

**The Parochial Church Council of the Ecclesiastical Parish  
of Saint Mary Bredin, Canterbury**

**Annual Reports and Accounts**

**For the year ended 31 December 2022**

**Charity Number 1137431**

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**Annual report and accounts for the year ended 31 December 2022**

**Trustees and Advisers**

**Principal office:** St. Mary Bredin Church  
Church Office  
59 Nunnery Fields  
Canterbury, Kent CT1 3JN

**Membership of the Parochial Church Council (PCC) and Charity Trustees:**

**Incumbent and ex officio Chairman:** The Reverend Canon Barney de Berry

**Vice-Chairman:** The Reverend Stephen Carter

**Churchwardens:** Peter Bobb  
Rosemary Wade

**Honorary PCC Secretary:** Pam Webster (re-elected 2022)

**Honorary Treasurer:** Simon Webster (Co-opted 2022)

**Members of the PCC during 2022 were as follows:**

**Ex-officio members**

The Reverend Canon Barney de Berry - Incumbent  
The Reverend Stephen Carter - Associate Vicar  
The Reverend Charmaine Muir - Curate  
Rosemary Wade - Churchwarden  
Peter Bobb - Churchwarden  
Simon Webster - Treasurer

**Ex-officio members elected to Synod**

Harry Macdonald (Diocesan Synod)  
Samuel Locke (Diocesan Synod)  
Martin Collings (Deanery Synod)  
Jacob Nicholson (Diocesan Synod)  
Angela Swindley (Deanery Synod)

**Elected PCC members prior to the 2022 APCM:**

Tom Gilbert  
Chloe Baxter  
Andy King  
Samuel Locke  
Nedine Watson-Cutts  
Sarah Genders

**Members elected at the 2022 APCM:**

Laura Asfour  
Zac Bawtree  
James Jirtle

**Members who retired at the 2022 APCM**

Philip Lewis

**Members who joined during the year**

Pascal Sleigh (Diocesan Synod)

**Members who left during the year**

Margaret Griffin (Deanery Synod)  
Lucy Scarse (Deanery Synod)

**Individuals attending PCC who have no vote in decision making**

Pam Webster - Honorary PCC Secretary

**Bank:** Lloyds Banking Group PLC  
49 High Street  
Canterbury, Kent CT1 2SE

**Independent Examiner:** Matthew Sutton FCA  
Burgess Hodgson LLP  
Camburgh House  
27 New Dover Road  
Canterbury, Kent CT1 3DN

## **PCC Annual Report for the year ended 31 December 2022**

### **Structure, Governance and Management**

The Parochial Church Council is a corporate body established by the Church of England. Under the terms of the Parochial Church Councils (Powers) Measure 1956 the Parochial Church Council of St. Mary Bredin (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Barney de Berry, in promoting in the parish of St. Mary Bredin the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It has the responsibility for the maintenance of the grounds and fabric of the Church premises and the furniture, furnishings, equipment, etc. within the various buildings on the site.

Day to day operating management of the charity's activities is delegated by the PCC to the Standing Committee which is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Church Council. The incumbent, Churchwardens, Honorary Treasurer, Associate Vicar, Curate and up to one elected member make up this committee.

### **The Parochial Church Council and Charity Trustees**

The members of the PCC are Trustees of the charity and are responsible for ensuring compliance with legislation governing matters including health and safety, safeguarding, disability discrimination, employment and financial matters.

### **Membership of the Parochial Church Council and Charity Trustees**

Members of the PCC are either ex-officio, elected at the Annual Parochial Church Meeting in accordance with Church Representation Rules or co-opted. Those persons who were members of the PCC and Trustees are disclosed on Page 1 of the Annual Reports and Financial Statements.

### **Recruitment, induction and training of PCC members and Trustees**

As part of the application process PCC members are given an explanation of what it means to become a PCC member and Trustee. This includes why the church has a PCC, what the PCC works for and with, what the PCC does and when, and what qualities and qualifications a PCC member and Trustee requires.

### **Public benefit**

The charity constitutes a public benefit entity as defined by FRS102.

### **Achievements and performance**

A brief outline of the activities undertaken by the organisation is set out below under the heading 'Activities'. These activities demonstrate the awareness of the PCC of the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. A 'Life at SMB' document, is made available at the Annual Parochial Church Meeting or through the Church Office which provides more full details of the achievements and performance of the Church during 2022.

### **Volunteers**

At the heart of much of the work of the Church there is a huge foundation of generous support, hard work and love which is supplied voluntarily by members of the congregation. This is often expressed in long hours spent serving in fellowship groups, in outreach programmes, in social action work, welcoming, stewarding, leading children's and youth groups, prayer meetings, training programmes and other areas of service. A huge 'thank you' is extended to all those who serve so willingly to make these events possible and for being the 'Church Life' of St Mary Bredin.

### **Objectives**

Our vision as a church continues to be one in which we seek more fully to 'Proclaim the Good News of Jesus Christ through word and action'.

### **Church Attendance and Electoral Roll**

A Electoral Role was compiled in 2022 and there were 223 parishioners recorded (2021: 218). The average weekly attendance counted during October 2022 was 189 individuals over the age of 16 years (2021: 135 adults) and 40 young people under the age of 16 (2021: 25 young people).

### **Activities**

In 2022, the Church saw a return to normal in person attendance and activities. The main Church activities, including worship and teaching services, prayer meetings, courses, fellowship groups and social action, continued throughout the year. Community events took place including the annual Community BBQ on the green at Oxford Road in Wincheap, a 'Family Fun Day' in the Church grounds, a Christmas family film and Christmas Carol services, each of which was attended by many members of the local community. The Children's 'Holiday Club' was busy in the summer, a teenagers club 'Cafe Lumen' is very well attended during term time and various children's and youth groups continue to run.

Members of the Church remain involved in many inter-church projects including: Stop The Traffik, Canterbury Welcomes Refugees and a Make Lunch ministry. The Church is partnered with the Christians Against Poverty Debt Centre and sponsor a 'debt coach'.

**PCC Annual Report for the year ended 31 December 2022**

**Financial Review of 2022**

Total receipts accounted for in the year were £567,324 of which £25,090 was restricted to specified purposes reflected in the restricted funds used to meet the costs of those purposes. Most of the restricted donations were directed to the Mission Specified funds and to the Property Development Fund into which members of the congregation continue to contribute to paying down the Kingdom Bank mortgage that helped to finance the redevelopment and extension of the Church building.

£566,708 was spent to provide the Christian ministry of St Mary Bredin Church in 2022, including £17,632 paid out of restricted funds. This sum includes the payment of £135,190 (2021 £111,094) for the Diocesan Parish Share which provides for the stipends, housing and training of the Incumbent and Curate amongst other things. It is the policy of the PCC to commit for mission grant purposes 10% of unrestricted planned giving and collections at services, excluding the related Gift Aid sums reclaimed. In 2022 this policy provided £38,849 for use locally, elsewhere in the UK and abroad. Adding restricted donations received for mission payment purposes and partnership giving, a total of £46,429 was allocated to be paid in grants in respect of the year.

The PCC has no discretion as to the purpose to which restricted funding is put. Unrestricted funds are available to the PCC as it considers appropriate to meet costs, including overheads, the Diocesan Parish Share and payroll costs, and to support the various activities, ministries and mission partners with whom the Church is engaged.

Unrestricted voluntary giving totalling £456,031 is an decrease of £13,092 on that received in 2021. Without this generous giving, the PCC would have been unable to fund the activities of the Church in the way it was able to do in 2022 and to have the balance of reserves disclosed at the end of the year.

£17,632 was paid out of restricted funds during the year. A summary of these payments is disclosed in Note 9 to the accounts.

**Plans for future periods**

The objectives of the PCC continue to be to work and serve in the parish and the City of Canterbury in order to 'Proclaim the Good News of Jesus Christ through word and action'.

**Reserves and Investment Policies**

The PCC reviewed its Reserves Policy during the year. It is the policy of the PCC, particularly in view of having a number of staff on permanent contracts of employment, to maintain cash reserves of approximately £85,000 at any one time to cover unexpected situations that could lead to a cash flow problem. That criterion is currently met.

At the end of the financial year the PCC held balance of £25,971 with The Church of England Deposit Fund including the restricted flower investment fund, income from which is used for the provision of flowers in the church. There is also a unit linked investment, the balance of which stands at £45,586

**PCC Annual Report for the year ended 31 December 2022**

**Statement of responsibilities of the PCC members**

The PCC members are responsible for ensuring that the annual reports and the accounts are prepared in accordance with applicable law and regulations and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the PCC members to ensure that accounts are prepared 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 of the charity for that period.

In preparing these accounts, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC members are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations, 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.

At the date of signing these reports and accounts, the PCC considers that there are no material financial uncertainties about the PCC's ability to continue to operate.

Rev Barney de Berry (Incumbent)

Dated:



2.5.2023

**Independent Examiner's Report**

**for the year ended 31 December 2022**

I report to the Trustees on the accounts of the charity for the year ended 31 December 2021, which are set out on pages 6 to 17.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

**Basis of the Independent Examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioner.

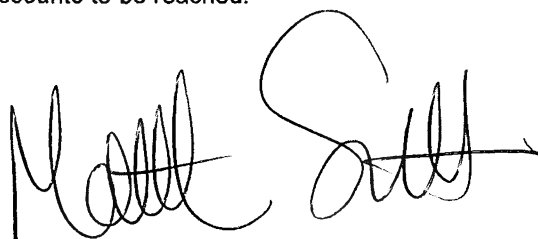
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently 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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

- which gives me reasonable cause to believe that, in any material respect, the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, and the Regulations;have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Matthew Sutton FCA  
Independent Examiner  
Burgess Hodgson LLP  
Chartered Accountants  
27 New Dover Road  
Canterbury  
Kent CT1 3DN**

**Dated:**

## Statement of Financial Activities

For the year ending 31 December 2022

Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<b>2 INCOMING RESOURCES</b>					
Incoming resources from generated funds					
2(a) Voluntary income	456,031	24,318	-	480,348	488,210
2(b) Activities for generating funds	29,739	-	-	29,739	13,354
Income from investments	233	772	-	1,006	1,168
Incoming resources from charitable activities					
2(d) Church activities	56,231	-	-	56,231	12,108
2(e) Other incoming resources	-	-	-	-	5,875
<b>TOTAL INCOMING RESOURCES</b>	<b>542,234</b>	<b>25,090</b>	<b>-</b>	<b>567,324</b>	<b>520,715</b>
<b>3 RESOURCES EXPENDED</b>					
Cost of generating funds					
3(a) Cost of generation of voluntary income	-	-	-	-	-
3(b) Fund-raising costs	8,793	-	-	8,793	12,679
Charitable activities					
3(c) Church activities	537,239	17,632	-	554,871	466,827
3(d) Governance costs	3,044	-	-	3,044	2,098
<b>TOTAL RESOURCES EXPENDED</b>	<b>549,076</b>	<b>17,632</b>	<b>-</b>	<b>566,708</b>	<b>481,603</b>
<b>NET INCOMING RESOURCES BEFORE TRANSFERS</b>	<b>(6,843)</b>	<b>7,458</b>	<b>0</b>	<b>615</b>	<b>39,112</b>
<b>9 Gross transfers between funds</b>	<b>11,500</b>	<b>(11,500)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NET (OUTGOING)/ INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>	<b>4,657</b>	<b>(4,042)</b>	<b>0</b>	<b>615</b>	<b>39,112</b>
<b>Other recognised gains/losses</b>					
(Loss)/Gain on revaluation of investments	(9,764)	-	(3,466)	(13,230)	7,303
<b>NET MOVEMENT IN FUNDS</b>	<b>(5,107)</b>	<b>(4,042)</b>	<b>(3,466)</b>	<b>(12,614)</b>	<b>46,415</b>
<b>Reconciliation of funds</b>					
Balances brought forward 1 January 2022	732,094	13,507	29,437	775,038	728,624
<b>Balances carried forward 31 December 2022</b>	<b>726,987</b>	<b>9,466</b>	<b>25,971</b>	<b>762,424</b>	<b>775,038</b>

## Balance sheet

As at 31 December 2022

Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
<b>FIXED ASSETS</b>					
5(a) Tangible	713,760	-	-	713,760	728,313
5(b) Investments	45,586	-	25,971	71,558	84,786
	<hr/> 759,346	<hr/> -	<hr/> 25,971	<hr/> 785,318	<hr/> 813,099
<b>CURRENT ASSETS</b>					
6 Debtors	12,493	-	-	12,493	23,015
Short term deposits	-	-	-	-	-
Cash at bank and in hand	280,069	10,801	-	290,870	281,649
	<hr/> 292,562	<hr/> 10,801	<hr/> -	<hr/> 303,363	<hr/> 304,664
<b>LIABILITIES</b>					
7 Creditors - amounts falling due in one year	56,472	1,335	-	57,807	52,843
	<hr/> 236,089	<hr/> 9,466	<hr/> -	<hr/> 245,555	<hr/> 251,822
<i>Total assets less current liabilities</i>	<hr/> 995,435	<hr/> 9,466	<hr/> 25,971	<hr/> 1,030,873	<hr/> 1,064,921
7 Creditors - amounts falling after one year	268,449	-	-	268,449	289,883
	<hr/> 726,987	<hr/> 9,466	<hr/> 25,971	<hr/> 762,424	<hr/> 775,038
<b>TOTAL NET ASSETS</b>					
<b>PARISH FUNDS</b>					
9 Funds	<hr/> 726,987	<hr/> 9,466	<hr/> 25,971	<hr/> 762,424	<hr/> 775,038

Approved by the Parochial Church Council on and signed on its behalf by :

Simon Webster (Honorary Treasurer)

Rev Barney de Berry (Incumbent)



**Notes to the accounts**

**For the year ending 31 December 2022**

**1. Accounting policies**

**a) Statement of Compliance**

These accounts have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

**b) Basis of preparation**

The accounts have been prepared on the historical cost basis, except for the valuation of investment assets, which are shown at market value. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members. The accounts are prepared in pounds sterling, which is the functional currency of the entity.

**c) Going concern**

There are no material uncertainties about the charity's ability to continue.

**d) Judgements and key sources of estimation uncertainty**

The preparation of the accounts requires the PCC to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**e) Incoming resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received unless notification of the entitlement is not received in time for this to be processed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when receivable. Income relating to premises lettings is recognised when each letting is completed. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

**f) Resources expended**

Grants and donations are accounted for when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure including attributable VAT is generally recognised when it is incurred and is accounted for gross.

Direct payroll costs are allocated to the appropriate activity. Support payroll costs and other support costs are allocated to activities on the basis of estimated time spent on that particular activity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the PCC and include the Independent Examiner's fee and costs linked to the strategic management of the PCC.

## Notes to the accounts

For the year ending 31 December 2022

## 1 Accounting policies (continued)

g) **Tangible fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with section 10 (2)(a) of the Charities Act 2011.

Movable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected on request at any reasonable time.

Individual assets or relevant groups of assets with a purchase price of more than £1,000 are depreciated on a straight-line basis. Furniture is depreciated over 5 years and technology equipment (including audio/visual, computers and printers) is depreciated over 3 years.

Buildings and building improvements, specifically the Church Centre, Kendall Hall and the residential property, are depreciated over 50 years from the date of completion or acquisition. Other assets are depreciated over a period between 10 and 15 years.

h) **Investments**

Investments held as fixed assets are revalued at the balance sheet date. Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities.

i) **Funds**

*Endowment Funds* are funds, the capital element of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted Funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may be expended only on the specific object for which they were given. Any balance remaining unspent at the end of each year is required to be carried forward as a balance on that fund. It is not normal practice for the PCC to invest separately for each fund. Interest generated by holding these funds is very small and no allocation of interest received is made to restricted funds.

*Designated Funds* are funds set aside by decision at a PCC meeting out of unrestricted general funds for specific future purposes or projects.

*Unrestricted Funds* are general funds which can be used for normal church activities for which the PCC is responsible.

j) **Pension costs**

The PCC contributes to a defined contribution pension scheme for permanent employees. Contributions to this scheme are charged to the Statement of Financial Activities in the period in which they are paid.

k) **Taxation**

As a registered charity the PCC is exempt from corporation tax.

l) **Financial instruments**

The PCC has only financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

## Notes to the accounts

For the year ending 31 December 2022

<b>2. INCOMING RESOURCES</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total 2022 £</b>	<b>Total 2021 £</b>
<b>2(a) Voluntary income</b>					
Planned giving:					
Gift Aid donations	244,448	13,321	-	257,769	252,726
Tax recoverable	61,112	3,422	-	64,534	63,256
Other	79,352	1,210	-	80,562	65,214
Collections at services (open plate)	17,322	3,715	-	21,037	12,634
Tax recoverable for unidentified giving	-	-	-	-	195
Collections at groups (open plate)	2,132	-	-	2,132	649
Gift days:					
Gift Aid donations	20,550	-	-	20,550	29,078
Tax recoverable	5,138	-	-	5,138	7,270
Other	25,795	-	-	25,795	56,405
Donations, appeals, etc.:					
Gift Aid donations	-	-	-	-	-
Tax recoverable	-	-	-	-	-
Other	183	2,649	-	2,833	784
Gift Aid received re donation in the prior year	-	-	-	-	-
Legacies	-	-	-	-	-
	<b>456,031</b>	<b>24,318</b>	<b>-</b>	<b>480,348</b>	<b>488,210</b>
<b>2(b) Activities for generating funds</b>					
Church property lettings (for non-church purposes)	27,813	-	-	27,813	13,082
Fund-raising events	1,451	-	-	1,451	-
Other	475	-	-	475	272
	<b>29,739</b>	<b>-</b>	<b>-</b>	<b>29,739</b>	<b>13,354</b>
<b>2(c) Income from investments</b>					
Dividends	-	772	-	772	747
Interest	233	-	-	233	421
	<b>233</b>	<b>772</b>	<b>-</b>	<b>1,006</b>	<b>1,168</b>
<b>2(d) Income from church activities</b>					
Church property lettings (for church purposes)	3,121	-	-	3,121	705
Fees for weddings and funerals	284	-	-	284	1,861
Fees for courses and events	52,826	-	-	52,826	9,542
	<b>56,231</b>	<b>-</b>	<b>-</b>	<b>56,231</b>	<b>12,108</b>
<b>2(e) Other incoming resources</b>					
Furlough Grant	-	-	-	-	5,875
<b>Total incoming resources</b>	<b>542,234</b>	<b>25,090</b>	<b>-</b>	<b>567,324</b>	<b>520,715</b>

2(e) This is the furlough grant received from HMRC in 2021.

## Notes to the accounts

For the year ending 31 December 2022

3. RESOURCES EXPENDED	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
3(a) <b>Generation of voluntary income</b>					
Costs of appeals, grants, etc.	-	-	-	-	-
3(b) <b>Fund-raising costs</b>					
Attributable to church property lettings	8,793	-	-	8,793	12,679
Cost of fund raising events	-	-	-	-	-
	8,793	-	-	8,793	12,679
3(c) <b>Charitable activities</b>					
Total Missionary and Charitable giving	38,849	7,580	-	46,429	46,570
Ministry: Diocesan parish share	135,190	-	-	135,190	111,094
Other ministry costs	40,562	101	-	40,663	41,068
Clergy support	22,677	-	-	22,677	16,393
Parsonage houses costs	3,732	-	-	3,732	854
Music ministry	1,548	-	-	1,548	1,619
Pastoral ministry	4,760	-	-	4,760	3,259
Youth and Children ministries	83,124	250	-	83,374	61,514
Students ministry	-	-	-	-	737
Church running	34,202	320	-	34,522	45,111
Church maintenance and repairs	8,894	-	-	8,894	19,572
Upkeep of services	1,566	-	-	1,566	38
Upkeep of churchyard	236	-	-	236	452
Cost of courses and events	35,821	-	-	35,821	45
Cost of group meetings	28,441	9,381	-	37,823	27,918
Discipleship Year costs	14,453	-	-	14,453	11,381
Church Hall and Centre					
running costs and repairs	41,799	-	-	41,799	39,419
Finance charges	12,593	-	-	12,593	11,382
Depreciation charges on:					
Furnishings and equipment	4,065	-	-	4,065	4,891
Church Hall and Church					
improvements	24,725	-	-	24,725	23,510
	537,239	17,632	-	554,871	466,827
3(d) <b>Governance costs</b>					
Staff costs	830	-	-	830	563
Independent Examiner's fees	2,092	-	-	2,092	1,446
Adjustment re prior year fees	-	-	-	-	-
Professional fees	-	-	-	-	-
Support costs	122	-	-	122	89
	3,044	-	-	3,044	2,098
<b>TOTAL RESOURCES EXPENDED</b>	<b>549,076</b>	<b>17,632</b>	<b>-</b>	<b>566,708</b>	<b>481,603</b>

Included in the Resources Expended, Fund Raising and Charitable Activities costs, disclosed in Notes 3(b) and 3(c) above are wages and support costs allocated on the basis of the proportion of time that members of staff spend being involved in the various areas of activity. The balance of the total costs for each category of expense which is shown above represents direct costs incurred during the year. Further analysis of some of the activity headings above is shown in Note 3 (continued) on Page 12.

## Notes to the accounts

For the year ending 31 December 2022

## 3. RESOURCES EXPENDED (continued)

Allocation of wages and support costs	Direct Payroll £	Support Payroll £	Total Payroll £	Other Support costs £	Direct costs £	Total Allocated Costs £
Attributable to church property lettings	3,916	2,696	6,612	973	1,208	8,793
Diocese re Associate Vicar and other ministry costs	-	-	-	-	40,562	40,562
Incumbent activities	-	13,673	13,673	2,013	6,991	22,677
Music	-	-	-	-	1,548	1,548
Pastoral	-	4,149	4,149	611	-	4,760
Youth and Children	60,401	5,936	66,337	9,764	7,023	83,124
Students	-	-	-	-	-	-
Discipleship Year costs	-	2,075	2,075	305	12,073	14,453
Church running	5,339	17,819	23,158	3,409	7,635	34,202
Church maintenance and repairs	3,916	2,018	5,933	873	2,088	8,894
Upkeep of services	-	-	-	-	1,566	1,566
Cost of group meetings	12,399	1,133	13,532	1,992	12,918	28,441
Church Hall/Centre	13,526	2,896	16,422	2,417	22,960	41,799
Governance	-	830	830	122	2,092	3,044
	99,496	53,225	152,721	22,479	118,666	293,866

## Other support costs included above:

	Total 2022 £	Total 2021 £
Printing, postage and stationery	2,904	3,013
Telephone	1,369	1,384
Website and IT costs	11,827	12,529
Recruitment and staff training	3,539	3,706
Repairs and maintenance	769	569
Payroll services	792	741
Travelling	1,279	62
Canteen	-	-
Other costs	-	-
	22,479	22,004

## Notes to the accounts

For the year ending 31 December 2022

## 4. STAFF COSTS

	Total 2022 £	Total 2021 £
4(a) <b>Wages and salaries</b>		
Wages and salaries	143,307	130,670
Employers National Insurance	5,422	4,790
Pension costs	3,992	3,445
	<hr/>	<hr/>
	152,721	138,905
	<hr/>	<hr/>

The average number of employees including temporary staff during the year, calculated on the basis of full time equivalents, was as follows:

	2022 Number	2021 Number
Church Hall/Centre	1.6	1.2
Youth and children	2.0	1.4
Administration and management	3.7	3.4
	<hr/>	<hr/>
	7.3	6.0
	<hr/>	<hr/>

The full time equivalent information represents 7 ( 2021: 8 ) paid members of staff, some of whom work full time and some part time. Volunteers who serve in church activities and ministries are not included in these statistics.

During the year the PCC contributed to the defined contribution pension scheme £3,992 (2021 - £3,445) on behalf of employees who have not opted-out of the scheme. Of these contributions no amounts remained outstanding at the year end ( 2021 - £Nil ).

The incumbent, associate vicar and curate are remunerated by the Diocese. Part of the Diocesan parish share disclosed above contributes towards the cost of the incumbent and curate.

No member of staff earned over £60,000 during the year ( 2021: None ).

4(b) **Payments to PCC Members and Related Parties**

No member of the PCC received remuneration or benefits in respect of their services as members of the PCC during the year ( 2021: None ). No PCC members were reimbursed expenses during the year other than for operating costs incurred on behalf of the PCC ( 2021: £None ).

A payment of £500 from the investment fund was made, to a company whom a PCC member works for, in relation to administrating the investment with Quilter (was Old Mutual Wealth).

Use of the Family Fund is at the discretion of the incumbent and churchwardens. There was £733.10 available in this fund in 2022 (2021 £75) and £29.40 was paid out of the Family Fund in 2022 (2021 £Nil). No payments were made to individuals related to PCC members ( 2021: £Nil ).

## Notes to the accounts

For the year ending 31 December 2022

## 5. FIXED ASSETS

	Buildings & Improvements	Furniture & Equipment	Total
	£	£	£
(a) <b>Tangible</b>			
Cost:			
At 1 January 2022	1,054,886	179,923	1,234,809
Additions at cost	12,150	2,085	14,235
Disposals	-	-	0
At 31 December 2022	1,067,036	182,007	1,249,043
Depreciation			
At 1 January 2022	331,378	175,116	506,493
Accumulated depreciation on disposals	-	-	0
Charge for the year	24,725	4,065	28,790
At 31 December 2022	356,103	179,181	535,283
Net book value			
At 31 December 2022	710,933	2,827	713,760
At 31 December 2021	723,508	4,807	728,313

The buildings comprise the cost of improvements to the Church building, the cost of the Link and Church Centre, the cost of Kendall Hall, the cost of land on which the Kendall Hall stands and the cost of residential accommodation for use by the Associate Vicar together with the cost of improvements to those properties.

The PCC holds in trust for the Diocese of Canterbury, the Church building and land on which the Church building, the gardens, the car park, the Link and Church Centre stand. The PCC is responsible for the maintenance of the grounds and fabric of these premises.

The residential accommodation purchased for use by the Associate Vicar is held by The Canterbury Diocesan Board of Finance as custodian trustee for the PCC. The PCC is responsible for maintenance of the grounds and fabric of this property and also for the council tax and water charges.

(b) <b>Investments</b>	£
<b><u>CBF Church of England fund</u></b>	
Market value 1 January 2022	29,436
Revaluation gain/(loss)	(3,465)
Market value at 31 December 2022	25,971
The investment consists of 1,257 income shares in the CBF Church of England Investment Fund.	
<b><u>Quilter</u></b>	
Market value 1 January 2022	55,350
Revaluation gain/(loss)	(9,764)
Market value at 31 December 2022	45,586

In 2020, the PCC purchased an investment in a portfolio of unit trusts on the Old Mutual Wealth (now Quilter) platform for £50,000.

## Notes to the accounts

## For the year ending 31 December 2022

6. DEBTORS	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Gift Aid tax recoverable	6,071	-	-	6,071	6,787
Debtors	591	-	-	591	1,379
Accrued income	-	-	-	-	-
Prepayments	5,832	-	-	5,832	14,849
	<u>12,493</u>	<u>-</u>	<u>-</u>	<u>12,493</u>	<u>23,015</u>

7. LIABILITIES	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Creditors - amounts falling due in one year					
Trade Creditors	12,862	-	-	12,862	11,006
Other Creditors	750	-	-	750	650
Loans (see below)	12,600	-	-	12,600	13,300
Deferred Income	-	-	-	-	15,865
Accruals	30,259	1,335	-	31,594	12,021
	<u>56,472</u>	<u>1,335</u>	<u>-</u>	<u>57,807</u>	<u>52,843</u>
Creditors - amounts falling after one year					
Loans					
Kingdom Bank Limited					
Church renovation	32,352	-	-	32,352	39,369
Residential accommodation	248,695	-	-	248,695	263,813
Included in amounts falling due within one year	(12,600)	-	-	(12,600)	(13,300)
	<u>268,449</u>	<u>-</u>	<u>-</u>	<u>268,449</u>	<u>289,883</u>

A Kingdom Bank Limited loan to finance part of the church premises renovation is repayable over thirty years from 2008. Interest is charged at 2.5% over bank base rate (5.40% as at 31.12.22) and the loan is secured over freehold property consisting of the Kendall Hall and gardens owned by the PCC. During the year £1,605 of this loan was repaid from regular monthly payments and £5,412 from the property fund. At the year end date the balance of the loan amounted to £32,352

The two Kingdom Bank Limited loans to finance the residential accommodation are repayable over 25 years from 2016. Interest on these loans is charged at 3.5% over bank base rate (6% & 5.65% as at 31.12.22) and the loans are secured partly over the freehold property of the house and partly over the freehold property consisting of the Kendall Hall and gardens. Both properties offered as security for the loans are owned by the PCC. During the year, £9,030 of the loans was repaid from regular monthly repayments and £6,088 from the property fund. At the year end date the balance of the loans amounted to £248,695.

Accruals are much higher last year due to the deferred income of £15,865 for the Ashburnham weekend which took place in 2022



## Notes to the accounts

For the year ending 31 December 2022

**8. FINANCIAL INSTRUMENTS**

Assets:	2022	2021
Cash and bank balances	290,870	281,649
Debtors and gift aid recoverable	<u>6,661</u>	<u>8,166</u>
	<u>297,531</u>	<u>289,815</u>
Liabilities:		
Mortgage loans (Note 7)	281,047	303,182
Creditors	<u>13,612</u>	<u>11,656</u>
	<u>294,659</u>	<u>314,838</u>

The mortgage loans are in the form of secured loans with a variable interest rate. The risk facing the PCC is that interest rates will rise as the UK economic situation changes. The PCC considers that any increase in interest rate will be covered by increasing gifts or by reducing overheads to ensure that the PCC maintains its reserves policy.

## Notes to the accounts

For the year ending 31 December 2022

9. PARISH FUNDS	Balance at 1 Jan 2022	Incoming Resources	Resources Expended	Transfers	Revaluation Gains/losses	Balance at 31 Dec 2022
<b>Unrestricted Funds:</b>						
<b>General funds</b>	231,847	542,234	(521,851)	865	(9,764)	243,330
<b>Designated funds :</b>						
Fixed Asset Fund	420,326	-	(24,725)	10,635	-	406,236
Property Reserve Fund	76,541	-	0	-	-	76,541
Cantercare	-	-	-	-	-	-
Mercy Ministries	3,380	-	(2,500)	-	-	880
	732,094	542,234	(549,076)	11,500	- 9,764	726,987
	<b>Balance at 31 Dec 2021</b>	<b>Incoming Resources</b>	<b>Resources Expended</b>	<b>Capital Repayment</b>	<b>Revaluation Gains</b>	<b>Balance at 31 Dec 2022</b>
<b>Restricted Funds:</b>						
Children	-	-	-	-	-	-
Youth	313	438	- 250	-	-	500
Flowers Revenue	2,369	834	(320)	-	-	2,882
Mission Specified	878	7,413	(6,993)	-	-	1,298
Family Relief	75	688	(29)	-	-	733
Property Development	3,817	6,450	-	(11,500)	-	1,233
SMB Groups	188	-	188	-	-	1
Uganda Field Trip	-	370	(370)	-	-	-
Regalia & Artefacts	-	-	-	-	-	-
Pastoral	1,076	250	(101)	-	-	1,226
South Sudan - Juba	-	-	0	-	-	-
Mercy Ministries	4,793	8,648	(9,381)	-	-	4,059
	13,507	25,090	(17,632)	(11,500)	-	9,466
<b>Endowment Funds:</b>						
Flower fund	29,437	-	-	-	(3,466)	25,971
<b>Total Parish Funds</b>	775,038	567,324	(566,708)	-	(13,230)	762,424

## Designated Funds:

**Fixed Asset Fund**

The fixed asset fund represents the net book value of property fixed assets less any secured loans. The transfer relates to adjustment for fixed asset additions and the mortgage repaid during the year.

**Property Reserve Fund**

In 2018, the PCC designated £91,011 towards the costs of an extension to the Old Dover Road entrance to the Church premises and survey work to meet the costs of design and preparation work for this project. £8,244 was spent in 2019, £2,781 in 2020, £3,445 in 2021 & nothing was spent in 2022. This leaves a balance of £76,541.

**Mercy Ministries**

In 2017 the PCC resolved to designate 10% of the 2017 Unrestricted Gift Day donations, excluding the Gift Aid recoverable, for the Mercy Ministries. These funds are utilised as the PCC directs to support these ministries. £2,500 was used in 2021 leaving £880.28.

**Notes to the accounts**

**For the year ending 31 December 2022**

**9. PARISH FUNDS (continued)**

**Restricted Funds:**

**Children**

A fund to receive donations to support ministry to children.

**Youth**

A fund to receive donations to support ministry to young people.

**Flowers Revenue**

A fund to receive the interest from the Flower Endowment Fund. This is used to support the provision of flowers in the church.

**Mission Specified**

These funds are received from donors who specify the mission partner to whom the funds are to be given over the course of the financial year.

**Family Relief**

A fund available to the incumbent and churchwardens to provide support to members of the church family who experience financially difficult times.

**Property Development**

A fund containing money given for building projects and repayment of the associated mortgage loan.

**SMB Groups**

A fund to receive donations by SMB groups for mission partners.

**Uganda Field Trip**

A fund to receive donations to support teams who work with Jenga in Uganda.

**Regalia & Artefacts**

A fund to receive donations to purchase religious regalia and artefacts.

**Pastoral**

A fund to receive donations to support the pastoral activities of the church.

**South Sudan - Juba**

A fund to receive donations to support education work in Juba, South Sudan.

**Mercy Ministries**

A fund to receive donations to support the mercy ministries operated by the congregation: Christians Against Poverty, Make Lunch and Stop The Traffic.

**10. FINANCIAL COMMITMENTS**

There are no Financial Commitments at 31 December 2022 ( 2021: None ).

**11. EVENTS BEING CONSIDERED SUBSEQUENT TO THE YEAR END**

The general condition of the Kendall Hall premises continues to cause some concern and significant repair costs may need to be met in the next 3 years.

## Detailed Unrestricted Funds - Resources Expended Analysis

For the year ending 31 December 2022

	Total 2022 £	Total 2021 £
<b>Detailed Charitable Activity Costs:</b>		
Mission giving	39,036	40,887
Ministry - Diocesan Parish Share	135,190	111,094
General ministry costs	4,556	3,330
Ministry costs - Fees shared with Diocese	142	746
Ministry costs - Discipleship Year costs	12,073	9,766
Clergy expenses	1,071	1,407
Parsonage houses costs	3,732	854
Associate Vicar employment costs	38,016	37,605
Music costs	1,548	1,619
Upkeep of services	895	383
Upkeep of churchyard	236	452
Ministry events	50,417	14,231
Children and Youth activities	7,273	4,291
Major premises repairs	-	14,375
	<u>294,186</u>	<u>240,838</u>
<b>Direct costs of events sales</b>	<u>1,566</u>	<u>38</u>
<b>Detailed Overhead costs</b>		
Refuse and water costs	3,960	2,894
Insurance costs	5,516	5,451
Electricity and gas costs	13,444	9,593
Church and Centre minor repairs	2,926	1,762
Cleaning	2,934	1,946
Travelling	2,699	310
Hospitality	726	312
Staff training	7,703	1,540
Printing, stationery, photocopying and postage	2,904	3,013
Telephone	1,369	1,384
Office equipment maintenance	2,612	2,186
IT support	2,400	2,750
Website and IT costs	9,427	9,779
Fixture, fittings and equipment minor purchases	769	38
Bank and credit card charges	10,176	415
Loan interest paid	12,181	10,967
Employed staff costs	147,868	130,990
Recruitment costs	0	2,166
Independent Examiner fees and payroll costs	2,884	2,187
Consultancy Fees	-	-
Church Centre alarm system and lift costs	1,988	2,104
Sundry expenses	- 188	(0)
Professional fees	0	3,445.05
	<u>234,298</u>	<u>195,234</u>
Depreciation - Property	24,725	23,510
Depreciation - Furniture and Fittings	1,670	2,778
Depreciation - Office Equipment	2,395	2,113
	<u>28,790</u>	<u>28,401</u>
<b>TOTAL RESOURCES EXPENDED per Note 3 to Financial Statements</b>	<u>558,840</u>	<u>464,511</u>

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## Detailed Missionary and Charitable Giving Analysis

For the year ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<b>RESOURCES EXPENDED INFORMATION</b>					
<b>Missionary and charitable giving:</b>					
<u>Overseas:</u>					
Support of D & U Drew	4,050			4,050	5,500
Support of L & O Muerasse	4,050	1,470		5,520	8,783
Support of G & S Venables	1,500			1,500	1,500
Support of M Hayter	6,050	4,658		10,708	5,450
Support of Juba School	250	-		250	200
Support of Jenga	1,500	370		1,870	-
Support of R Henderson	2,801			2,801	3,561
Support of Sarah & Joe Harvey	4,050	300		4,350	5,850
<u>UK based:</u>					
ACTS 435		140		140	
Canterbury Schools Worker	1,320			1,320	1,425
Canterbury Welcomes Refugees	50	150		200	-
Family relief		29		29	-
Friends International	1,000			1,000	1,000
GE Taylor	4,515	276		4,791	3,940
Jenga UK	-			-	3,061
Ruth Radley CMS	1,000			1,000	2,000
Time Out	1,500			1,500	1,500
UCCF - E Curryer	1,500			1,500	1,500
Uganda trip	2,600			2,600	
<hr/>					
<b>10% of relevant giving</b>					
<u>Partnership giving:</u>					
Fusion	300			300	300
Christ Church Christian Union	500			500	500
Kent University Christian Union	500			500	500
<hr/>					
Transfer between 021 & 003	- 188	188		-	
<hr/>					
Total Missionary and Charitable Giving As shown on Page 11	<u>38,849</u>	<u>7,580</u>	-	<u>46,429</u>	<u>46,570</u>