on the roll is 172 (195 for 2019), of which 122 persons live within the Parish and 50 outside the Parish.

Attendances	2019	2020 in person	2020 online
Average weekly attendance during October <i>(limited numbers due to social distancing)</i>	141	81	1,375
Easter Day <i>(church building closed)</i>	160	0	2,826
Christmas Day <i>(church building closed)</i>	163	4 <i>(clergy & tech)</i>	1,476
Adult Baptisms	1	0	
Child Baptisms	39	8	
Confirmations	1	0	
Marriages	12	0	
Services of Thanksgiving for a Marriage	4	1	
Funerals in Church	6	16	
Funerals in Crematoria	32	32	
Interment of Ashes	14	9	

A Year in the Life of St Margaret of Antioch, Rainham – 2020

2020 will long be remembered as an extraordinary year, but it started quite normally. Services took place, home groups and PCC met and we planned for an exciting year ahead.

In January, the Parish Administrator's office was moved into the Millennium Centre, primarily to deal with concerns about lone working, especially after the burglary, but also due to the need for the space as part of a project in church to provide better facilities. New computers were approved for Jane and Kate and they settled into the new working arrangements.

In February, we held a lunch to welcome newcomers to the Church and planned to make this a regular event, probably twice a year, depending on numbers. It gave folk an opportunity to sit and chat with

each other and us all to get to know each other better. Safeguarding training took place for PCC members.

In early March, Jodie and Kayleigh arranged and hosted a very popular event to celebrate International Women's Day. The Millennium Centre looked festive, wine and nibbles were on offer and we heard from some local women about the excellent work they were doing within our community. It proved a great draw for people who don't generally come to church and we all agreed it was a great success and should be a regular feature of our calendar – little did we know!

At this point too, we were planning a week of missional activities entitled 'Make a Meal of it', which was to run in Holy Week and included a men's curry night, pasta and prosecco for women and an afternoon tea to bring people in to hear the good news of Jesus.

After a great deal of planning, work had started in Church on renewing the lights and audio-visual system. This was a major project involving separate contractors and was planned to be finished for Easter. It was finally completed after the first lockdown and has enabled us to establish a good quality streamed presence.

Covid-19

As we know now, everything changed in mid-March, with the government announcement of a full lockdown to combat Coronavirus. Places of worship were closed but, far from stopping, we had to work quickly to create a provision for delivery of services to our congregations and beyond and had to address various matters in relation to our staff.

Morning and Evening Prayer were delivered online with bespoke supporting material and a daily thought piece, 'Word for the Day' was started. From that first Sunday after the Government announcement, services were streamed from the homes of our worship leaders and Facebook became a major tool for communication. Tuesday Night Live was delivered, a light-hearted time in which we all had chance to see Nathan, Jonathan and Jodie in a more relaxed mood. We invested in a licence from Study Gateway to provide Bible Study materials for anyone who wanted to join in. Nathan led the writing and production of a worship book which was printed and distributed to everyone on the electoral roll as well as anyone who asked for one; this formed the basis for our regular services as well as special events over Easter. A team of staff undertook to telephone church members, to keep them in contact with developments and offer practical help when needed and this has continued throughout the restrictions.

Decisions had to be made in respect of the Operations Manager and Parish Administrator. Standing Committee concluded that although some of the Operations Manager's role would be suspended, there was sufficient work left to justify Jane continuing in post, particularly as she had a new financial software package to learn, but of course she had to work from home. The situation for the Parish Administrator was very different because services could not take place in the usual way and Kate was furloughed with immediate effect.

In order to keep the staff team in touch and ensure all activities were covered, weekly meetings were instigated on Monday mornings. Fortunately all members of the PCC had access to a computer, so meetings moved online and business has been transacted as necessary with meetings being held at least monthly.

Financial Impact

It was clear early on that COVID-19 would have an impact not only on our finances but also the ministries we would be able to continue and those which would need to be developed to sustain the community during these challenging times.

The loss of income from the Millennium Centre had major implications and so a review of finance and function was undertaken, and specialist legal advice was sought. As a result of this, the Operations Manager and the Parish Administrator were formally placed "at risk". No change was made to the Operations Manager role but taking into account plans we had already made to use software to support the work of the Parish Administrator, that role was reduced to 10 hours per week. Through the consultation process, a settlement was reached, and Kate returned to work in August.

PCC also reviewed the payments to the organist and concluded that these should cease. Legal advice in relation to the organist was that he was a supplier of services and not an employee and so the process of being placed at risk and consultation did not apply. Barry Kemp did not accept the situation and is challenging it in an Employment Tribunal. The decision to stop paying an organist does not affect the commitment to having organ music and a choir in church when Covid regulations allow.

New Staff Members

In March, PCC had invited Terry Whittaker to join its number. Terry holds a Bishop's Licence in relation to a Diocesan initiative called Reach at Gillingham Pier and, with his family, had become a regular member of our Church family. Terry joined the Staff Team and Conor and Charley Whittaker joined the worship team at the 6:30 service. Just to complete the picture, Jo Whittaker started 252 Kids in January, a form of Sunday School for primary age children which took place on Sunday mornings in the Millennium Centre at the same time as the 10:30 service in Church.

A little later, we received more good news in that the Bishop had agreed that Revd Christine Allen, a Self-Supporting Priest, who had just finished her curacy in South Gillingham, would join us on a half-time basis. Christine was licenced in July, via Zoom.

Despite the challenges of getting to know each other during the Covid-19 restrictions, we have been so grateful to have their input to Church life.

Through our increased online presence, a survey was carried out to try and find out what would help and support local people during the first lock-down. One clear message was the very local news was missing and so in July, a Parish Journalist was appointed to provide coverage of local activity, both community and church based. The stories posted on Facebook and online were very well received and extended the reach of St Margaret's to thousands of people. We were sorry when Ava decided that she wanted to return to her family in Derbyshire at the start of the second lock-down in November and resigned. As you know, we now have in place an alternative provision in this regard.

Activities

Another early action taken by the Church was to source and have delivered to Medway Maritime Hospital 4,500 tubes of hand cream, one for every member of staff. This was supported financially by other churches in the Deanery as well as individuals within and outside the Parish.

After undertaking a full risk assessment, we opened the Church again in July, but with all appropriate precautions in place. Services were live-streamed, so those with a computer who did not or could not come in person still had access to worship. Private prayer was barely used, but a new service for those who were clinically vulnerable was more popular. Families at 4 transferred online in March and has

continued to be delivered online only. The figures for online viewing, especially for the 6:30 service on Sundays have been encouragingly high and it seems we have a new online family growing.

A new worship book was produced and posted out in November in time for Remembrance Day and Christmas. Remembrance Day was marked in Church, but with none of the usual ceremony outside and the only wreath being formally laid by our clergy. A Memorial Service was streamed from Church to remember everyone who had died in the previous year but also the losses experienced by the whole community. A searchlight shone into the night sky above the Church tower as a reminder that even in the darkest times, the church is a constant beacon for everyone.

Christmas was different for almost everyone, but Jodie hosted an online escape room for families, Jo Whittaker led a team which put together 'Christmas in a Box' for every child at St Margaret's school and others with whom we have contact. This included craft and Bible-based activities. Many of our musicians performed in a series of Christmas Concerts online. These were very professional and reached a wide audience. Our services included 'The Longest Night' for those who find Christmas hard.

Of course, our usual social gatherings have not been possible, but Thursday Coffee Morning has continued online and St Margaret's Day was marked with a virtual afternoon tea, with people moving between break-out rooms on Zoom, giving the opportunity for chat with our cake.

Another notable activity has been the running of Alpha courses for people exploring faith and asking questions. It is a structured programme which would usually involve having a meal together beforehand and a retreat type day. One course was able to be delivered in this way with 10 people attending and two more courses followed online with a further 15 people participating. Messy Church took place until March. When we opened in the summer, activity bags were available for collection every week to support the families with whom we have contact.

During the summer when limited movement was allowed, we had contact with the licensee of the Concorde pub in Wakeley Road and a relationship was developing which included plans to run the lunch club, which had previously taken place in the Millennium Centre. The second lockdown stopped that from happening, but the dialogue has continued, and we hope to revisit this when regulations allow.

The Concorde has also helped in relation to the 'Just Say Hello' project which was started in October in response to the need for food and support for a number of local people. The public were quick to support this with gifts of money and a small team organised purchase, packing and delivery of food when people asked. These contacts have been followed up to signpost to other help where necessary, but also to offer friendship and a listening ear. Marks and Spencer also supported us by delivering excess food that is at its best before date to the Vicarage, from where people can collect it, again without needing to justify or explain why they are doing so.

Ecumenical partnerships

There have been no meetings of Churches Together in Rainham during 2020. No joint activities took place to mark the week for Christian Unity and it was not possible to hold our usual activities for Lent or Harvest.

In conclusion

This year has presented challenges that we could not have imagined or planned for. It has not been easy, but everyone involved in running the Church has adapted to giving service in new ways, getting to grips with technology and doing all we can to keep people informed and involved whilst observing all guidance and regulations to keep people safe.

The restrictions necessary to stop the spread of Covid-19 have been particularly challenging to those taking funerals and providing pastoral support, where meeting in person seems so important, but has not been possible. Despite this, love and care have continued to be shown to many folk in our community. Thanks are due to everyone who has contributed to keeping St Margaret's alive and even thriving in extraordinary times, through prayer, through giving and through service.

Deanery Synod Report

The Deanery Synod met twice in 2020 due to the pandemic; in February at St Mary Magdalene Church, Gillingham Green, and in December on Zoom.

The February meeting was the first chaired by Revd Brian Senior as Area Dean. The host Church presented an update on their reordering work and used their hosting of the Synod as an opportunity to demonstrate the flexibility of their space. There was a presentation on Growth Enablers from Revd Dylan Turner on behalf of Rochester Diocese and a presentation on SDF funding by Claire Boxall and Vanessa Curtis. There was a robust discussion amongst participants. There was a round-up of news from around the parishes and an update on the Medway Deanery Consultation.

At the December meeting, Caroline Clarke presented on 'Hope in Action', the housing the homeless initiative. There were elections for a number of offices within the Synod and a round-up of news from around the parishes.

Fabric, Goods and Ornaments

Church

At the end of 2019, the Church suffered a burglary and although there was limited damage to the church building, repairs were required to the stained-glass window (where the burglars entered), the office door, stonework and church doors. New CCTV and an intruder alarm was installed. This work was completed in 2020.

A major project started in early 2020 to replace the lighting inside and outside of the Church building, as well as the installation of sound and audio-visual technology to improve the delivery of services and events both in church and streamed online. The project began with the preparation work and planning, including surveys of the beams and walls by a Heritage Architect, who provided professional comments on the installation for the Faculty approval. As part of the prework, it was necessary to reroute a heating pipe in the old children's corner, and an Asbestos Refurbishment & Demolition survey was required. Asbestos was identified and removed by an approved builder.

In preparation for the disruption of the project and to address lone-working concerns, the Church office was moved to the Millennium Centre, sharing the office space with the Operations Manager.

On March 24th, the Church building was closed in line with government restrictions to address the global Covid-19 pandemic.

The work on the lighting, sound and AV project was delayed due to supply and shipping problems related to global business shutdowns but was eventually completed in June.

Preparations were made to reopen the Church building which included a deep clean of the space, implementation of a restricted seating plan, a test and trace process, banners, one-way direction

barriers, hand sanitiser stands and PPE, all in line with Church of England and UK Government requirements for Places of Worship.

The Church building reopened on 24th July for regular services and private prayer. All processes were followed to maintain the cleanliness and organisation of the space to keep visitors and the congregation safe. A Venue Manager's Checklist was implemented to maintain the correct level of cleaning, signage and management of participants.

The remaining repairs to the stained-glass window and office door, damaged in the burglary were completed in August and September respectively.

A revisit for the Asbestos Management Plan was carried out in October and all items were signed-off. One item was added to the plan and this was addressed within the target date set.

In October, the organ was tuned after the sound work had been completed.

In December, the second wave of the pandemic meant that the Medway towns were placed into Tier 4 restrictions and a decision was taken to close the Church building once again. The building remained closed for the rest of the year.

Churchyard

Work in the Churchyard was subject to restrictions on volunteer workers and the maintenance of the area was carried out by a professional garden service during this year. Restrictions on volunteer workers was considered regularly as part of the Covid-19 Risk Assessment.

Some members of the Churchyard Gang (who were part of a domestic bubble) returned in the summer and continue to do an excellent job in maintaining the graveyard and keeping it tidy. A Health & Safety Risk Assessment of work in the Churchyard was carried out in late 2020, to provide good practice for the return of the Churchyard Gang; actions from the Risk Assessment will be implemented in 2021.

Clergy Housing

All properties were subject to the restrictions implemented during the Covid-19 global pandemic.

A new central heating boiler was installed in the in The Vicarage. No other significant maintenance was carried out.

There was no significant maintenance carried out at the property in Childscroft Road.

The property at 123 Station Road continued to be rented through an agent. A new tenant moved in at the end of January and a number of maintenance items have been completed during the year.

The Millennium Centre

Until the global pandemic lockdown started on 24th March, St Margaret's Millennium Centre continued to provide an important service for the local community and Church. The Church Office was relocated to the Millennium Centre at the end of January.

From March onwards, the Centre was closed in line with UK Government restrictions and no bookings were allowed until the easing of some restrictions later in the year.

In preparation for the Centre to open for the Pre-school Autumn term in September, a Covid-19 Risk Assessment was agreed and published for hirers. Work in preparation for reopening included a deep clean of the building, PPE and signage changes, Track & Trace processes and hand sanitiser made available.

As part of the ongoing management of the building, a new cleaning contractor was secured in August.

Whilst the Centre was closed to hirers a project was started to carry out a refurbishment of the building including new ventilation provision, changes to the kitchen downstairs, a new bar area in the upper hall and a drinks station in the lower hall. Architects were engaged and after a number of iterations, a plan to carry out the design and planning phase of the project was agreed at PCC in September. This phase included M&E, acoustics, building and utility surveys. The work continued until December when the funding of the project was reviewed, and a decision was taken to pause the project.

Safeguarding Report

At Margaret's we are committed to the safeguarding, care and nurture of everyone within our community. During the last year we've had a number of referrals about vulnerable adults that are in need of support, and these have been resolved with the help of the Diocesan Safeguarding Team.

Abuse never stops not during a pandemic and especially not during a lockdown. During this time when we are living more 'on top of each other' life may become more tense and difficult for those living in close proximity, particularly if the home is not a happy one to start with, and there were additional pressures and strains around everyday living.

Safeguarding encompasses a wide range of behaviours or neglect of children and adults. It includes controlling behaviour, financial, physical, sexual, and even spiritual abuse. Adults may be particularly vulnerable because of mental illness, dementia, learning disability or substance abuse and even those who may ordinarily not be considered vulnerable may be in that category at some point in their lives.

Usually, children and vulnerable adults see a number of different adults everyday – relatives, teachers, neighbours or work colleagues who may be able to support those in need of assistance. But during a time when we are self-isolating, social distancing and spending so much more time in our homes, there are few opportunities for others to spot the signs of abuse and neglect and therefore fewer opportunities to report and protect children and adults.

Safeguarding is everybody's responsibility, so if you feel that someone you know may be at risk of being hurt or if you want to discuss anything related to safeguarding in confidence, please contact:

Linda Randall, Parish Safeguarding Officer

on 01634 362023

or

safeguarding@rainhamchurch.co.uk

If you have information about a safeguarding situation where a child or adult is in immediate danger or requires immediate medical attention called the emergency services on 999. Do not delay.

Financial Review

The impact of the global pandemic affected both income and expenditure in the year for all activities in the Church, Millennium Centre and Sunburst Bookshop.

When the Church was closed due to lockdown and tiered restrictions, no cash collections were possible. Every effort was made to collect Planned Giving envelopes and a request was made for

donations to be made electronically or by cheque. Equipment, software and licences were purchased to create a digital presence and maintain services, daily prayers and other faith-based activities online.

To comply with the Government Covid-19 restrictions, a number of items were purchased including PPE, cleaning supplies, shields and hand sanitiser stands, banners, barriers and paper items (track & trace forms, booklets, etc.).

Churchyard maintenance by the Churchyard Gang was limited due to the restrictions on using volunteers aged over 70. This resulted in expenditure on a professional gardening service.

A major project to replace the lighting, sound and audio-visual equipment in the Church was approved in late 2019, and a significant part of the expenditure in 2020 was due to this work.

Total receipts on unrestricted funds were £299,216 of which £62,390 was unrestricted planned voluntary donations and a further £15,208 was claimed as Gift Aid.

The Millennium Centre was opened only in line with government guidelines which impacted the income from hirers (both regular and one-off) significantly. After depreciation, the Centre made a small profit of £396 for the year.

The Sunburst Bookshop was closed for the periods of lockdown and tiering, in line with government restrictions. It was agreed at PCC in October 2020 that the Bookshop would close at the end of November due to repair liabilities etc. For the time it was open, the takings were £8,338.

£399,676 was spent from unrestricted funds on Church activities during the year, including a contribution of £82,000 to the Diocesan Parish Share.

Net movement in unrestricted funds was a deficit of £161,665 for the year, and a deficit of £11,754 in the restricted funds. During the year, the total fund balances decreased from £856,124 to £682,698 of which £92,238 is unrestricted.

At the beginning of 2020, the financial accounts were transferred to the Finance Coordinator software package which was recommended by the Diocese and opening balances were provided from the 2019 closing accounts. As a result, some reporting formats will have changed.

Reserves Policy

It is PCC policy to retain a balance on free reserves (net current assets) which equates to three months planned regular expenditure based on the last reported 12 months. This policy was reviewed twice in 2020, once as part of the Financial Review in June and once as part of the budgeting process for 2021.

This is equivalent to £36,000 and held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at 31st December 2020 was £111,983.

Risk Management

The PCC confirms that an Organisation Structure Review and a Financial Review was carried out to manage the risk to the church activities and address the impact of the governments Covid-19 restrictions. As a result of the review in June, a revised budget was agreed.

All other risks have been identified and reviewed with systems or procedures being established to manage those risks.

St Margaret of Antioch, Rainham

Independent Examiner's Report to the Parochial Church Council

for the year ended 31 December 2020

I report on accounts for the year ended 31 December 2020, which are set out on pages 14 to 23.

Respective Responsibilities of the Trustees and the Independent Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention.

(1) which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Natalie Harrison ACA FCCA CTA TEP
Independent Examiner
Beak Kemmenoe Chartered Accountants
1-3 Manor Road
Chatham
Kent ME4 6AE

27 May 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2020

	Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	216,689	-	-	-	216,689	128,398
Income from charitable activities	12,127	918	-	-	12,127	27,156
Other trading activities	52,339	-	13	-	53,257	114,207
Investments	7,382	-	-	-	7,395	12,492
Other income	10,679	-	-	-	10,679	-
Total Income	299,216	918	13	-	300,147	282,253
EXPENDITURE ON						
Raising funds	43,756	-	-	-	43,756	56,473
Expenditure on charitable activities	399,676	18,367	11,767	-	429,810	242,445
Total Expenditure	443,432	18,367	11,767	-	473,566	298,918
Net income / (expenditure) resources before transfer	(144,216)	(17,449)	(11,754)	-	(173,419)	(16,665)
Transfers						
Gross transfers between funds - in	93,170	158,786	-	-	251,956	-
Gross transfers between funds - out	(158,786)	(93,170)	-	-	(251,956)	-
Other recognised gains / losses						
Gains / losses on investment assets	(7)	-	-	-	(7)	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(209,839)	48,167	(11,754)	-	(173,426)	(16,665)
Reconciliation of funds						
Total funds brought forward	302,077	165,267	388,780	-	856,124	872,789
Total funds carried forward	92,238	213,434	377,026	-	682,698	856,124

THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

BALANCE SHEET at 31 December 2020

	Description	This year	Last year
Fixed assets			
	Tangible	558,861	522,429
	Investment	7	14
	Total Fixed assets	558,868	522,443
Current assets			
	Debtors & Prepayments	6,911	16,449
	Short term Deposits	96,166	195,766
	Cash at bank & in hand	34,117	137,405
	Total Current assets	137,194	349,620
Liabilities			
	Creditors - amounts falling due in one year	13,364	15,939
	Total Liabilities	13,364	15,939
	Net Asset surplus(deficit)	682,698	856,124
Reserves			
	Excess / (deficit) to date	(173,419)	-
	Starting balances	856,124	856,125
	Gains/(losses) on investment assets	(7)	(1)
	Total Reserves	682,698	856,124
Represented by funds			
	Unrestricted	92,238	302,077
	Designated	213,434	165,266
	Restricted	377,026	388,780
	Endowment	-	-
	Total	682,698	856,124



Approved by the PCC on 12 May 2021 and signed on their behalf by Revd Nathan Ward (PCC chairman)

THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

No cost information is available for the curates' houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2001 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC's properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over their useful economic lives. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits

These are cash held on deposit either with the CCLA or at the bank.

Fund accounting

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the general purposes of the PCC.

THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

Designated funds are general funds set aside by the PCC for use on future projects, and which are therefore not included in its "free reserves" as disclosed in the trustees' report.

Incoming Resources

Planned giving, collections and similar donations are recognised when received.

Tax refunds are recognised when the incoming resource to which they relate is received.

Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain, and the amounts are readily quantifiable.

Dividends are accounted for when declared receivable, interest as and when accrued by the payer.

All incoming resources are accounted for gross.

Rental income from the letting of church premises is recognised when the rental is due.

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.

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.

Resources expended

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

The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

Analysis of income and expenditure

Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Gift Aid Donations	58,469	-	-	-	58,469	53,680
Other Planned Giving	1,929	-	-	-	1,929	6,795
Collections	1,952	-	-	-	1,952	9,422
Donations	49,262	-	-	-	49,262	16,425
Gift Aid Recovered	15,208	-	-	-	15,208	16,350
Legacies	37,945	-	-	-	37,945	500
Grants	28,782	-	-	-	28,782	25,226
VAT Recovered	23,142	-	-	-	23,142	-
Total	216,689	-	-	-	216,689	128,398

Income from Church Activities

Income from Bazaar	-	-	-	-	-	2,140
Income from other activities	47	-	-	-	47	4,853
PCC Fees	12,080	-	-	-	12,080	12,177
DBF Fees	-	-	-	-	-	7,986
Total	12,127	-	-	-	12,127	27,156

Other Trading Activities

Parish magazine advertising	-	-	-	-	-	-
Parish magazine sales	-	-	-	-	-	-
Sunburst Bookshop sales	8,338	-	-	-	8,338	18,610
Millennium Centre Lettings	44,001	918	-	-	44,919	95,597
Total	52,339	918	-	-	53,257	114,207

Investments

Dividends & interest.	419	-	13	-	432	1,447
Rent – letting of curates housing	6,963	-	-	-	6,963	11,045
Total	7,382	-	13	-	7,395	12,492

Other Income

Insurance receipts	10,679	-	-	-	10,679	-
Gain on sale of fixed assets	-	-	-	-	-	-
Total	10,679	-	-	-	10,679	-

TOTAL INCOME	299,216	918	13	-	300,147	282,253
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THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

Analysis of income and expenditure (continued)

Expenditure on:

Raising funds

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Cost of bazaar & fund-raising events	4,900	-	-	-	4,900	1,476
Millennium Centre running costs	32,756	-	-	-	32,756	48,070
Sunburst Bookshop running costs	6,100	-	-	-	6,100	6,927
Total	43,756	-	-	-	43,756	56,473

Church activities

	Unrestricted	Designated	Restricted	Endowment	This Year	Last Year
Missionary & charitable giving:						
Overseas missionary societies	-	-	-	-	-	-
Tafara Link (Harare Diocese)	-	-	-	-	-	1,005
Relief & development agencies	-	-	-	-	-	-
Home missions & other church societies	108	-	-	-	108	331
Sub-total	108	-	-	-	108	1,336

Parish share of diocesan costs	82,000	-	-	-	82,000	72,000
Salaries & wages of parish staff	36,808	-	-	-	36,808	34,229
Working expenses of clergy	1,053	-	-	-	1,053	1,363
Clergy housing expenses	8,013	-	-	-	8,013	9,585
Parish training & evangelism	28,331	-	-	-	28,331	49,178
Church insurance	4,180	-	-	-	4,180	4,767
Other church running expenses	40,268	(5472)	-	-	34,796	7,573
Depreciation of properties & equipment	-	31,003	11,767	-	42,770	26,313
Church repairs & maintenance	132,959	(7164)	-	-	125,795	11,413
Upkeep of services	7,995	-	-	-	7,995	7,901
Administration costs	11,440	-	-	-	11,440	8,232
Upkeep of churchyard	6,886	-	-	-	6,886	1,143
Church utility expense	6,870	-	-	-	6,870	3,963
Sunburst Bookshop expenses	2,519	-	-	-	2,519	3,449
Parish magazine expenses	-	-	-	-	-	-
Church fabric repairs	30,246	-	-	-	30,246	-
Total	399,676	18,367	11,767	-	429,810	242,445
TOTAL EXPENDITURE	443,432	18,367	11,767	-	473,566	298,918

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

Statement of Assets & Liabilities

Fixed Assets – Tangible Assets

	General	Designated	Restricted	Endowment	This Year	Last Year
Designated Freehold Property		180,000	-	-	180,000	180,000
accumulated depreciation	-	(100,942)	-	-	(100,942)	(73,660)
Investment assets	7	-	-	-	7	14
Designated furniture, fixtures & fittings	-	89,004	-	-	89,004	22,815
Designated office furniture	-	20,319	-	-	20,319	7,307
Millennium Centre – Freehold property	-	32,230	601,604	-	633,834	633,834
Millennium Centre – accumulated depreciation	--	(27,907)	(235,447)	-	(263,354)	(247,867)
Total	7	192,704	366,157	-	558,868	522,443

Current assets – Cash at bank & in hand

	General	Designated	Restricted	Endowment	This Year	Last Year
CBF Account	72,350	-	-	-	72,350	171,931
Church Repair Fund – church	-	11,221	-	-	11,221	12,110
Church Repair Fund – 60 Childscroft Road	-	6,452	-	-	6,452	5,912
Church Repair Fund – 123 Station Road	-	3,058	-	-	3,058	2,740
Heritage Fund CBF Account	-	-	3,085	-	3,085	3,072
Operating Account	(1355)	-	7,431	-	6,076	22,890
Petty Cash	22	-	-	-	22	150
Heritage Fund Account	-	-	7,784	-	7,784	7,784
Sunburst Bookshop Operating Account	7,256	-	-	-	7,256	5,994
Sunburst Bookshop Petty Cash	-	-	-	-	-	66
Millennium Centre Current Account	11,932	-	-	-	11,932	98,868
Millennium Centre Deposit Account	1,034	-	-	-	1,034	1,509
Millennium Centre Petty Cash	13	-	-	-	13	146
Total	91,252	20,731	18,300	-	130,283	333,172

Current assets – Debtors

	General	Designated	Restricted	Endowment	This Year	Last Year
Income Tax Recoverable	5,111	-	-	-	5,111	7,052
General Fund Prepayments	-	-	-	-	-	1,218
General Fund Accrued Income	1,800	-	-	-	1,800	-
Millennium Centre – Hire debtors	-	-	-	-	-	6,719
Millennium Centre - Prepayments	-	-	-	-	-	523
Sunburst Bookshop - Prepayments	-	-	-	-	-	936
Total	6,911	-	-	-	6,911	16,448

Continued on next page

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

Statement of Assets & Liabilities (continued)

Liabilities – Agency Accounts

	General	Designated	Restricted	Endowment	This Year	Last Year
Agency collections	-	-	7,431	-	7,431	-
Total	-	-	7,431	-	7,431	-

Liabilities – Creditors: Amounts falling due in one year

	General	Designated	Restricted	Endowment	This Year	Last Year
General fund accruals	900	-	-	-	900	3,543
Deferred income	-	-	-	-	-	1,925
Creditors for goods & services	4,223	-	-	-	4,223	233
NatWest Business Card	800	-	-	-	800	482
MC – Accruals	-	-	-	-	-	394
MC – Deferred income	-	-	-	-	-	7,637
MC – Creditors – Goods/services	-	-	-	-	-	890
MC Security deposits repayable	-	-	-	-	-	650
Sunburst Bookshop – Creditors – Goods/services	-	-	-	-	-	185
Total	5,933	-	-	-	5,933	15,939
Grand Total	92,237	213,435	377,026	-	682,698	856,124

THE PARISH CHURCH OF St MARGARET, RAINHAM

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Fund Movement

	Opening Balance	Incoming resources	Outgoing resources	Transfers	Gain/Loss	Closing Balance
Church Repair Fund (Designated)	20,762	-	-	(32)	-	20,730
Designated Fixed Assets (Designated)	136,432	-	14,647	66,566	-	188,381
Heritage Fund (Restricted)	10,854	13	-	-	-	10,869
St Margaret's Millennium Centre (Designated)	8,042	918	3,720	(918)	-	4,322
St Margaret's Millennium Centre (Restricted)	377,925	-	11,767	-	-	366,157
General Fund (Unrestricted)	302,077	299,216	443,432	(65,616)	(7)	92,238
Grand Total	856,124	300,147	473,566	-	(7)	682,698

Notes

1. Property Assets

St Margaret's Millennium Centre is a restricted freehold property, whilst the designated properties comprise the curates' houses, located at 60 Childscroft Road and 123 Station Road. The PCC holds a 40% interest in Childscroft Road, the balance being held by the Rochester Diocesan Society and Board of Finance.

The Millennium Centre is valued at historical cost, whilst the curates' houses are included at valuations provided by the PCC of £60,000 (at 40%) for 60 Childscroft Road, and £120,000 for 123 Station Road. These were considered to be representative of the fair market values when they were valued at 31 December 2001 to comply with the Charities Act.

The property at 123 Station Road was let for the entire year, realising a gross annual rental of £6,963.

2. Grants received

Grants totalling £8,809.50 were received from the Rochester Diocesan Children and Young People Fund, and grants totalling £18,097.29 were received from the Medway Council Business Interruption Fund.

3. Independent Examiner's Remuneration

Provision is included in the accounts for remuneration of the independent examiner. In 2019 the Independent Examiner's fee was £900 and in 2020, the fee was £900.

THE PARISH CHURCH OF St MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2020

4. Related Trusts and Charities

The PCC has connections with the following registered charities:

The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.

The Rainham Church Estate is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.

5. Prior Period Comparative SOFA

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2019

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Donations and legacies	96,767	-	26,903	-	123,670
Other trading activities	117,375	-	3,825	-	121,200
Investments	12,408	61	23	-	12,492
Church activities	20,163	-	-	-	20,163
Total Income and Endowments	246,713	61	30,751	-	277,525
EXPENDITURE ON					
Church activities	171,612	14,546	52,837	-	238,995
Raising funds	59,794	-	-	-	59,794
Total Expenditure	231,406	14,546	52,837	-	298,789
Net gains/(losses) on investments					
On revaluation	(2)	-	-	-	(2)
Net income /(expenditure)	15,305	(14,485)	(22,086)	-	(21,266)
Transfers between funds	(23,835)	16,338	10,436	(2,939)	-
NET MOVEMENT IN FUNDS	(8,530)	1853	(11,650)	(2,939)	(21,266)
Balances brought 1 January 2019	310,608	163,413	400,431	2,939	877,391
Balances carried forward 31 December 2019	302,078	165,266	388,781	-	856,125