

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE, RAMSGATE.

England & Wales · Charity number 1138535

Details

Other names	ST. LUKE'S PCC, RAMSGATE
Status	Registered
Legal form	Previously excepted
Registered	2010-10-25
Register	View on the Charity Commission register

Contact

Address	27 Borrowdale Avenue Ramsgate Kent CT11 0PS
Phone	07813043889
Email	treasurerstlukes@churchramsgate.org
Website	www.stlukesramsgate.org

Activities

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

Activities: Awareness of religious belief is encouraged through regular services which include teaching, reading scripture, prayer and music. Teaching is provided for children both within the church and in local schools. Members are encouraged to live out their faith within the community through: worship and prayer, visiting the sick, providing pastoral care, and missionary and outreach work.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£113,704	£113,715	-	-
2024-12-31	£108,336	£117,838	-	-
2023-12-31	£111,404	£99,701	-	-
2022-12-31	£104,356	£85,630	-	-
2021-12-31	£97,035	£83,318	-	-
2020-12-31	£88,929	£96,808	-	-

Trustees

Name	Role	Appointed
Rev Paul Worledge	Chair	
ANDREW MCMILLAN		
Alison Hawthorn		2022-05-01
Bethany Keenan		2024-07-31
DAVID MARCUS PERKINS		
George Leonard		2024-05-12
James Patterson		2023-05-01
Mike Turner		2022-05-01
Nicky Jean Galer		2019-04-29
PAULINE EMPTAGE		2012-05-23
Pamela Elmes		2023-05-01
Tonya Curry		2024-05-12
Willow Whybrow		2020-05-01

Accounts

Annual Report 2025

May 2026

St. Luke's Church, Ramsgate



Contents

1	Introduction – Vicar’s Report	3
2	Parochial Church Council Report	5
2.1	Aims and Purposes.....	5
2.2	Objectives and Activities	5
2.3	Achievements and Performance.....	5
2.3.1	Overview of Regular Activities	5
2.3.2	Sunday Services: In-Person and Online.....	6
2.3.3	Pastoral Offices	6
2.3.4	PCC Secretary Report	7
2.3.6	Specific reports from some of our ministries	8
2.4	Financial Review of 2025.....	13
2.5	Finance Projections for 2026	14
2.6	Reserves Policy	15
2.7	Structure, governance and management	15
2.7.1	The Role and Work of the PCC.....	15
2.7.2	PCC Policies	16
2.7.3	Finance Personnel	16
2.8	Administrative Information	17
2.8.1	Basic Information	17
2.8.2	PCC Membership	17
2.8.3	Electoral Roll Report (2025)	18
2.8.4	Staffing.....	18
2.9	Fabric Report	19
3	Independent Examiner’s Report	21
4	Statement of Financial Activities	22
4.1	Balance Sheet	23
4.2	Notes to Accounts.....	24

1 Introduction – Vicar's Report

“We loved you so much that we were delighted to share with you not only the gospel of God but our lives as well, because you had become so dear to us.” (1 Thessalonians 2:8)

The above was the verse of the year for 2025. God in Christ came to share our humanity, so that we might share his divinity and become children of God, part of a new family, the church. As part of that family, we come to share life with one another as we seek to serve Christ together and share his gospel with the world.

Over the past year, St. Luke's has grown as a community in sharing with one another. The Men's group, new in 2024, has continued to meet regularly and has been great at connecting and building friendships across the church and with those outside. Similarly, a new Women's group has been set up, which has helped to encourage and strengthen the bonds of friendship and spiritual encouragement. Cafe4All has continued to thrive with many new people from outside the church now joining us for refreshments and a chat on Thursday mornings, whilst Play and Praise continues to offer a gathering space and support for toddlers and their parents and carers.

In some areas, there has also been an increasing desire to share in the work of ministry. We have increased the number of teams leading our music each Sunday so that the load can be shared. There has been the development of a Prayer Ministry team, which has been able to start offering people the opportunity to be prayed with at the end of the service. Beth our curate was also ordained Priest at the end of June and we celebrated this new phase in her ministry with a Barbecue in the church field.

Another trend in the church is that we have welcomed a number of new babies! Beth joined in with this trend by giving birth to Nina, a beautiful baby girl in August.

Sharing the gospel with one another has also happened through a couple of major courses run in the autumn. In September and October, we ran the new Bible Course on Monday nights and Thursday evenings. This was a great success with around 40 people attending each week. This was followed up by the relaunch of our small groups as 'Life Groups,' places where Christians can share their lives with each other and encourage one another as they pray together and read God's word together. For those newer to the faith, we ran a pilot version of the new Christianity Explored course. This was done across three groups, one on a Monday night, one on a Thursday evening and one on a Sunday evening for teenagers. Fifteen people completed the course, and many are looking to continue with a confirmation course in early 2026, followed by a confirmation service at the end of February.

Sharing life also means sharing in the sadness of lost members. This year we lost both Ced and Jean Hann, who had been faithful, much loved and prominent members of the church since they joined the youth group in the 1950s. I also took a funeral for Joy Brenchley who had similarly played a key role in the church for much of her life and was a part of the same youth group. They will be greatly missed, but we give thanks that we were able to share our lives with them.

Through the year, work on our vision for 2030, Dare to Share, Dare to Grow, has been slowly progressing behind the scenes. The vision is to share one church building, St. George's, but to grow the number of worshipping communities and our work with young people.

We produced a flyer explaining the plans in some detail to church members. This was distributed in May at about the same time as our annual meetings and was also reported in the local press in a reasonably positive way, although the focus was inevitably on the plan to eventually close St. Luke's building.

The document suggested five workstreams: administration, buildings, communication and celebration, new worshipping communities and youth. In terms of administration the main task is to merge the St. George's and St. Luke's PCCs. We had some initial discussion about this at both PCCs and hope to move forward as quickly as possible in 2026. Andrew McMillan and Bruce Stokes have joined the group seeking to develop St. George's church building, so that St. Luke's is better represented and this group has started to draw up more detailed ideas of what kinds of developments are needed at St. George's. Peter Erlam has taken a lead in heading up the communication and celebration team and is beginning to put forward plans for celebrating St. Luke's 150th anniversary in October 2026. We had a visit from Sheila Porter this October to talk about Myriad, an organization that supports churches in setting up new worshipping communities. However, it became clear that we need to work harder to help people understand what these new worshipping communities might look like and how they might operate. Beth our pioneer curate will hopefully help to take us forward with this when she returns from maternity leave in summer 2026. Finally, we interviewed for the appointment of a youth worker in March, but neither of the two candidates who came for interview seemed to be a good match. Then, because the financial giving for the church had decreased and costs had risen at the start of 2025, we took the difficult decision that we could not afford to appoint a youth worker, even with the help offered by a Diocesan grant.

In addition to the five workstreams, we set up a regular prayer meeting from the summer focused on the vision. This is called, 'Dare to Pray' and occurs at St. George's on the third Saturday of each month. We often reflect on a passage, share what we think God is saying and pray for different aspects of the vision.

As we look back and look forward, we rejoice that we share in God's life as his church and hope that as we increasingly share our lives with each other we can become more effective at sharing the good news of Jesus with a lost world.

Paul Worledge
(Vicar, St. Luke's Ramsgate)

2 Parochial Church Council Report

2.1 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance and management of the St. Luke's church building and church hall. The hall is situated next to the church building on St. Luke's Avenue, Ramsgate.

2.2 Objectives and Activities

The PCC through its various activities, seeks to demonstrate God's love to our local community, provide opportunities for people to explore the Christian faith and encourage those who are Christians to grow in discipleship. These aims are brought about through a culture that seeks to:

- Prayer to God as the source of our strength to live and grow in faith.
- Care for each other within our community and for those in the wider community.
- Share the word of God with one another and the wider world.

This all happens through our main Sunday Services, smaller gatherings and specific projects aimed at supporting different groups in the wider community. We maintain our main church building and halls, to provide safe and welcoming spaces both for our own activities, but also for other community groups or members who wish to hire them.

2.3 Achievements and Performance

2.3.1 Overview of Regular Activities

These were the regular weekly activities running during 2025

Sunday	11:00-12:00 Sunday Service, including groups for ages 0-14. With Livestream.
Monday	09:30-10:00 Daily Prayer (St. Luke's) Life Group in evening
Tuesday	09:30-10:00 Daily Prayer (St. George's) 09:30-11:30 Christ Church Toddlers in St. Luke's Hall Life Group in afternoon
Wednesday	Life group in the morning and Life group in the evening
Thursday	09:30-10:00 Daily Prayer (St. Luke's) 10:00-11:30 Café4All
Friday	10:00-11:30 Play and Praise (Parent and Toddler Group)
Saturday	09:30-10:00 Daily Prayer (St. George's)

There were also various social events run through the year, including a barn dance and magic evening organized by the men's group and a Light Party by the Social Events team. The men's group met monthly for social events and a new women's group was set up during the year.

We expanded the number of teams leading the music on Sundays and set up a prayer ministry team to offer prayer after the services.

The hall was regularly rented to slimming groups on a Tuesday and Thursday evenings and the Church to the Thanet Light Orchestra on Thursday evenings. A group run by the Probation Service for female ex-offenders was also run on Monday evenings. It was also rented by various groups through the year, mainly for children's parties.

2.3.2 Sunday Services: In-Person and Online

We continue to livestream our main 11am services and post the sermons as a separate video on our YouTube channel which reached over 254 subscribers by the end of 2025. These and other activities are advertised by a weekly email, which is sent out to 207 people each week. It is estimated that our worshipping community is 167 people (that is people who attend at least once a month or who are housebound and still in contact with the church).

The usual in-person attendance on a normal Sunday was 70 adults and 15 children. The figure for adults is in line with the number of adults attending in the years before Covid, but the number of children is about 50% of the number attending before Covid. It is also estimated that on average an additional 16 watch online each week, which would put the total number of adults attending, as higher than any year before Covid. It also needs to be noted that we now have a number of people attending who used to attend local churches which are now closed, suggesting overall decline in the local area.

The breakdown of the worshipping community by age is given in the table below:

Children (Age 0-10)	26 (16%)
Young People (Age 11-17)	14 (8%)
Adults (Age 18-69)	90 (54%) – This is skewed to the older end of the age range.
Adults (Age 70+)	37 (22%)

2.3.3 Pastoral Offices

In 2025, we had 5 baptisms, 2 marriages and 4 funerals linked with St. Luke's.

2.3.4 PCC Secretary Report

During 2025, 5 PCC meetings took place not including the APCM. The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda for the next PCC meeting. All meetings were quorate with, on average, 64% member attendance across the meetings, an increase of 7% when compared with the previous year and an increase of 2% when compared to the years before this.

Items discussed during the year.

Here are some of the items discussed during the meetings in 2025:

- 2030 Vision 'Dare to share, dare to grow. The PCC agreed to pursue the plan whilst accepting that some key elements need further consultation and approval.
- Merging 2 parishes, this discussion is part of the 2030 Vision plan.
- A new water heater was installed in the church.
- Decrease in income and a planned giving review.
- Partnering with Pilgrims Hospice to hold a Tree of love service, replacing the existing memorial service, in the lead up to Christmas.
- Recommendation about Fire Safety made by the Fire Service representative. This resulted in:
 - New smoke detection in the crypt
 - New fire alarm system in church and hall
 - Pink board to wooden floor in main church.
- New online accountancy software for treasurer
- Diocesan plan – 3 things to consider. It was agreed to focus on:
 1. St George's shared space
 2. New worshipping communities
 3. Youth work proposal

In 2025 we began to consider how to fulfil the vision from the Year of Discernment in 2024. Following the agreement to move forward into one shared space there are plans to be considered for Building alterations and how to merge two parishes into one. Although the nature of services will continue as they do now, it will mean major change for many people. We need to continue to trust in the Lord and look to the words of Jeremiah:

'For I know the plans I have for you', declares the Lord, 'plans to prosper you and not to harm you, plans to give you hope and a future.' (Jeremiah 29:11)

May we continue to trust God to make the ways clear and may He continue to bless us all.

Alison Hawthorn (PCC Member)

2.3.5 Specific reports from some of our ministries

Cafe4All

John 13: 34-35 says:

“A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.”

We praise and thank our Lord for the generous efforts of everyone on the Cafe 4 All team who serve giving their time and produce the tasty offerings which make St Luke's church such a warm & welcoming place each Thursday morning. Even more importantly it's about listening and making connections with others. It's also about serving and reflecting God's 'Love 4 All' at Cafe 4 All.

During the year it's been especially noticeable how the Cafe 4 All team have supported each other in different ways including prayers, stepping in to cover when needed etc.

In 2025 we have seen growth in the numbers attending with as many as 65 people at the last Cafe 4 All in December when Bruce and Lois led the Carol singing. It's been especially encouraging to see an increase of people attending from the local community some of whom have followed on by wanting to know more God's Word. At different times in the year, we have linked up with other groups such as the local councillors' monthly surgeries. We have been able to welcome people arriving for other meetings, either during or following on from Cafe 4 All, such as those attending the Bible course or the Christianity Explored Course. It was wonderful to welcome Audrey Tucker on her Birthday in August and also great to know that savouries, pastries and cakes were sometimes taken by those visiting members of our church family either at home or in their care setting.

In September, Emily who has made the bread for some time went off to study, so we offer our thanks and best wishes. We also raised over £200 for the MacMillan Cancer Charity.

Some of the donations given at Cafe 4 All - paid for a new electric water heater serving the kitchenette and toilet areas in church. Finally, our thanks go to everyone who has attended Cafe 4 All, so many people connecting, listening and sharing.

Andrew McMillan

Play and Praise

2025 has been another busy year with toddler group. We have had good number attending every week with 10-17 little ones and 10-12 parents, carers/ childminders. We welcome the families from 10am with a wide range of activities for 0-5 year olds. There is Tom, Claire, Jean, Grace, Beth and myself who interact with the children and adults, playing and doing a craft which is based on a bible story with the children and sometimes being a listening ear or just adult conversation with the grown ups. Around 11am everyone joins in song time with Tom, which the children really enjoy and most of the adults do too. Claire will tell the bible story to the craft they have done, and end with the play and praise prayer. After, we serve healthy snacks and a range of

dairy free snacks due to the growing number of children with allergies. We provide a hot drink, crisps and a biscuit for the grown ups to enjoy while the kids have their snack time.

Tonya Curry

Sparklers

In our Sparklers group, we begin each session with a lively welcome song that helps the children greet their friends and learn one another's names. Together, we explore Bible stories through songs, storytelling, and simple role play, making the themes come alive in fun and accessible ways. Each week, the children enjoy a craft or game that links to the story they've discovered, helping them reflect and engage.

We end our time by giving the children space to pray for anything on their hearts, followed by free play where they can relax and spend time with their friends. Many friendships have grown through these sessions, and the children really enjoy the warm, social atmosphere.

Lauren Meyrick

Sunday Club

Sunday Club gathers in the church hall most weeks during the Sunday morning service and is for children from years 1 – 6 at primary school. We usually have a group of around 6-9 children, although it varies from week to week. The group sit together looking at a bible passage using Mustard Seed material before moving to tables for craft using the weeks activity sheet. This reinforces what was taught during the lesson and allows time for building up relationships between the children, leaders and any parents who have joined the session.

Mustard Seed material covers a wide variety of books from the bible and is written in a way that engages the children. We often finish with prayer and around October, a prayer scrap book was introduced, inviting the children to add brief prayer requests written on post-it notes.

Later in the year, Jonathan put together a Sunday Club Newsletter, for parents and carers. Our sponsored boy, John from the Philippines, was highlighted, as Sunday Club help to support him by bringing their pennies but often forget! He is prayed for most weeks, and his letters are read out and enjoyed.

After Easter, Tina stepped down from leading Sunday Club as more help was needed in Sparklers. Sunday Club is now led by Terry, Jonathan & Willow with help from Rachel Patterson some weeks. The routine for leading has a three-week pattern with leading, helping and having a week off.

Special thanks to Tina for all her help with Sunday Club; Jonathan & Terry for excellent leading and Rachel for joining the team as a helper.

Extra thanks to Terry for setting up and packing up the hall week in week out. Also, to James for printing out activity sheets & packs so willingly and efficiently. It is very much appreciated!

Thanks be to God for his continued work in the lives of our young people at St Lukes and may it continue this year.

Willow Whybrow

Pathfinders

Pathfinders 2025 has been going really well. Although we have around 10 youngsters, we very rarely have more than 4-5 in any one week. Everyone has their own youth bible which is kept in the Perry Room. We have covered a lot of Matthew's Gospel this year digging deeper into passages. We explored parables and how they interpreted them and got them to write a parable together to discuss how Jesus does his teachings. One session we asked the youngsters to decorate biscuits and take them into church to share with the congregation. We tried the Swedish method, but the youngsters had to be really encouraged to find a light bulb moment and just copied from each other! When we came back in September we started a prayer rainbow and back to Matthew encouraging prayer: get to point prayer, praying for our enemies, keeping your promises and making time for Jesus every day. When we only have 1 or 2 youngsters we play Jenga with Christian questions on every block removed or the game of life cards, also Christian related.

Tonya Curry

Men's Group

After our launch in September 2024, this year was our first full year. The stated purpose is for *men to get to know each other, and to enjoy food and activities each month.*

Not all of our members are Sunday church attenders, although quite a few have come to the group through the weekly *Cafe4All*. The seasons dictate what we do to some extent, but this year we had three tournaments (10-pin bowling, pool and lawn bowls), a very interesting visit to the lifeboat station, a discussion about the controversial film *The Salt Path*, and a great BBQ to end the summer season. We also organised a Country Dancing evening and a Magic Night for women and young people to join us.

The aims have been realised well with good attendances around the 20-mark providing the church with a growing fringe. My thanks as ever to the organising team - Peter Erlam, Trevor Kenney and Mike Turner.



The aims have been realised well with good attendances around the 20-mark providing the church with a growing fringe. My thanks as ever to the organising team - Peter Erlam, Trevor Kenney and Mike Turner.

Bruce Stokes

Women's Care and Share Group

'Share and Care' was established in May 2025 with the view that it might encourage the women in St. Luke's and St. George's to get to know one another better and to support one another in our Christian lives. From the start we have sought to encourage women to use their own initiative to suggest, plan for, and invite others to various events and the group has gone from strength to strength. We now have 40 members plugged into WhatsApp. There have been lots of opportunities to "plug in" including coffee mornings, picnics, walks, afternoon teas, book appreciation, lending and borrowing, as well as regular words of encouragement from various people and prayer requests from many.

We have got to know each other much better, and we can learn so much from each other's stories. Many people have been comforted knowing that someone else is praying for them and others have just felt they are part of something that is valuable, especially when it comes to practical things like borrowing camping equipment, baby gates and highchairs!

As the weather improves in spring and summer, we look forward to lots more activities being arranged. Forward planning includes an away day/retreat (date to be announced) and a trip to the theatre in May. Spontaneous coffee dates are always welcome! Hopefully there will be sunny days in the park or on the beach, barbecues, etc. during the school holidays.

Any woman who considers themselves a member of St. Luke's or St. George's is welcome to join in. Just pass on your phone number and you can be added.

Dreams for the future would include a regular prayer meeting where we could pray together for issues relating to family life especially. Also "Emmaus walks" where we take a walk with two or three others and discuss a scripture. Prayer triplets - there are already a few in operation. And encouraging everyone to be part of a life group during the week.

Brenda Clarke

Life Groups

Monday Evening Life Group

Every Monday evening, between six and nine of us meet together to enjoy each other's company, read and discuss the Bible, share genuine fellowship and pray for each other's needs.

At the moment we are looking at women in the New Testament and understanding more about how Jesus elevated the importance of women far above that which the society was familiar with. Prior to this series, we looked at brothers in the Old Testament, and saw how sibling rivalry played out, and how some resulted in unexpected instances of forgiveness. The series ended with looking at the parable of the father with two sons in Luke 15, and how that contained many references to the stories in the Old Testament.

There is a definite approach towards seeing how what we read, can have an impact on the lives that we lead. The Bible is not just a source of academic information, but a source for direction, encouragement and solace. In recent weeks, two more have joined our evenings, and we would encourage you all to join a life group or even consider starting your own.

Brenda Clarke

Wednesday Morning Life Group

Our Life Group now has seven regular members who meet weekly to study God's Word and pray together. We expand on the previous Sunday sermon or choose our own Bible passage to study. Every member of the group has successfully led a session and gained confidence as a result. We use different translations of the Bible, plus study bibles to help our understanding.

Several group members have suffered bereavements, and all have family or friends who are grieving the loss of a loved one. Many have personal health problems which have sometimes prevented them from joining group meetings in person. Throughout these difficult times, we have been able to encourage, help and sustain each other through much prayer, sharing God's Word guided by the Holy Spirit and practical loving support.

We keep in touch via our WhatsApp group to share prayer requests for our families, friends and neighbours, and to praise God for His wonderful compassion, grace and mercy to us all, and pray His Holy Spirit will continue to guide us and help us to grow closer to Him and to one another.

We pray God will enable us to be bold and use the opportunities He gives us to share our faith with others. We feel more and more, the desire to praise and thank God for everything throughout each day, to be still, listen and wait on Him so our prayers and actions are only those that are in accordance with His will.

We believe that Jesus longs for our complete love for Him; what He is lives in 'me', all the Fruit of the Spirit lives in 'me', Jesus says 'I AM'. Only Jesus can draw out of us that perfect love, so tender, so gentle, so beautiful - that no human being can have.

TRUST AND OBEY "Trust in the LORD with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make straight your paths," (Proverbs 3:5,6 ESV)

" But seek ye first the Kingdom of God, and His righteousness; and all these things shall be added unto you." (Matthew 6:33 KJV)

Vanessa Shingles

2.4 Financial Review of 2025

Total income for the year of £113,704 was £5,368 more than last year (2024: £108,336), see Note 2. This was mainly due to receiving a £4,554 legacy in 2025, but no legacies in 2024.

Total expenditure of £113,715 was £4,123 less than last year (2024: £117,838) see Note 3. This was partly due to not paying the full Parish Share (we were £16,324.87 short).

Following a fire inspection, it became evident that fire alarms and other fire precautions needed to take place in order for the hall and church to carry on running. This resulted in an additional running expense of £3,270 for each building, which was funded from the Capital fund. It is hoped that going forward the running expenses of the fire precautions will be reduced, compared to the initial precautions that were required.

The full financial statements accompany this report.

Our designated funds are:

Capital, Hall, Social, Café 4 All and Play and Praise. The Capital fund is where we put any legacies received, with the aim of using any monies received for capital projects. The Hall fund is where all income and expenditure, purely relating to the Hall, are kept. The Social Fund, where monies collected at social events is held, will be used to help fund future events.

The Café 4 All Fund is for the outreach coffee morning we hold each Thursday. Any donations received towards the refreshments is held in the Café 4 All Fund and will be used, where necessary, for posters, replacing coffee machines etc.

The Play & Praise group is held on a Friday morning and is a self-sufficient pre-school group. Any monies collected can be used to purchase items that are beneficial to the group, such as Advent calendars and easter eggs.

If required, the designated funds could be utilized, if the general fund required it, and two of them, do indeed, form part of our reserve policy.

We hold a number of restricted Mission funds; this is where donations are collected for different Missions throughout the year. The money in these funds as at the end of December are forwarded to the relevant missions each year.

Royal Harbour Outreach was set up to start a new initiative at the harbour. Unfortunately, the pioneer of the initiative passed away before the project could take off. Talks are ongoing as to what will happen to this fund in the future.

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish

Share, paid to Canterbury Diocese to cover the cost of our vicar and the cost of training curates across the Diocese, along with various other Diocesan expenses and initiatives.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. However, this year we also held one slightly earlier in the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

The Hall has had more bookings this year, than last, however the electricity cost of the hall was much higher in 2025 due to electric heaters being installed to replace the old gas heaters. The running of the electric heaters is much higher than the old gas heaters.

Donations

A number of one-off donations were made by some individuals towards the day to day running of the church. These were mainly received as part of our commitment Sunday. They included a number of £100 donations, as well as a couple of £500 donations and a very generous £5,000 donation.

Nicky Galer
(Treasurer to the PCC)

2.5 Finance Projections for 2026

After preparation of a budget, it is anticipated that we are facing a deficit of £28,000 for 2026 which is similar to last years projection, so will again affect our ability to meet the Parish Share. We are currently awaiting the Parish Share requirement for 2026. The deficit will need to be covered, as much as possible through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

The income budget for 2026 will not be sufficient to meet all church running costs and pay the Parish Share. The Diocese are aware of this and have agreed to us remaining an active church, while not paying the full Parish Share. All other liabilities should still be met in full.

Longer term, we are looking to make cost savings on administration and buildings. This is via our Dare to Grow, Dare to Share vision 2030 vision which aims to bring St. Luke's and St. George's together as a unified parish. We will set up an efficient administration and decision-making system. It will also involve developing St. George's as a shared space for use by both congregations, working with architects and builders on design and planning and source funding through the sale of buildings, grants and fundraising. It is hoped that this process will commence with the joining of the two PCCs during 2026.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are

identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Donations can also be made via the Parish Giving Scheme, as long as the donation is towards the General Fund. Please also remember to look at Give as you Live or [easyfundraising](#). These are schemes where the church receives a donation when you make online purchases. Please look at their websites or apps and consider using these schemes when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer
(Treasurer to the PCC)

2.6 Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is considered good practice to have sufficient reserves to cope with variable cash flows and to ensure all liabilities are met when due. Based on 2025 expenditure we would hope to have reserves of approximately £25,000. The year-end balance was £27,296, however it must be noted that the figure was only achieved by holding back £16,324.87 of the Parish Share.

Nicky Galer
(Treasurer to the PCC)

2.7 Structure, governance and management

2.7.1 The Role and Work of the PCC

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the church's mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances.

Clergy licensed to the parish are automatically on the PCC. Church Wardens are elected annually and automatically become members of the PCC. Deanery Synod representatives are elected to Deanery Synod every three years (the next Deanery Synod election is in 2026), unless there is a vacancy, in which case they

are elected until the next Deanery Synod election. They are also automatically part of the PCC. At least 1/3 of members elected to the PCC must be elected at the APCM each year and anyone who has not been elected at the last two APCMs needs to be re-elected to continue on the PCC.

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly and plans the PCC agenda.

2.7.2 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Conflict of Interest Policy
- Complaints Procedure
- Financial Risk Assessment Policy
- Legacy Policy
- Health and Safety Policy
- EET or PAT testing policy
- Parish Safeguarding Policy
- Data Protection Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders
- Employee policies: Grievance Procedure, Short-Term sickness or absence

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

2.7.3 Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills (currently being carried out by the treasurer). A Banker; who collects all money and pays it to the bank (currently being carried out by the treasurer). A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

2.9 Administrative Information

2.9.1 Basic Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year.

Church Office: (10am-2pm, Tuesdays, Thursdays and Fridays).

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Alex Finlow FCA 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

2.9.2 PCC Membership

Here is the membership:

Licensed Clergy: Rev. Paul Worledge (Chair, Incumbent)
 Rev. Beth Keenan

Wardens Mr. Andrew McMillan (Elected May 2024 and 2025)
 Mrs. Brenda Walters-Erlam (Until May 2025)

Representatives on the Deanery Synod:

Mr. Mike Turner (Elected May 2022, stood down May 2025)
Mrs. Alison Hawthorn (Elected May 2022, stood down May 2025)
Vacant (From May 2025)
Vacant (From May 2025)

Elected members:

Mrs. Audrey Tucker (Until May 2025)
Mr. Christopher Bissett (Until May 2025)

Mr. James Patterson (Elected May 2023)
Mrs. Willow Whybrow (Elected May 2023)
Mrs. Pamela Elmes (Elected May 2023)

Mrs. Pauline Emptage (Elected May 2024)
Mrs. Tonya Curry (Elected May 2024)

Mr. George Leonard (Elected May 2024)

Mr. Mike Turner (Elected May 2025)

Mrs. Alison Hawthorn (Appointed at PCC Meeting November 2025)

Mr. David Perkins (Elected May 2025)

Co-Opted Members

Mrs. Nicky Galer (Treasurer)

Vacant (Secretary)

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and *vacant*

Cheque Signatories: Nicky Galer, Paul Worledge, Andrew McMillan, Mike Turner

Online authorization of payments: Nicky Galer and Mike Turner

2.9.3 Electoral Roll Report (2025)

In 2025 we had a complete refresh of the electoral roll and everyone had to reapply. Last year, the roll stood at 103. The new electoral roll now stands at 82. Of the 82 on the 2025 electoral roll 21 live in the parish, down from 34 last year.

James Patterson (Electoral Roll Officer)

2.9.4 Staffing

The PCC employs 4 part-time staff:

- Cleaner for Hall and Church (5 hours per week): Caroline Perkins
- Administrator (9 hours per week): James Patterson (Shared with St. George's)
- Bookings Manager and Gardener (8 hours a week): Becky Wing (shared with St. George's)
- Maintenance Worker (4 hours a week): Shaun Hibbert (shared with St. George's)

2.10 Fabric Report

“Therefore, everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.” (Matthew 7: 24-27)

Our buildings, from the highest parts to the foundations provide an important meeting place and are important focal points for the surrounding community. However, Jesus is our foundation and our rock and it's God's Word which best equips His builders to build up people who are the body of the church. We need another church warden and others to help with God's work so please pray and think how each of us can help.

I want to start this report by placing emphasis that it remains essential to continue to monitor and maintain St Luke's Church & Hall until such times as the future plans are realised in line with our agreed Vision 2030.

During 2025

Fire safety works have been a major part of the works carried out, Andrew Gillham continued to help myself with these necessary works. Thanks go to him and also to Shaun & Becky for all they do to maintain our building and grounds often going above and beyond for which we are grateful. Other work carried out during the year include:

- Maintenance and annual servicing for Emergency lights and fire extinguishers
- Hall serving hatch updated to current fire safety standards
- Fire alarm systems have been fitted in the church and church hall.
- Fire resistant boarding has been fitted to provide compartmentalisation between the crypt area where the electric input switches are located and the main church in the area of the kitchenette and toilets.
- The door on the North side of church has been brought back into operation as an additional emergency exit, including making and installing a new step, which now allows us to conform to fire risk assessment and regulations in terms of the number of people using the church at any time.
- emergency lights units have been replaced in the church hall.
- Warden & Welcomers completed Fire Safety Roles Training with Brenda Erlam and myself.
- Gas heaters and boilers in the church and hall have been serviced / replaced. The church boilers are nearing the end of their serviceable use and it was necessary to use 2nd hand parts.
- PAT testing - Shaun and myself have both completed training. A 2nd hand PAT tester was donated to St Luke's and PAT testing started, however the tester is currently broken so we await a repair.
- New taps fitted in the ladies toilets in the church hall
- Tree work was completed.
- Costs of maintenance and disposal of waste have increased putting pressure on our limited financial resources.

The church hall could benefit from some developments to modernise the toilets and kitchen areas, however it's also important that make the best of what we have for now.

Andrew McMillan (Churchwarden)

The 2025 set of reports were approved at the PCC meeting on 15/4/26.

A handwritten signature in black ink, appearing to read 'P. Worledge', written in a cursive style.

Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

3 Independent Examiner's Report

Independent Examiner's Report to the Parochial Church Council For the year ended 31 December 2025

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 19 to 25, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Charities Act 2011 ('the 2011 Act').

Respective Responsibilities of Trustees & Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the 2011 Act does not apply 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 Commission (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, and the PCC Trustees, as a body, for my work, for this report or for the opinions I have formed.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section s.145(5)(b) of the 2011 Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the 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 an audit, and consequently I do not express an audit opinion on the view given by the accounts and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

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



12/03/2025

Alex Finlow FCA, 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

4 Statement of Financial Activities

St. Luke's Church - Ramsgate Statement of Financial Activities year ended 31 December 2025

		Unrestricted funds	Designated funds	Restricted funds	2025 Total funds	Unrestricted funds	Designated funds	Restricted funds	2024 Total funds
	Note	£	£	£	£	£	£	£	£
Income from:									
Voluntary income	2a	79,527	6,008	3,735	89,270	81,030	1,749	4,744	87,523
Activities for generating funds	2b	362	-	-	362	428	-	-	428
Income from investments	2c	608	-	-	608	901	-	-	901
Church activities	2d	3,457	15,489	-	18,946	2,708	12,502	-	15,210
Other incoming resources	2e	3,810	708	-	4,518	3,546	728	-	4,274
Total Income		87,764	22,205	3,735	113,704	88,613	14,979	4,744	108,336
Less:									
Expenditure on:									
Cost of generating voluntary income	3a	-	-	-	-	-	-	-	-
Fundraising trading costs	3b	-	-	-	-	-	-	-	-
Church activities	3c	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
Governance	3d	-	-	-	-	-	-	-	-
Total Expenditure		84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
Net income / (expenditure)		3,237	(1,604)	(1,644)	(11)	(8,845)	(1,229)	572	(9,502)
Brought forward at 1 January 2025	9	24,967	15,837	124,137	164,941	16,558	34,471	123,414	174,443
Transfers		(908)	565	343	-	17,254	(17,405)	151	-
Carried forward at 31 December 2025	9	27,296	14,798	122,836	164,930	24,967	15,837	124,137	164,941
Continuing Operations									
None of the PCC's operations were acquired or discontinued during the above two financial years.									
Total Recognised Gains and Losses									
The PCC has no recognised gains or losses other than the income and expenditure for the above two years.									
the notes on pages 24 - 28 form part of these financial statements									

4.1 Balance Sheet

St. Luke's Church - Ramsgate										
Balance Sheet										
year ended 31 December 2025										
			Unrestricted funds	Designated funds	Restricted funds	2025 Total funds	Unrestricted funds	Designated funds	Restricted funds	2024 Total funds
	Note	£	£	£	£	£	£	£	£	£
Fixed Assets										

The 2025 accounts were approved at the PCC meeting on 15/4/26.

P. R. W. Ges

Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

4.2 Notes to Accounts

Accounting Policies

a) Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102).

St Luke's Church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention except for land and buildings which is carried at deemed cost under the transitional provisions of FRS 102.

b) Funds

General Funds represent the funds of the PCC that are not subject to any regulations regarding their use and are available for the application on the general purposes of the PCC. Funds designated for a particular use by the PCC are also unrestricted. 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 main affiliation to another body nor those that are informal gatherings of Church members.

c) Incoming Resources

Voluntary Income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due. Funds raised by fetes, garden parties and other similar events are accounted for gross.

Other Ordinary Income

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

Income from Investments

Interest is accounted for when receivable.

d) Resources used

Activities directly relating to the work of the Church

The Diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (although not legal) liability and is shown as a creditor in the Balance Sheet.

e) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by Section 10 (2) (a) of the Charities Act 2011. No value is placed on movable furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed. The valuation for the Church Hall is based on a sale value obtained in 2019.

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note		Unrestricted funds £	Designated funds £	Restricted funds £	2025 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total funds £
2	Income from:								
2a	Voluntary income								
	Planned giving:								
	Standing orders and envelopes scheme	49,173	-	1,229	50,402	53,866	-	2,076	55,942
	Tax recoverable	11,301	-	395	11,696	14,588	-	727	15,315
	CAF etc.	-	-	-	-	-	-	-	-
		60,474	-	1,624	62,098	68,454	-	2,803	71,257
	Collections	16,069	-	2,111	18,180	9,354	-	1,941	11,295
	Other giving	2,984	1,454	-	4,438	2,222	1,749	-	3,971
	Grants	-	-	-	-	1,000	-	-	1,000
	Legacies	-	4,554	-	4,554	-	-	-	-
		79,527	6,008	3,735	89,270	81,030	1,749	4,744	87,523
2b	Activities for generating funds								
	Fundraising and events	362	-	-	362	428	-	-	428
		362	-	-	362	428	-	-	428
2c	Income from investments								
	Bank interest	608	-	-	608	901	-	-	901
		608	-	-	608	901	-	-	901
2d	Church activities								
	Church hall lettings	1,363	15,489	-	16,852	1,866	12,502	-	14,368
	Fees	2,094	-	-	2,094	842	-	-	842
	Coffee	-	-	-	-	-	-	-	-
		3,457	15,489	-	18,946	2,708	12,502	-	15,210
2e	Other incoming resources								
	Miscellaneous	3,810	708	-	4,518	3,546	728	-	4,274
		3,810	708	-	4,518	3,546	728	-	4,274
	Total Income	87,764	22,205	3,735	113,704	88,613	14,979	4,744	108,336

Notes to the financial statements (continued)
year ended 31 December 2025

Note		Unrestricted	Designated	Restricted	2025	Unrestricted	Designated	Restricted	2024
		funds	funds	funds	Total	funds	funds	funds	Total
		£	£	£	£	£	£	£	£
3	Resources Expended:								
3a	Cost of generating voluntary income								
	Planned giving stationery	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3b	Fundraising trading costs								
	Fundraising and events	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3c	Church activities:								
	Missionary societies	-	-	5,379	5,379	-	-	4,172	4,172
	Charities	1,470	-	-	1,470	870	-	-	870
		1,470	-	5,379	6,849	870	-	4,172	5,042
	Ministry:								
	Diocesan parish share	48,975	-	-	48,975	59,098	-	-	59,098
	Clergy and staff costs	7,946	-	-	7,946	8,464	-	-	8,464
	Church maintenance	6,874	399	-	7,273	10,091	-	-	10,091
	Hall maintenance	-	1,624	-	1,624	-	1,531	-	1,531
	Hall running costs	-	17,701	-	17,701	-	13,668	-	13,668
	Church running costs	15,208	4,085	-	19,293	15,138	1,004	-	16,142
	Insurance	3,918	-	-	3,918	3,675	-	-	3,675
	Bank charges	136	-	-	136	122	6	-	128
		83,057	23,809	-	106,866	96,588	16,208	-	112,796
	Total	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
3d	Governance costs								
	Independent Examiner's Fee	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
	Total Resources Expended	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note									
4	Related parties, Trustee expenses and remuneration								
	During the year, expenses were reimbursed to no (2024:none) PCC members.								
5	Staff costs				2025				2024
		Unrestricted funds	Designated funds	Restricted funds	Total funds	Unrestricted funds	Designated funds	Restricted funds	Total funds
		£	£	£	£	£	£	£	£
	Wages and salaries	12,174	8,116	-	20,291	11,469	7,651	-	19,120
	Social security costs	-	-	-	-	-	-	-	-
	Pensions	-	-	-	-	-	-	-	-
		12,174	8,116	-	20,291	11,469	7,651	-	19,120
6	Tangible fixed assets				2025				
				Land & Buildings	Total				
	Cost								
	As at 01.01.25			120,000	120,000				
	Additions			-	-				
	As at 31.12.25			120,000	120,000	Church Hall value based on 2019 sale value.			
	Depreciation								
	As at 01.01.25			-	-				
	Charged			-	-				
	As at 31.12.25			-	-				
	Net Book Value								
	As at 31.12.25			120,000	120,000				
	As at 31.12.24			120,000	120,000				
				240,000	240,000				
		Unrestricted funds	Designated funds	Restricted funds	2025	Unrestricted funds	Designated funds	Restricted funds	2024
		£	£	£	Total funds	£	£	£	Total funds
					£				£
7	Debtors								
	Gift Aid receivable	583	-	-	583	1,421	-	43	1,464
		-	-	-	-	-	-	-	-
		583	-	-	583	1,421	-	43	1,464
8	Creditors								
	Accruals	(3)	-	-	(3)	-	-	-	-
		(3)	-	-	(3)	-	-	-	-

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note		Brought forward 01.01.25 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31.12.25 £
9	Reserves						
	General	24,967	87,764	84,527	3,237	(908)	27,296
	Designated						
	Church Building Fund	-	-	-	-	-	-
	Capital Fund	11,705	4,554	6,540	(1,986)	-	9,719
	Hall	1	15,489	16,055	(566)	565	-
	Play & Praise	817	-	-	-	-	817
	Play & Praise - petty cash	207	708	814	(106)	-	101
	Cafe 4 All	2,893	1,454	400	1,054	-	3,947
	Social	214	-	-	-	-	214
		15,837	22,205	23,809	(1,604)	565	14,798
	Total unrestricted reserves	40,804	109,969	108,336	1,633	(343)	42,094
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	910	1,217	2,127	(910)	-	-
	Mission - Church Mission Society/SAMS	344	10	341	(331)	236	249
	Community Pastors	-	15	-	15	-	15
	Mission - Church Pastoral Aid Society	408	30	401	(371)	238	275
	Mission - Local Mission	8	389	-	389	(386)	11
	Mission - Sponsor A Child	-	40	384	(344)	344	-
	Mission - Tearfund	951	537	741	(204)	237	984
	Mission - Greg & Sylvia Venables	624	297	620	(323)	238	539
	Mission - General	16	1,200	-	1,200	(1,188)	28
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	765	-	765	(765)	624	624
		124,137	3,735	5,379	(1,644)	343	122,836
	Total Reserves	164,941	113,704	113,715	(11)	-	164,930
		Brought forward 01.01.24 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31.12.24 £
	Reserves						
	Unrestricted						
	General	16,558	88,613	97,458	(8,845)	17,254	24,967
	Designated						
	Church Building Fund	5,000	-	-	-	(5,000)	-
	Capital Fund	25,705	-	-	-	(14,000)	11,705
	Hall	1,258	12,602	15,204	(2,602)	1,345	1
	Play & Praise	731	260	174	86	-	817
	Play & Praise - petty cash	209	728	730	(2)	-	207
	Cafe 4 All	1,381	1,362	100	1,262	250	2,893
	Social	187	27	-	27	-	214
		34,471	14,979	16,208	(1,229)	(17,405)	15,837
	Total unrestricted reserves	51,029	103,592	113,666	(10,074)	(151)	40,804
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	-	910	-	910	-	910
	Mission - Church Mission Society/SAMS	317	314	476	(162)	189	344
	Mission - Church Pastoral Aid Society	758	457	996	(539)	189	408
	Mission - Local Mission	652	585	652	(67)	(577)	8
	Mission - Sponsor A Child	-	289	440	(151)	151	-
	Mission - Tearfund	1,094	762	1,094	(332)	189	951
	Mission - Greg & Sylvia Venables	482	437	484	(47)	189	624
	Mission - General	-	961	-	961	(945)	16
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	-	29	30	(1)	766	765
		123,414	4,744	4,172	572	151	124,137
	Total Reserves	174,443	108,336	117,838	(9,502)	-	164,941

Accounts

Annual Report 2024

May 2025

St. Luke's Church, Ramsgate



Contents

1	Introduction – Vicar’s Report.....	3
2	Parochial Church Council Report.....	5
2.1	Aims and Purposes	5
2.2	Objectives and Activities	5
2.3	Achievements and Performance.....	5
2.3.1	Overview of Regular Activities.....	5
2.3.2	Sunday Services: In-Person and Online	6
2.3.3	Pastoral Offices.....	7
2.3.4	PCC Secretary Report	7
2.3.5	Specific reports from some of our ministries	8
2.4	Financial Review	11
2.4.1	Finance Review of 2024	11
2.4.2	Finance Projections for 2025.....	12
2.5	Reserves Policy	13
2.6	Structure, governance and management	13
2.6.1	The Role and Work of the PCC	13
2.6.2	PCC Policies.....	14
2.6.3	Finance Personnel.....	14
2.7	Administrative Information	14
2.7.1	Basic Information.....	14
2.7.2	PCC Membership	15
2.7.3	Electoral Roll Report (2024)	15
2.7.4	Staffing	16
2.8	Fabric Report	17
3	Independent Examiner’s Report	18
4	Statement of Financial Activities	19
4.1	Balance Sheet	20
4.2	Notes to Accounts.....	21

1 Introduction – Vicar's Report

2024 was 'The Year of Discernment.' We wanted to find out what God was calling St. Luke's and St. George's to be about for the second half of the 2020's and to come up with a 5-year plan and vision. The year began with an away day in River, near Dover, for PCC members from both churches and a few others with key leadership roles in the church. This generated lots of ideas and discussions. Our next step was to agree a verse of the year (Psalm 27:4) and a prayer for the year:

Heavenly Father, you know all and you love all, we long for your presence. As you hear the cries of the world help us to hear your word. Make us disregard our selfish ambitions and listen to your Spirit. Keep us in your grace and guide us when we are perplexed. Enable us to cast our nets far and wide, to reach the young, old, rich and poor with the gospel of your salvation. And guide us to revitalise our communities and buildings for the glory of your name. Amen

We had another evening meeting in February to try and clarify the questions we wanted to ask and came up with five questions:

- In what distinctive ways are our different Christian communities called to serve the needs of the local area?
- What values and strategies do we need to adopt to reach the young, old, rich and poor with the gospel of your salvation?
- What values and strategies do we need to adopt to become a truer expression of Christian community?
- How can we develop our Sunday services and other meetings in ways that promote discipleship in the whole of our lives, whilst retaining a distinctive style for each worshipping community?
- What do we need to let go of or what values and strategies do we need to adopt to free up, improve and increase our resources of people, buildings and finance for God's work in Ramsgate?

During Lent we asked the study groups to consider these questions alongside studies on 1 Corinthians 8-14. We even experimented with the groups looking at the passage first and submitting questions to the preacher to respond to during the sermon on Sunday. The feedback from the study groups was collected and considered at another follow-up meeting at the end of April, where we struggled to pull together the mass of information, but came up with another five questions related to our specific challenges:

- Should we be developing new worshipping communities to connect with new people, and if so what kind?
- How can we ensure that the workload on volunteers and leaders who serve the church is manageable?
- How should we restore and develop our buildings to be more welcoming and usable by the community?
- Should we employ a youth worker to encourage more teenagers to come to and grow in faith?
- What should be the long-term relationship between St. Luke's and St. George's?

A questionnaire for the congregation was developed to try and seek people's views on these questions and members were asked to complete it over the summer. The analysis of the responses then fed into another Saturday meeting mainly in St. Luke's church but also involving some prayer walks. We looked at three possible vision ideas during this meeting and discussed the issues around them in an atmosphere of prayer. By the end

of the meeting the mood seemed to be pointing to a version of the more radical vision: *Dare to Share*. This was then developed by the vicar and wardens from both churches into a fuller vision document called, *Dare to Share, Dare to Grow*. The document was presented to both PCCs separately in October to see if they would be happy for it to be presented to the wider congregation with a view of feedback being sought.

The vision was presented to a meeting of members from both congregations in November and people were invited to give their responses to it. This feedback was then reviewed by both PCCs separately, who met in early January 2025 and agreed to pursue the vision.

This all happened alongside the normal mission and ministry of St. Luke's. There were some unique events: the celebration of my twentieth anniversary at St. Luke's in May, the election hustings with the prospective MPs for Thanet East in June, the welcome of Beth our new curate and her husband, Tom and son Toby at the end of June, and the farewell to Claire Coleman as curate in August as she went off to become Team Vicar in Dover.

There were also some new initiatives. In September Tonya and her team launched an After School Club in the church on Thursday afternoons. Unfortunately, this was poorly attended, so we decided to put it on hold with the hope of relaunching it after Easter 2025. Also, in the autumn, Bruce Stokes and others set up a new monthly Men's group, which was well attended by both church members and friends at its first three meetings in 2024.

In addition, because people had expressed interest in being involved in Pastoral Care in the summer survey, we set up a new Pastoral Care Team. This team decided to focus on building teams to support people with particular needs and no local family support, to improve our welcome of new people and to develop a prayer ministry on Sunday mornings. The first of these has developed well with teams of people coordinating support through WhatsApp groups.

With God's strength and support, we have together come a long way in 2024. Our prayer is that God will continue to give us guidance, support and strength as we seek to grow his church and reach new people with the wonderful Good News of Christ.

Paul Worledge
(Vicar, St. Luke's Ramsgate)

2 Parochial Church Council Report

2.1 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance and management of the St. Luke's church building and church hall. The hall is situated next to the church building on St. Luke's Avenue, Ramsgate.

2.2 Objectives and Activities

The PCC through its various activities, seeks to demonstrate God's love to our local community, provide opportunities for people to explore the Christian faith and encourage those who are Christians to grow in discipleship. These aims are brought about through a culture that seeks to:

- Prayer to God as the source of our strength to live and grow in faith.
- Care for each other within our community and for those in the wider community.
- Share the word of God with one another and the wider world.

This all happens through our main Sunday Services, smaller gatherings and specific projects aimed at supporting different groups in the wider community. We maintain our main church building and halls, to provide safe and welcoming spaces both for our own activities, but also for other community groups or members who wish to hire them.

2.3 Achievements and Performance

2.3.1 Overview of Regular Activities

These were the regular weekly activities running during 2024

Sunday	11:00-12:00 Sunday Service, including groups for ages 0-14. With Livestream.
Monday	09:30-10:00 Daily Prayer (St. Luke's) Study Group in evening
Tuesday	09:30-10:00 Daily Prayer (St. George's) 09:30-11:30 Christ Church Toddlers in St. Luke's Hall Study Group in afternoon
Wednesday	Study group in the morning and Study group in the evening Depression and Anxiety Self-Help Group
Thursday	09:30-10:00 Daily Prayer (St. Luke's) 10:00-11:30 Café4All 15:00-18:00 Youth Drop In (Launched in September, but put on pause in November)

Friday 10:00-11:30 Play and Praise (Parent and Toddler Group)
12:30-14:30 Gather Women's Drop In (Run by Youth With
a Mission at St. Luke's)
16:30-16:00 Creative Team music practice

Saturday 09:30-10:00 Daily Prayer (St. George's)

The Social Events group also put on a number of events on through the year including: a Pancake Party (February), Beetle Drive and Games (April), Summer Fair (August) and Tear Fund Big Night Quiz Evening (November). A new Men's Group was also launched, which aims to meet monthly for social events to connect the men in the church and others.

In May there was a special service to mark twenty years of Paul being vicar at St. Luke's. After the service, there was a BBQ in the church grounds. Around £2,000 was raised as part of this towards new church signs which were erected in September.

We also held a hustings in the church in the lead up to the General Election, which included candidates from all the major parties and was chaired by the vicar.

The hall was regularly rented to slimming groups on a Tuesday and Thursday evenings and the Church to the Thanet Light Orchestra on Thursday evenings. It was also rented by various groups through the year, mainly for children's parties.

2.3.2 Sunday Services: In-Person and Online

We continue to livestream our main 11am services and post the sermons as a separate video on our YouTube channel which reached over 220 subscribers by the end of 2024. These and other activities are advertised by a weekly email, which is sent out to 190 people each week. It is estimated that our worshipping community is 167 people (that is people who attend at least once a month or who are housebound and still in contact with the church). Our actual attendance and online attendance is shown in the table below:

The usual in-person attendance on a normal Sunday was 70 adults and 15 children. The figure for adults is in line with the number of adults attending in the years before Covid, but the number of children is about 50% of the number attending before Covid. It is also estimated that on average an additional 16 watch online each week, which would put the total number of adults attending, as higher than any year before Covid. It also needs to be noted that we now have a number of people attending who used to attend local churches which are now closed, suggesting overall decline in the local area.

The breakdown of the worshipping community by age is given in the table below:

Children (Age 0-10)	26 (16%)
Young People (Age 11-17)	14 (8%)
Adults (Age 18-69)	90 (54%) – This is skewed to the older end of the age range.
Adults (Age 70+)	37 (22%)

2.3.3 Pastoral Offices

In 2024, we had 5 baptisms, 2 marriages and 4 funerals linked with St. Luke's.

2.3.4 PCC Secretary Report

During 2024, 8 PCC meetings took place including the APCM. The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda for the next PCC meeting. All meetings were quorate with, on average, 57% members attending each PCC meeting during the year, a decrease of 5% when compared with the previous years. The APCM was also well attended, with a total of 30 members of the congregation attending (including PCC members).

In 2024, there were a total of 15 PCC members. These were: Rev Paul Worledge, Rev Claire Coleman (until Sept 2024), Andrew McMillan, Nicky Galer, Brenda Walters-Erlam, David Perkins, Pauline Emptage, Audrey Tucker, Willow Whybrow, Alison Hawthorn, Mike Turner, Tonya Curry, Pam Elmes, George Leonard Chris Bissett and Beth Keenan (from August 2024).

These are some of the items discussed, approved and implemented by the PCC during 2024:

- The year of discernment processes for St Georges and St Luke's. Managed and coordinated by Paul Worledge.
- The Vicar's 20th anniversary celebration on 19th May 2024.
- Approval of the After School Club to commence in September 2024.
- Replacement of the 2 St Luke's notice boards. Mostly funded by gift day donations of £2,037.
- Annual PAT testing of electrical items.
- Fire risk assessment, Fire Warden training and actioning of some of the remedial works from the report.
- Renewal of Boiler in the hall as the old boiler was leaking.
- Replacement of broken gas heaters in the hall with electric heaters.
- Updating of Safeguarding policy and Introduction of new Safeguarding dashboard and action plan.
- Health & Safety – Pruning of overgrown trees in the church grounds.

2024 being the year of discernment for Vision 2030 with the theme "Dare to Share, Dare to Grow". Following the consultation process and members engagement the decision was that for growth and to spread the words of God in the community, we need to move forward into 1 shared space, that being of St Georges, the church in Central Ramsgate.

We trust God to clear the path and take us where he wants us to go.
May God continue to bless us all.

Brenda Walters-Erlam (Church Warden)

2.3.6 Specific reports from some of our ministries

Cafe4All

"For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many."
(Mark 10:45, NIV)

Cafe 4 All is in its third year and continues to connect St Luke's with our local community, providing a safe place to enjoy a chat with savouries, cakes, teas and coffees, all offered free of charge. We do have a donation plate and have received more than £1,000 over the year. At the end of 2024 we decided to renew the hot water heater which will be completed in early 2025. We praise and thank our Lord for all that happens here! For the Councillors who hold their surgery here and other meetings held during, before and after Cafe 4 All. Thanks to God for our Core team, Lesley, Lois, Peter and myself, Andrew. We are also very grateful to Emily (Charlie's daughter) for making such lovely bread. Thanks to Charlie and others who help driving people to and from Cafe 4 All and to Bruce for rocking up with his rock cakes and for playing the piano. And thanks to Margaret, Barbara and Richard for stepping in when needed! It's true to say it's the 'team work' that makes the 'dream work'!

I spoke to a few of our regular visitors who gave the following comments:-

"It's a wonderful place to come because you can talk to so many different people about so many different things,"

"We come here for the company and of course the lovely bread and amazing cakes."

"If you live on your own, you might not celebrate your own birthday but when you come to Cafe 4 All and have a birthday cake presented to you that means a lot!"

"We enjoy the events like the Carols & Cakes, the Address to the Haggis, and Bruce playing the piano."

Andrew McMillan

Play and Praise

We have had another fantastic year at Play and Praise in 2024. Our numbers seem to be steady at 16-25 children every week. Welcoming new families is always a joy. We have a craft every week that follows a bible story from our Early Readers Bible. On special days we do craft for the kids to celebrate these days: Mother's Day, Father's Day, Red Nose Day and Children in Need. The craft has been very popular and encourages interacting with the children, and the parents or carers interacting with each other. With a wide range of toys, we have something for every age group. We sing songs and nursery rhythms after play time and end this with a bible story, incorporating the craft. We end the session with healthy snacks for the kids and not so healthy treats, tea and coffee for the parents or carers.

Tonya Curry

Sparklers

In 2024, Sparklers resumed for children from birth to year 1. Each week, the children focus on a new story from the bible and explore this through song, instruments and craft. The session ends with a prayer of their choice and time for them to build friendships and play together.

Lauren Meyrick

Sunday Club

Sunday Club meets most weeks during term time and is for children from years 1 – 6 at primary school. It is held in the hall, where there is space to sit as a group on a large rug looking at a section of the bible using Mustard Seed material. Children then sit at tables for cutting & sticking, colouring or decorating the week's activity sheet to reinforce the message of the lesson and take home.

Mustard Seed material is divided into different series of 4 – 7 lessons on different books of the bible. The children are generally engaged and enjoy the bible story. Many of the Old Testament stories are dramatic and adventurous and really draw the children in. New Testament sessions are compelling and again really hold the attention of the children.

Spending time doing the craft activity gives opportunity to chat with children and any parents who might be there, particularly if they are new to church. It is also a chance for the children to talk and build up relationships with each other. The session often finishes with a prayer and any personal requests that might have come up are added.

Sunday Club sponsors a boy in the Philippines called John, through the children's charity, Compassion. 'Pennies for John' are collected in a money box, although most children forget to bring coins! He is often prayed for and cards are sent to him. His letters are also read out and enjoyed.

Early in the year, June stepped down from leading Sunday Club. Tina continued to help most weeks and Jonathan also joined as a helper. From September onwards, Tina and Jonathan agreed to lead along with Terry and Willow. The routine for leading has evolved into a four-week pattern where a leader helps lead, leads and has two weeks off before helping to lead again.

A special thanks to Tina and Jonathan for coming on board to help lead Sunday Club. Also, thanks to Terry for his faithful leading and storytelling skills! Thanks be to God for his good work in the lives of our young people at St Lukes through Sunday Club.

Willow Whybrow

Pathfinders

Pathfinders had gone quite well in 2024. We did the same plan as Sunday Club and found this quite a challenge, with the low number of children attending most weeks. We added more artwork to the Perry Room which the children really enjoyed. The children seem to interact more through craft. There was a moment of joy in September when one child decided to still come into pathfinders, although she had reached the age of leaving us.

The most memorable moment of 2024 was in November, all three clubs met together in the main hall for 10-15 minutes and practiced the Christmas song, *Joy to the World*, which they then performed in the church carol service. This was enjoyed by the congregation and all the children singing. All the Sunday leaders were left feeling very happy and blessed to have the children we have in our Sunday clubs.

Tonya Curry

Social Events

Last year was another successful year of events. Starting with the pancake party that was well attended, then we had the beetle drive in April. In May we celebrated Paul being with us for 20 years.

We then had the summer fair at the end August which unfortunately wasn't as well attended as we would have liked, we wonder if it was the date. If we do something like that again we are thinking beginning of July.

Light party was next which was well attended, every year we seem to get more children. We finished the year off with the Big Quiz for Tear Fund.

Charlie Harley

Men's Group

Four men from St. Luke's decided to restart this group in September. Following a shared meal and discussion, we began to put a monthly programme together. In October we staged a Pool Tournament and then in November visited the Salvation Army for a talk on chocolate by Carl Whitewood. The group is primarily a social group for members, but also a space to which members' friends can be invited. Numbers have hovered around 20. Ced Hann, who attended all of the 2024 sessions, went to be with the Lord in early 2025. We will miss him but hope that the group will continue to draw new members.

Peter Erlam, Trevor Kenney, Bruce Stokes & Mike Turner

Wednesday Daytime Study Group

Our Study group has six regular members who meet weekly to study God's Word and pray.

During the year each member has had the opportunity to lead a session successfully and everyone has gained confidence in sharing and discussing the Bible passages. We keep in touch via our WhatsApp group to share group information, prayer requests and to praise and thank God for His amazing love and many blessings to us all. We pray God will enable us to be bold and use the opportunities He gives us to share our faith with others.

'Rejoice always, pray continually, give thanks in all circumstances for this is God's will for you in Christ Jesus.' (1 Thessalonians 5:16-18)

Vanessa Shingles

2.4 Financial Review

2.4.1 Finance Review of 2024

Total income for the year of £108,336 was £3,068 less than last year (2023: £111,404), see Note 2. This was mainly due to receiving a £5,000 legacy in 2023, but no legacies in 2024).

Total expenditure of £117,838 was £18,137 more than last year (2023: £99,701) see Note 3. This was partly due to the increase in Parish Share.

The full financial statements accompany this report.

Our designated funds are:

Hall, Social, Café 4 All and Play and Praise. The Hall fund is where all income and expenditure, purely relating to the Hall, are kept. The Social Fund, where monies collected at social events is held, will be used to help fund future events. If required, the designated funds could be utilized, if the general fund required it, and two of them, do indeed, form part of our reserve policy.

The Café 4 All Fund is for the outreach coffee morning we hold each Thursday. Any donations received towards the refreshments is held in the Café 4 All Fund and will be used, where necessary, for posters, replacing coffee machines etc.

The Play & Praise group is held on a Friday morning and is a self-sufficient pre-school group. Any monies collected can be used to purchase items that are beneficial to the group, such as Advent calendars and easter eggs.

We hold a number of restricted Mission funds; this is where donations are collected for different Missions throughout the year. The money in these funds as at the end of December are forwarded to the relevant missions each year.

Royal Harbour Outreach was set up to start a new initiative at the harbour. Unfortunately, the pioneer of the initiative passed away before the project could take off. Talks are ongoing as to what will happen to this fund in the future.

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish Share, paid to Canterbury Diocese to cover the cost of our vicar and the cost of training curates across the Diocese, along with various other Diocesan expenses and initiatives. Included within this fund is monies transferred from the Church building fund and Capital fund, to ensure we have enough money to cover the day to day running of the church.

We are encouraged and grateful to God that in the midst of another difficult year, so many people have continued to be so generous and been able to continue to support the church through faithful regular giving and generous one-off donations. Without these, we would not have been able to break even.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

The Hall has had slightly more bookings this year, than last, however the maintenance of the hall was much higher in 2024 due to new radiators being installed to replace the old gas heaters and the installation of a water heater. The salaries for the hall bookings administrator, gardener and maintenance worker were all for a full year, whereas in 2023 they were not employed until May.

Donations

A number of one-off donations were made by some individuals towards the notice boards for the Church and Hall, including two donations of £500 each and three at £100 each. However, one off donations towards the church were less than in 2023. The Independent Examiner kindly donated his gift (£100) to the church, feeling that the church had a greater need for it.

2.4.2 Finance Projections for 2025

After preparation of a budget, it is anticipated that we are facing a deficit of £30,649 for 2025 which is much worse than recent years and will affect our ability to meet the Parish Share. The Parish Share has increased to £65,299. The deficit will need to be covered, as much as possible through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

The income budget for 2025 will not be sufficient to meet all church running costs and pay the Parish Share. The Diocese are aware of this and have agreed to us remaining an active church, while not paying the full Parish Share (£65,299). All other liabilities should still be met in full.

Longer term, we are looking to make cost savings on administration and buildings. This is via our Dare to Grow, Dare to Share vision 2030 vision which aims to bring St. Luke's and St. George's together as a unified parish. We will set up an efficient administration and decision-making system. It will also involve developing St. George's as a shared space for use by both congregations, working with architects and builders on design and planning and source funding through the sale of buildings, grants and fundraising.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can be made via BACS, but please do advise the treasurer if the gift

is for any other purpose than the General Fund. Donations can also be made via the Parish Giving Scheme, as long as the donation is towards the General Fund. Please also remember to look at Give as you Live. This is a scheme where the church receives a donation when you make online purchases. Please look at their website or app and consider using this scheme when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer
(Treasurer to the PCC)

2.5 Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is considered good practice to hold around three months of general expenses as a reserve fund. Based on 2024 expenditure this would amount to around £25,000. The year-end balance was £24,967 so we are at where we want to be.

Nicky Galer
(Treasurer to the PCC)

2.6 Structure, governance and management

2.6.1 The Role and Work of the PCC

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the church's mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances.

Clergy licensed to the parish are automatically on the PCC. Church Wardens are elected annually and automatically become members of the PCC. Deanery Synod representatives are elected to Deanery Synod every three years (the next Deanery Synod election is in 2025), unless there is a vacancy, in which case they are elected until the next Deanery Synod election. They are also automatically part of the PCC. At least 1/3 of members elected to the PCC must be elected at the APCM each year and anyone who has not been elected at the last two APCMs needs to be re-elected to continue on the PCC.

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly.

2.6.2 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Parish Safeguarding Policy
- Health and Safety Policy
- Data Protection Policy
- Financial Risk Assessment Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

2.6.3 Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills. A Banker; who collects all money and pays it to the bank. A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

2.7 Administrative Information

2.7.1 Basic Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year.

Church Office: (10am-2pm, Tuesdays, Thursdays and Fridays).

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Alex Finlow FCA 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

2.7.2 PCC Membership

Here is the membership:

<i>Licensed Clergy:</i>	Rev. Paul Worledge	(Chair, Incumbent)
	Rev. Claire Coleman	(Until....?)
	Rev. Beth Keenan	(From June 2024)

<i>Wardens</i>	Mr. Andrew McMillan (Elected May 2024)
	Mrs. Brenda Walters-Erlam (Elected May 2024)

Representatives on the Deanery Synod:

Mr. Mike Turner (Elected May 2022)
Mrs. Alison Hawthorn (Elected May 2022)

Elected members:

Mr. David Perkins (Elected May 2022)
Mr. James Patterson (Elected May 2023)
Mrs. Willow Whybrow (Elected May 2023)
Mrs. Pamela Elmes (Elected May 2023)

Mrs. Pauline Emptage (Elected May 2024)
Mrs. Audrey Tucker (Elected May 2024)
Mrs. Tonya Curry (Elected May 2024)
Mr. Christopher Bissett (Elected May 2024)
Mr. George Leonard (Elected May 2024)

Co-Opted Members

Mrs. Nicky Galer (Treasurer)
Vacant (Secretary)

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and *vacant*

Cheque Signatories: Nicky Galer, Paul Worledge, Andrew McMillan, Brenda Walter-Erlams

Online authorization of payments: Nicky Galer and Mike Turner

2.7.3 Electoral Roll Report (2024)

In 2024 we removed 8 names from the electoral roll (people who had moved away or changed churches) and added 11 new names of those who had applied to join the electoral roll this year. The new roll has thus increased from 100 to 103. Of the 103 on the 2024 electoral roll 34 live in the parish, up from 33 last year.

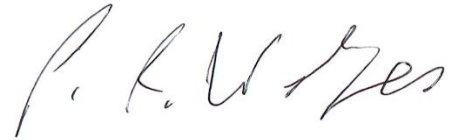
James Patterson (Electoral Roll Officer).

2.7.4 Staffing

The PCC employs 4 part-time staff:

- Cleaner for Hall and Church (5 hours per week): Caroline Perkins
- Administrator (9 hours per week): James Patterson (Shared with St. George's)
- Bookings Manager and Gardener (8 hours a week): Becky Wing (shared with St. George's)
- Maintenance Worker (4 hours a week): Shaun Hibbert (shared with St. George's)

The 2024 set of reports and accounts were approved at the PCC meeting on 26th April 2025.



Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

2.8 Fabric Report

Background: During 2023, following an inspection by the Fire Authority Enforcement Officer, St Luke's church and church hall received a Notice of Non-Statutory Schedule of required improvements, including having a professional fire risk assessment completed. The Fire Authority stated that they will follow up in the future to check on improvements. Our response to this was slow for a variety of reasons, however progress made in 2024 is shown below.

January – March

Vicar Paul asked the congregation if anyone was able and willing to support the Buildings Team who have been running with very few members. Andrew Gilham said that he could assist in an advisory role, however we are thankful for his practical help throughout the year in addition to his regular input in maintaining the audio / visual systems. A replacement combination boiler for the supply of hot water was agreed by the PCC and fitted. It was also identified that fire extinguishers may need replacing and that the church notice boards also needed replacing.

April - June

The PCC agreed to fund the new church notice boards with money raised from St Luke's 'gift day'. The future use of our buildings began to be one of the focal questions during this year of discernment. A local pest control company was commissioned to deal with mice in church. The 5 yearly Electrical installation check and PAT testing were also completed.

July - September

A professional fire risk assessment was completed, however this has placed restrictions on the number of people allowed in the church building. It also identified further extensive necessary fire safety works, such as needing to bring the large exit door on the North side of church back into operation and a requirement for fireproof boarding to compartmentalize higher risk areas in the crypt, near the electric consumer unit. Some new fire extinguishers were purchased for the Crypt and kitchenette areas. The other extinguishers were serviced and have not yet reached their end of service life. The new noticeboards were purchased. Following a complaint from a local resident to Kent County Council, a tree survey was completed. Quotes for the fire Safety works were received with estimates between £1,500 - £23,000. With the help of Andrew Gilham, he and myself started to complete some of the smaller required works. The church boilers required some expensive repair work which was completed.

October - December

Fire safety works continued, and we were able to complete Fire Safety training, Fire safety log for all relevant testing and training record keeping, professional schedule for annual mandatory checks, additional electric sockets and new emergency lighting, fire proofing the kitchen servery door and curtains in the church hall. We are currently at the expiratory stage of bringing the North doors back into operation. The new church notice boards were erected thanks to Shaun with some help from Jonah. We are again thankful to our staff group for their work on the administration, cleaning and maintaining of the building and grounds of the church and church hall. It should however be noted that the use of the church building in particular has both changed and increased and our cleaner has been absent for a long time during which her work is being covered. I have recommended a review of our cleaning needs.

Andrew McMillan (Churchwarden)

3 Independent Examiner's Report

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

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 19 to 25, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Charities Act 2011 ('the 2011 Act').

Respective Responsibilities of Trustees & Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the 2011 Act does not apply 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 Commission (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, and the PCC Trustees, as a body, for my work, for this report or for the opinions I have formed.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section s.145(5)(b) of the 2011 Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the 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 an audit, and consequently I do not express an audit opinion on the view given by the accounts and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

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



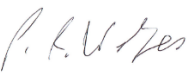
30/04/2025

Alex Finlow FCA, 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

4 Statement of Financial Activities

St. Luke's Church - Ramsgate									
Statement of Financial Activities									
year ended 31 December 2024									
					2024				2023
		Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
		funds	funds	funds	funds	funds	funds	funds	funds
	Note	£	£	£	£	£	£	£	£
Income from:									
Voluntary income	2a	81,031	1,749	4,744	87,524	82,439	6,538	4,406	93,383
Activities for generating funds	2b	428	-	-	428	320	-	-	320
Income from investments	2c	901	-	-	901	630	-	-	630
Church activities	2d	2,708	12,502	-	15,209	2,987	11,490	-	14,477
Other incoming resources	2e	3,546	728	-	4,274	1,762	832	-	2,594
Total Income		88,613	14,978	4,744	108,336	88,138	18,860	4,406	111,404
Less:									
Expenditure on:									
Cost of generating voluntary income	3a	-	-	-	-	-	-	-	-
Fundraising trading costs	3b	-	-	-	-	-	-	-	-
Church activities	3c	97,458	16,208	4,173	117,838	81,730	12,675	5,296	99,701
Governance	3d	-	-	-	-	-	-	-	-
Total Expenditure		97,458	16,208	4,173	117,838	81,730	12,675	5,296	99,701
Net income / (expenditure)		(8,845)	(1,229)	572	(9,502)	6,408	6,185	(890)	11,703
Brought forward at 1 January 2024	9	16,558	34,471	123,415	174,444	9,573	28,286	124,882	162,741
Transfers		17,254	(17,405)	152	-	577	-	(577)	-
Carried forward at 31 December 2024	9	24,967	15,836	124,138	164,941	16,558	34,471	123,415	174,444
Continuing Operations									
None of the PCC's operations were acquired or discontinued during the above two financial years.									
Total Recognised Gains and Losses									
The PCC has no recognised gains or losses other than the income and expenditure for the above two years.									
the notes on pages 21 - 25 form part of these financial statements									

4.1 Balance Sheet

St. Luke's Church - Ramsgate									
Balance Sheet									
year ended 31 December 2024									
					2024				2023
		Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	Note	funds	funds	funds	funds	funds	funds	funds	funds
		£	£	£	£	£	£	£	£
Fixed Assets									
Tangible	6	-	-	120,000	120,000	-	-	120,000	120,000
		-	-	120,000	120,000	-	-	120,000	120,000
Current Assets									
Debtors	7	1,421	-	43	1,464	-	-	-	-
Cash at bank and in hand		23,547	15,835	4,096	43,478	16,558	34,470	3,415	54,444
		24,967	15,835	4,139	44,941	16,558	34,470	3,415	54,444
Current Liabilities									
Creditors falling due within one year	8	-	-	-	-	-	-	-	-
Net Current Assets		24,967	15,835	4,139	44,941	16,558	34,470	3,415	54,444
Total Net Assets		24,967	15,835	124,139	164,941	16,558	34,470	123,415	174,444
Represented by Parish Funds									
Free reserves	9	24,967			24,967	16,558			16,558
Designated	9		15,835		15,835		34,470		34,470
Restricted	9			124,139	124,139			123,415	123,415
		24,967	15,835	124,139	164,941	16,558	34,470	123,415	174,444
Approved by the PCC on 26 th April 2025 and signed on its behalf by:									
									
Chairman									
the notes on pages 21 - 25 form part of these financial statements									

4.2 Notes to Accounts

Accounting Policies

a) Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102).

St Luke's Church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention except for land and buildings which is carried at deemed cost under the transitional provisions of FRS 102.

b) Funds

General Funds represent the funds of the PCC that are not subject to any regulations regarding their use and are available for the application on the general purposes of the PCC. Funds designated for a particular use by the PCC are also unrestricted. 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 main affiliation to another body nor those that are informal gatherings of Church members.

c) Incoming Resources

Voluntary Income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due. Funds raised by fetes, garden parties and other similar events are accounted for gross.

Other Ordinary Income

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

Income from Investments

Interest is accounted for when receivable.

d) Resources used

Activities directly relating to the work of the Church

The Diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (although not legal) liability and is shown as a creditor in the Balance Sheet.

e) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by Section 10 (2) (a) of the Charities Act 2011. No value is placed on movable furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed. The valuation for the Church Hall is based on a sale value obtained in 2019.

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2024

Note		Unrestricted funds £	Designated funds £	Restricted funds £	2024	Unrestricted funds £	Designated funds £	Restricted funds £	2023
					Total funds £				Total funds £
2	Income from:								
2a	Voluntary income								
	Planned giving:								
	Standing orders and envelopes scheme	53,866	-	2,076	55,942	48,576	-	1,890	50,466
	Tax recoverable	14,588	-	727	15,316	16,472	-	662	17,134
	CAF etc.	-	-	-	-	-	-	-	-
		68,454	-	2,803	71,258	65,048	-	2,552	67,600
	Collections	9,354	-	1,941	11,295	13,441	-	1,854	15,295
	Other giving	2,222	1,749	-	3,971	2,950	1,538	-	4,488
	Grants	1,000	-	-	1,000	1,000	-	-	1,000
	Legacies	-	-	-	-	-	5,000	-	5,000
		81,031	1,749	4,744	87,524	82,439	6,538	4,406	93,383
2b	Activities for generating funds								
	Fundraising and events	428	-	-	428	320	-	-	320
		428	-	-	428	320	-	-	320
2c	Income from investments								
	Bank interest	901	-	-	901	630	-	-	630
		901	-	-	901	630	-	-	630
2d	Church activities								
	Church hall lettings	1,866	12,502	-	14,367	1,299	11,490	-	12,789
	Fees	842	-	-	842	1,688	-	-	1,688
	Coffee	-	-	-	-	-	-	-	-
		2,708	12,502	-	15,209	2,987	11,490	-	14,477
2e	Other incoming resources								
	Miscellaneous	3,546	728	-	4,274	1,762	832	-	2,594
		3,546	728	-	4,274	1,762	832	-	2,594
	Total Income	88,613	14,978	4,744	108,336	88,138	18,860	4,406	111,404

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2024

Note		Unrestricted funds	Designated funds	Restricted funds	2024 Total funds	Unrestricted funds	Designated funds	Restricted funds	2023 Total funds
		£	£	£	£	£	£	£	£
3	Resources Expended:								
3a	Cost of generating voluntary income								
	Planned giving stationery	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3b	Fundraising trading costs								
	Fundraising and events	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3c	Church activities:								
	Missionary societies	-	-	4,173	4,173	-	-	5,296	5,296
	Charities	870	-	-	870	820	-	-	820
		870	-	4,173	5,043	820	-	5,296	6,116
	Ministry:								
	Diocesan parish share	59,098	-	-	59,098	56,538	-	-	56,538
	Clergy and staff costs	8,464	-	-	8,464	7,641	-	-	7,641
	Church maintenance	10,091	-	-	10,091	2,806	-	-	2,806
	Hall maintenance	-	1,531	-	1,531	-	939	-	939
	Hall running costs	-	13,668	-	13,668	-	10,787	-	10,787
	Church running costs	15,138	1,004	-	16,142	11,512	899	-	12,411
	Insurance	3,675	-	-	3,675	2,306	-	-	2,306
	Bank charges	122	6	-	128	106	51	-	157
		96,588	16,208	-	112,795	80,910	12,675	-	93,585
	Total	97,458	16,208	4,173	117,838	81,730	12,675	5,296	99,701
3d	Governance costs								
	Independent Examiner's Fee	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
	Total Resources Expended	97,458	16,208	4,173	117,838	81,730	12,675	5,296	99,701

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2024

Note										
4	Related parties, Trustee expenses and remuneration									
	During the year, expenses were reimbursed to no (2023:none) PCC members.									
5	Staff costs					2024				2023
		Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total	
		funds	funds	funds	funds	funds	funds	funds	funds	
		£	£	£	£	£	£	£	£	
	Wages and salaries	11,469	7,651	-	19,120	9,684	5,314	-	14,998	
	Social security costs	-	-	-	-	-	-	-	-	
	Pensions	-	-	-	-	-	-	-	-	
		<u>11,469</u>	<u>7,651</u>	<u>-</u>	<u>19,120</u>	<u>9,684</u>	<u>5,314</u>	<u>-</u>	<u>14,998</u>	
6	Tangible fixed assets				2024					
				Land &	Total					
				Buildings						
	Cost									
	As at 01.01.24			120,000	120,000					
	Additions			-	-					
	As at 31.12.24			<u>120,000</u>	<u>120,000</u>	Church Hall value based on 2019 sale value.				
	Depreciation									
	As at 01.01.24			-	-					
	Charged			-	-					
	As at 31.12.24			<u>-</u>	<u>-</u>					
	Net Book Value									
	As at 31.12.24			120,000	120,000					
	As at 31.12.23			120,000	120,000					
				<u>240,000</u>	<u>240,000</u>					
		Unrestricted	Designated	Restricted	2024	Unrestricted	Designated	Restricted	2023	
		funds	funds	funds	Total	funds	funds	funds	Total	
		£	£	£	£	£	£	£	£	
7	Debtors									
	Gift Aid receivable	1,421	-	43	1,464	-	-	-	-	
		-	-	-	-	-	-	-	-	
		<u>1,421</u>	<u>-</u>	<u>43</u>	<u>1,464</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	
8	Creditors									
	Accruals	-	-	-	-	-	-	269	269	
		-	-	-	-	-	-	269	269	

year ended 31 December 2024							
Note		Brought forward 01.01.24	Income	Expenditure	Result	Transfers	Carried forward 31.12.24
9	Reserves	£	£	£	£	£	£
	General	16,558	88,613	97,458	(8,845)	17,254	24,967
	Designated						
	Church Building Fund	5,000	-	-	-	(5,000)	-
	Capital Fund	25,705	-	-	-	(14,000)	11,705
	Hall	1,258	12,602	15,204	(2,603)	1,345	-
	Play & Praise	731	260	174	86	-	817
	Play & Praise - petty cash	209	728	730	(2)	-	207
	Cafe 4 All	1,381	1,362	100	1,262	250	2,892
	Social	187	27	-	27	-	214
		34,470	14,978	16,208	(1,229)	(17,405)	15,835
	Total unrestricted reserves	51,029	103,591	113,665	(10,074)	(152)	40,802
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	-	910	-	910	-	910
	Mission - Church Mission Society/SAMS	317	314	476	(163)	189	344
	Mission - Church Pastoral Aid Society	758	457	996	(539)	189	408
	Mission - Local Mission	652	585	652	(67)	(577)	8
	Mission - Sponsor A Child	-	289	440	(152)	152	-
	Mission - Tearfund	1,094	762	1,094	(332)	189	951
	Mission - Greg & Sylvia Venables	482	437	484	(46)	189	625
	Mission - General	-	961	-	961	(945)	16
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	-	30	30	-	766	766
		123,415	4,744	4,173	571	152	124,139
	Total Reserves	174,444	108,336	117,838	(9,503)	-	164,941
		Brought forward 01.01.23	Income	Expenditure	Result	Transfers	Carried forward 31.12.23
		£	£	£	£	£	£
	Reserves						
	Unrestricted						
	General	9,573	88,138	81,730	6,408	577	16,558
	Designated						
	Church Building Fund	5,000	-	-	-	-	5,000
	Capital Fund	22,380	5,000	1,675	3,325	-	25,705
	Hall	-	11,490	10,232	1,258	-	1,258
	Play & Praise	592	220	81	139	-	731
	Play & Praise - petty cash	87	832	711	121	-	209
	Cafe 4 All	227	1,154	-	1,154	-	1,381
	Social	-	164	(23)	187	-	187
		28,286	18,860	12,676	6,184	-	34,470
	Total unrestricted reserves	37,859	106,998	94,406	12,592	577	51,029
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	-	881	881	-	-	-
	Mission - Church Mission Society/SAMS	288	129	288	(159)	189	317
	Mission - Church Pastoral Aid Society	527	569	527	42	189	758
	Mission - Local Mission	-	464	-	464	189	652
	Mission - Sponsor A Child	-	-	352	(352)	352	-
	Mission - Tearfund	1,264	907	1,266	(358)	189	1,094
	Mission - Greg & Sylvia Venables	490	294	490	(196)	189	482
	Mission - General	-	943	-	943	(943)	-
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	603	-	603	(603)	-	-
	Flowers - petty cash	55	-	-	-	(55)	-
	Men's Work	127	-	-	-	(127)	-
	Men's Group - Petty Cash	20	-	-	-	(20)	-
	Tuesday Friendship Club - petty cash	20	-	-	-	(20)	-
	Women's Work	61	-	-	-	(61)	-
	Youth	352	-	-	-	(352)	-
	Youth - petty cash	45	-	-	-	(45)	-
	Harvest 21 - Tearfund Recover together	-	-	-	-	-	-
	I AM MARK Performance	-	-	-	-	-	-
	Mission - CMS/Seeds	-	-	-	-	-	-
	Ukraine conflict collection	-	-	-	-	-	-
	Harvest 22 - Compassion	670	-	670	(670)	-	-
	Community Pastors	-	219	219	-	-	-
	Hardship due to coronavirus	250	-	-	-	(250)	-
		124,882	4,406	5,296	(890)	(577)	123,415
	Total Reserves	162,741	111,404	99,701	11,702	-	174,444

Accounts

Annual Report 2023

May 2024

St. Luke's Church, Ramsgate



Contents

1	Introduction – Vicar’s Report	3
2	Parochial Church Council Report	4
2.1	Aims and Purposes	4
2.2	Objectives and Activities	4
2.3	Achievements and Performance.....	4
2.3.1	Overview of Regular Activities	4
2.3.2	Sunday Services: In-Person and Online	5
2.3.3	Pastoral Offices	6
2.3.4	PCC Secretary Report	6
2.3.5	Church Fabric Report	7
2.3.7	Specific reports from different ministries	9
2.5	Financial Review	11
2.5.1	Finance Review of 2023	11
2.5.2	Finance Projections for 2024.....	12
2.6	Reserves Policy	13
2.7	Structure, governance and management	14
2.7.1	The Role and Work of the PCC	14
2.7.2	PCC Policies.....	14
2.7.3	Finance Personnel.....	14
2.8	Administrative Information.....	15
2.8.1	Basic Information.....	15
2.8.2	PCC Membership	15
2.8.3	Electoral Roll Report (2023)	16
2.8.4	Staffing	16
3	Independent Examiner’s Report.....	17
4	Statement of Financial Activities.....	18
4.1	Balance Sheet	19
4.2	Notes to Accounts.....	20

1 Introduction – Vicar's Report

An annual report is potentially a very dry document. It is a legal requirement, with a focus on reporting church finances and administration. Yet, it is also a celebration of the ongoing life of the church, a community of people reconciled to God, through Jesus's death and resurrection and empowered to live transformed lives by the Holy Spirit. It may be a dry document, but it reflects something of the excitement of being part of such a community.

Much has happened in 2023. This document briefly summarizes St. Luke's activities and performance, but I hope that as you read through you might glimpse beyond the summary to the reality of what has happened. People meeting Sunday by Sunday to rejoice in the God who made and saved us, studying and praying together in small groups, offering support, care and a listening ear at events like Cafe4All, Play and Praise or Gather and all the one-to-one reactions that happen within the community beyond our normal meetings. God is at work through his people, and this should be celebrated.

Not that it is always easy being part of a church. 2023 has seen its challenges. Staffing was rarely at full capacity through the year! For the first four months we were without a gardener or maintenance worker after the unexpected death of Chris Tull at the end of 2022. However, we were pleased to appoint Becky Wing as a new bookings manager and gardener and Shaun Hibbert as the new maintenance worker. These are now working across both St. Luke's and St. George's and have been a great help in helping us manage the estate. June, July and August saw me away from ministry on a Sabbatical, where I was able to rest and recuperate and make a good start on a book I am hoping to write. Claire, our curate, did a great job stepping up to cover much of my role and with the able support of the team of wardens and others, the church ran well during that time. Unfortunately, though, soon after I returned from my Sabbatical, Claire was off for a couple of months with ill health, so we were also short staffed for most of October and November! However, she recovered well and was able to play her full part in all the Christmas services and events.

Another big challenge in 2023 was to do with the buildings of St. Luke's. At the start of the year, we had to arrange for the repair to the East wall above the chancel, along with the North roof of the chancel after a large amount of stone cladding came away in a storm at the end of 2022. Fortunately, the cost of the repairs was covered by our insurance. In the autumn, we struggled to sort out the heating in the hall after one of the two remaining gas heaters was condemned. Thankfully by the end of the year, we were able to install some new efficient electric heaters in both the main hall and the Perry Room.

The greatest sadness of the year was the death of Nathan Court, a 14-year old member of our congregation who finally succumbed to cancer after battling it for most of his life. Although, this was a tragedy, the funeral in St. Luke's, which was packed, was a great celebration both of his life, his joy and faith, but also the true hope we have in the resurrection of Christ.

The last few years have focused on rebuilding since Covid, but as we came to the end of 2023, it felt that it was time to take stock and review where God might be calling us in the coming years. So, now we are in 2024, which we are calling a year of discernment. Let's pray that God will call us to greater and better things.

Paul Worledge

2 Parochial Church Council Report

2.1 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance and management of the St. Luke's church building and church hall. The hall is situated next to the church building on St. Luke's Avenue, Ramsgate.

2.2 Objectives and Activities

The PCC through its various activities, seeks to demonstrate God's love to our local community, provide opportunities for people to explore the Christian faith and encourage those who are Christians to grow in discipleship. These aims are brought about through a culture that seeks to:

- Prayer to God as the source of our strength to live and grow in faith.
- Care for each other within our community and for those in the wider community.
- Share the word of God with one another and the wider world.

This all happens through our main Sunday Services, smaller gatherings and specific projects aimed at supporting different groups in the wider community. We maintain our main church building and halls, to provide safe and welcoming spaces both for our own activities, but also for other community groups or members who wish to hire them.

2.3 Achievements and Performance

2.3.1 Overview of Regular Activities

These were the regular weekly activities running during 2023

Sunday	11:00-12:00 Sunday Service, including groups for ages 0-14. With Livestream. 17:00-19:30 Youth Initiative (closed in July 2023)
Monday	09:30-10:00 Daily Prayer (St. Luke's) Study Group in evening
Tuesday	09:30-10:00 Daily Prayer (St. George's) 09:30-11:30 Christ Church Toddlers in St. Luke's Hall Study Group in afternoon
Wednesday	Study group in the morning and Study group in the evening Depression and Anxiety Self-Help Group (started Sep. 2023)
Thursday	09:30-10:00 Daily Prayer (St. Luke's) 10:00-11:30 Café4All 11:30-15:00 Time4All

Friday	10:00-11:30 Play and Praise (Parent and Toddler Group) 12:30-14:30 Gather Women's Drop In (Run by Youth With a Mission at St. Luke's) 16:30-16:00 Creative Team music practice
Saturday	09:30-10:00 Daily Prayer (St. George's)

There were also an occasional MOPP meeting. MOPP stood for: Meal, Options, Prayer and Praise. The options were to lay out what the small groups were doing. There was also an occasional 'pop-up' small group, including one in May, which trained people to lead small group Bible Study.

Alongside this the social events group, which is for both St. Luke's and St. George's ran a number of events through the year, including: Burns Night (January), Quiz Evening and Beetle Drive (March), a live screening of the coronation in St. Luke's (May), family film night (July), Light Party (October), Christmas Fair (December).

The hall was regularly rented to slimming groups on a Tuesday and Thursday evenings and the Church to the Thanet Light Orchestra on Thursday evenings. It was also rented by various groups through the year, mainly for children's parties.

Andrew McMillan

2.3.2 Sunday Services: In-Person and Online

We continue to livestream our main 11am services and post the sermons as a separate video on our YouTube channel which reached 200 subscribers by the end of 2023. These and other activities are advertised by a weekly email, which is sent out to 174 people each week. It is estimated that our worshipping community is 162 people (that is people who attend at least once a month or who are housebound and still in contact with the church). Our actual attendance and online attendance is shown in the table below:

The usual in-person attendance on a normal Sunday was 73 adults and 15 children. The figure for adults is in line with the number of adults attending in the years before Covid, but the number of children is about 50% of the number attending before Covid. It is also estimated that on average an additional 13 watch online each week, which would put the total number of adults attending, as higher than any year before Covid. It also needs to be noted that we now have a number of people attending who used to attend local churches which are now closed, suggesting overall decline in the local area.

The breakdown of the worshipping community by age is given in the table below:

Children (Age 0-10)	21 (13%)
Young People (Age 11-17)	15 (9%)
Adults (Age 18-69)	89 (55%) – This is skewed to the older end of the age range.
Adults (Age 70+)	37 (23%)

2.3.3 Pastoral Offices

In 2023, we had 7 baptisms, 4 marriages and 14 funerals linked with St. Luke's. The number of funerals was the highest for 10 years. These included three regular members of our church Bob Knight (aged 83), Nathan Court (aged 14) and Flo Baldock (aged 88). Also, Chris Tull (aged 70), who was our gardener and maintenance worker for several years until his death at the end of 2022.

2.3.4 PCC Secretary Report

During 2023 the Parochial Church Committee (PCC) met 7 times including the Annual Parochial Church Meeting (APCM). The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda the following PCC meeting. All meetings were quorate with an average attendance of 10 which represents approximately 62% of members. 4 members of the PCC didn't attend any PCC meetings during 2023. Attendance levels were the same as 2022, however increased by 2 compared to 2021.

Attendance figures for the APCM are included within the minutes for that meeting.

During 2023 there were 16 PCC members (data from Trello): Paul Worledge (Chair), Claire Coleman (curate), Andrew McMillan (Church Warden), Brenda Walters-Erlam (Church Warden), Mike Turner (Deanery Synod Rep.), Alison Hawthorn (Deanery Synod Rep), Simon Williams (until May 2023), James Patterson, Willow Whybrow, John Neden (until May 2023), Pauline Emptage, Audrey Tucker, Lekan Asa-Afariogun, David Perkins, Claudia LeBaigue (until May 2023) and Nicky Galer (co-opted, Treasurer), Pamela Elmes (from May 2023). Julie Leonard kindly offered to join us at meetings to take minutes in the absence of PCC secretary.

Listed below are some of the items discussed and or approved by the PCC during 2023:

- Completion of works to repair storm damage for last year
- Planning and organisation for the Vicar's sabbatical (June to September), allowing rest, reflection and re-focus
- Policy reviews for Financial Risk Assessment, Safeguarding and Safer Recruitment, Hall Hire, Real Living Wage for Staff, Dogs in church and Fire Risk Assessment
- Health & Safety – There were 4 non serious incidents in 2023 and recognition that H&S is an area where we are under resourced in both expertise and leadership.
- The Electoral roll revision showed an increase to 100 persons
- Volunteer recruitment day held, filling gaps, supporting volunteers and growing leadership
- Evangelism subgroup with co-opted members working to improve support for children and young families.
- Promotion of Safeguard training for all PCC members and other roles as appropriate
- Youth initiative and Youth Event
- Removal of 1 gas heater and installation of electric heaters and gas water boiler in the church hall
- Fire Safety Audit resulting in a level 2 assessment and requiring planning for adherence to action plan with required works in order to comply.
- Plans for a joint PCC Away Day focussing on 2024 as a year of discernment
- Appointment of new Independent Examiner for church accounts

-
- Church of England - Living in Love and Faith – video, discussion and letter to Bishop
 - 2023 was challenging with higher than usual levels of illness including members of the leadership at St Luke's.

PCC meetings follow a format which encourages a focus on God's Word, listening to each other and reflection. Thanks be to God for the prevailing culture of praying, caring and sharing.

Andrew McMillan

2.3.5 Church Fabric Report

In mid-November 2022 because of heavy wind and rain the roof wall of the church, at the St Lukes Avenue end was extensively damaged. Members of the Standing Committee led by our Vicar Paul Worledge liaised with the insurer and contractor to ensure that the repairs were done speedily. We must extend out thanks to Chris Tull for his contribution in helping to assess the content of the quote for the work. This was one of Chris's last actions for St Luke's before his sudden passing.

2023

The work to the roof was completed in January. The building was made watertight and secured. The carpet in the area was cleaned and all traces of water damage were eradicated. This work was arranged for and paid directly by the insurers. We only had to pay £1,000 excess.

March

Following the withdrawal of rubbish collection by Thanet District Council a new general and recycle waste supplier was sourced to carry out fortnightly waste collections.

April

At the end of April Greenheat UK Ltd carried out Gas Safety checks and servicing of the church's boilers and radiators.

A problematic leak in the single toilet at the entrance of the church hall had been flooding the toilet for a while. This had meant that the toilet had to be closed for some time. Plumber Andy Rolf investigated and found the source of the leak to be coming from the sink taps. The taps were replaced, and the toilet was reopened for use.

There was also a leak in the Vestry, caused by the gully in the north side being blocked. Chris Bisset did a super job in going up the ladder (Brenda assisting at the bottom of the ladder) and clearing away the rubble that was blocking the gully.

Becky Wing and Shaun Hibbert were recruited as Hall bookings & Gardening and Maintenance workers to fill the gap left by Chris Tull. The team roles cover both St Luke's and St Georges churches.

May

At the beginning of May, the church's gutters were cleaned by GutterPRO East Kent. Angus King and his team did a superb job in cleaning the gutters and providing us with before and after photos to show the impact of the work done.

August

On August 29th we had a fire audit. Both Churchwardens and Claire Coleman were present for the audit. The fire officer reiterated that the 2 important factors were fire detection and building safety. The importance of weekly fire alarm checks by a competent person was reinforced by the visiting Fire Officer.

St Luke's was awarded a level 2. This was the most common level awarded to churches. The officer did not find any serious issues. However, there are actions that need to be taken on board and implemented. For example, to replace the fire extinguisher and ensure that they are checked monthly by a competent person, and the need for emergency lighting to be used at some events.

September & October

The priority was to replace the broken gas heaters in the hall before the winter truly set in. The PCC took the decision to replace the gas heaters with electric ones. The Vicar, Churchwardens and Treasurer all played their part in making the heaters replacement happen. This included the upgrade of the voltages and channels of the hall's electric meter by UK Power Network prior to installation of the electric heaters.

November

Greenheat UK Ltd connected Smart Thermostat controls onto the church boilers. The system uses Drayton Wiser Programmable wireless thermostat to control the heating remotely. This means that coming into the church to adjust the heating control has become a thing of the past.

The Building Team Going forward.

There was no meeting of the building team during 2023 as 3 members of the team had left with only 2 remaining.

There were many issues of greater priority to be addressed, with the Vicar being on Sabbatical, illness of 1 of the Church Wardens and the bedding in of the new 2-person team for Hall Booking & Gardening and Maintenance.

Finally, the Vicar and Church wardens have faced and dealt with many fabric issues during the year. The need to prioritise and to do the most essential tasks was paramount in ensuring that the buildings were operational and made comfortable for all who use them.

Brenda Walters-Erlam

2.3.7 Specific reports from different ministries

Cafe4All

As with other church activities, we thank God, that the core team were able to keep the Café 4 All ministry running throughout 2023. Especially facing the challenge of illness and other family commitments during the year and increased time out supporting other areas of church activity. Over the year, the team have served thousands of hot drinks, pastries, cakes etc. to our visitors. We have seen and heard from visitors how much being able to come along, chat and relax has been really uplifting for many. Some visitors are from our congregation, others from the local community. We were happy to continue to host the group of local councillors and the team noticed that this has been a great way to have people come into the church building. Some people would come and join us for a hot drink and snack after visiting their Councillor. As always, we don't make any charge for what is provided, however people have been generous and donations are paid into church funds.

Unfortunately, this year the core team were unable to hold their usual social gatherings due to illness. Communication by use of the Café 4 All - WhatsApp group chat has been invaluable, enabling people to ask for extra support when necessary. The Lord provides! and we are thankful for every time someone has offered to step in to help out. Even when not able to attend, we were always grateful to receive homemade bread amongst other items brought in to share out.

We were able to respond to suggestions from the Evangelism and Discipleship group which encouraged us to focus on listening to our visitors and during school holidays to ensure we offer suitable activities for any children attending.

Although as during the previous year in 2023 we continued to keep the church building open after Café 4 All into what became known as Time 4 All. Time 4 All has not had many visitors and it has proved difficult to maintain the necessary minimum of 2 members of that core team needed as required by H&S. At times it has had to close earlier and as we moved towards 2024 it became more obvious that we will have to review if we are able to continue with Time 4 All.

On occasions we have had other church activities such as Carols with Cake thanks to additional support being offered. Another consideration moving forward is to have occasional church services following on from after Café 4 All.

1 Peter 4:9 says 'Do not neglect to show hospitality to strangers for thereby some have entertained angels unaware'.

Play and Praise

We welcome mums, dads and child minders every Friday in term time and provide a safe place for the children to play with a variety of toys and activities for newborn babies up to 4-year-olds. There is a craft table that is set around a bible passage each week which gives us the opportunity to tell how amazing our God is. The session ends with a bible story about their craft, lots of singing and interaction with nursery rhymes then snack time with a choice of fruits and healthy treats.

There is joy in every session watching the child grow and making friendships with the volunteers, they love the Christmas session interacting with the Christmas story meeting Santa and the party after.

We have a great team of volunteers Charlie, Tom, Claire, Jean and Grace who give up time to make every session special. I can't thank them enough for everything they do.

Tonya Curry

Sunday Club

Sunday Club continues to meet in the hall as a big group for children up to age 11. Each session is led from the front using Mustard Seed material and the children are always engaged with learning about the bible through pictures, videos or playmobile characters. They also enjoy sitting at tables for the craft activity and having time to talk and sometimes pray about any needs that come up in conversation.

We continue to support John, who we sponsor through Compassion. We often pray for him and have sent bundles of cards and pictures during the year – so he is getting to know who we are more as a group.

It has been great to have two teams to lead, alternating with a rota of term on term off. Thanks to Terry, June, Titi & James for leading as well as our regular helper, Tina. Thanks also to Claire, Zoe, Abi and other parents, who have helped the sessions run smoothly & creatively.

Willow Whybrow

Pathfinders

We help the kids to dig deeper into passages, they really get excited when we are able to create a craft around their learning. They have decorated the Perry Room in the Hall with their crafts and prayers.

Myself, Charlie and Peter have worked with the kids for quite a while now and each bring something different to the teachings.

Tonya Curry

2.5 Financial Review

2.5.1 Finance Review of 2023

Total income for the year of £111,404 was £7,048 more than last year (2022: £104,356), see Note 2. This was mainly due to a new long-term rental of a room in the hall and an increase in planned giving.

Total expenditure of £99,701 was £14,071 more than last year (2022: £85,630) see Note 3. This was mainly due to the increase in Parish Share.

The full financial statements accompany this report.

During 2023 an overhaul of the different funds was carried out, resulting in a quite a number being closed down, as they were deemed unnecessary and holding too many funds is not deemed to be good practice.

Our designated funds are:

Church Building, Hall and Social. The Hall fund is where all income and expenditure, purely relating to the Hall, are kept. The Social Fund, where monies collected at social events is held, will be used to help fund future events. If required, the three designated funds could be utilised if the general fund required it and two of them, do indeed, form part of our reserve policy.

We hold a number of restricted Mission funds; this is where donations are collected for different Missions throughout the year. The money in these funds as at the end of December are forwarded to the relevant missions each year.

The Café 4 All Fund is for the outreach coffee morning we hold each Thursday. Any donations received towards the refreshments is held in the Café 4 All Fund and will be used, where necessary, for posters, replacing coffee machines etc.

Capital Fund – monies held in this fund can only be spent on capital works or projects and not on ongoing costs. E.g. It could be used to replace the heating system, but not used for maintenance work or gas bills! The Play & Praise group is held on a Friday morning and is a self-sufficient pre-school group. Any monies collected can be used to purchase items that are beneficial to the group, such as Advent calendars and easter eggs.

Royal Harbour Outreach was set up to start a new initiative at the harbour. Unfortunately, the pioneer of the initiative passed away before the project could take off. Talks are ongoing as to what will happen to this fund in the future.

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish

Share, paid to Canterbury Diocese to cover the cost of our vicar and the cost of training curates across the Diocese, along with various other Diocesan expenses and initiatives.

The Parochial Church Council (PCC) were expecting 2023 would be a challenging financial year with a predicted budget shortfall of £13,619. This was the amount needed from extra donations to make ends meet and ensure we could pay our Parish Share (£56,538). However, for the second time in a number of years, there was money left over after paying the Parish Share. This was partly down to the fact the gas and electric was not charged for correctly and there is an ongoing complaint regarding this, which has been escalated to the Ombudsman, as well as a large anonymous donation.

We are encouraged and grateful to God that in the midst of another difficult year, still facing a cost-of-living crisis, so many people have continued to be so generous and been able to continue to support the church through faithful regular giving and generous one-off donations. Without these, we would not have been able to break even.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

The Battle Room in the hall is now being used on a long term rental basis, this is the main reason the Hall Fund is so much better this year than last.

Donations

A number of one-off donations were made by some individuals towards the general running of the church in 2023, including a large one-off donation of £5,000, one of £600 and one of £580, as well as a number of over £100. The Independent Examiner kindly donated his gift (£100) to his chosen charity, MSF. A donation was received to the new Capital Fund of £5,000, this was a legacy payment from the estate of Pam Jean Simmons. This restricted Capital Fund is only to be used for capital works or projects and not on ongoing costs. E.g., it could be used to replace the heating system, but not used for maintenance works or gas bills. It had also been agreed to have a policy where any legacies received, where no specific designation is given as to how it will be spent, will be added to this new Capital Fund.

2.5.2 Finance Projections for 2024

Having seen a good response to help with the financial needs from 2023 the PCC now look to the expected financial position for 2024. After preparation of a budget, it is anticipated that we are facing a deficit of £17,952 in the general fund for 2024. The Parish Share has increased slightly to £59,098. Any deficit will need to be covered through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost-saving strategies and keep finances on the agenda at all PCC meetings.

Whilst the PCC is keen to pay the Parish Share in full each year, it acknowledges that it would not be good stewardship of money to deplete all funds which may be needed to keep the church building working, safe and in good repair. For this reason, the PCC resolved in Feb 2020 to hold back the following reserves, even if it means not paying the Parish Share; £5,000 in the Hall Fund and £5,000 in the General Fund. Additionally, if the sum of the balance in the General Fund and the Hall fund would fall below £5,000 on payment of the Parish Share, then payment of the Parish Share should be suspended, the Diocese informed and the PCC to monitor future payments.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Donations can also be made via the Parish Giving Scheme, as long as the donation is towards the General Fund. Please also remember to look at Give as you Live. This is a scheme where the church receives a donation when you make online purchases. Please look at their website or app and consider using this scheme when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

2.6 Reserves Policy

It is considered good practice to hold around three months of general expenses as a reserve fund. Based on 2023 expenditure this would amount to around £20,500. The year-end actual balance was £16,558 and the PCC will be looking to increase funding to fill the gap. The PCC endeavours to keep £5,000 in the hall fund to cover ongoing maintenance and agreed that £5,000 should be held in a Church Building Fund for one off essential repairs to the church building. At the end of 2023 the Hall Fund stood at £1,258. The Church Building Fund stood at £5,000. It should be noted that with the Capital Fund holding £25,705, there is less danger of cash flow problems.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

Nicky Galer
(Treasurer to the PCC)

2.7 Structure, governance and management

2.7.1 The Role and Work of the PCC

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the churches mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances.

Clergy licensed to the parish are automatically on the PCC. Church Wardens are elected annually and automatically become members of the PCC. Deanery Synod representatives are elected to Deanery Synod every three years (the next Deanery Synod election is in 2025), unless there is a vacancy, in which case they are elected until the next Deanery Synod election. They are also automatically part of the PCC. At least 1/3 of members elected to the PCC must be elected at the APCM each year and anyone who has not been elected at the last two APCMs needs to be re-elected to continue on the PCC.

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly.

2.7.2 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Parish Safeguarding Policy
- Health and Safety Policy
- Data Protection Policy
- Financial Risk Assessment Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

2.7.3 Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills. A Banker; who collects all money and pays it to the bank. A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

2.8 Administrative Information

2.8.1 Basic Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year.

Church Office: (10am-2pm, Tuesdays, Thursdays and Fridays).

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Alex Finlow FCA 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

2.8.2 PCC Membership

Here is the membership:

Licensed Clergy: Rev. Paul Worledge (Chair, Incumbent)
Rev. Claire Coleman

Wardens Mr. Andrew McMillan (Elected May 2023)
Mrs. Brenda Walters-Erlam (Elected May 2023)

Representatives on the Deanery Synod:
Mr. Mike Turner (Elected May 2022)
Mrs. Alison Hawthorn (Elected May 2022)

Elected members:
Mr. James Patterson (Elected May 2023)
Mrs. Willow Whybrow (Elected May 2023)
Mrs. Pamela Elmes (Elected May 2023)

Mr. David Perkins (Elected 2022)
Mr. Olamilekan Asa-Afariogun (Elected 2022)
Mrs. Claudia LeBaigue (Elected 2022, Resigned May 2023)

Mrs Pauline Emptage (Elected 2021)
Mrs Audrey Tucker (Elected 2021)
Vacant

Dr. John Neden (Elected 2020, term ended May 2023)
Mr. Simon Williams (Elected 2020, resigned 2023)

Co-Opted Members

Mrs. Nicky Galer (Treasurer)
Vacant (Secretary)

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and *vacant*

Cheque Signatories: Nicky Galer, Paul Worledge, Andrew McMillan, Brenda Walter-Erlams

Online authorization of payments: Nicky Galer and Peter Shakeshaft (to June 2023) Mike Turner (from June 2023)

Hall Bookings Manager – this is now part of a paid role.

2.8.3 Electoral Roll Report (2023)

In 2023 we removed 14 names from the electoral roll (people who had moved away or changed churches) and added 15 new names of those who had applied to join the electoral roll this year. The new roll has thus increased from 99 to 100. Of the 100 on the 2023 electoral roll 33 live in the parish, down from 36 last year.

James Patterson (Electoral Roll Officer).

2.8.4 Staffing

The PCC employs 4 part-time staff:

- Cleaner for Hall and Church (5 hours per week): Caroline Perkins
- Administrator (9 hours per week): James Patterson
- Bookings Manager and Gardener (8 hours a week): Becky Wing (from 1st May 2023, shared with St. George's)
- Maintenance Worker (4 hours a week): Shaun Hibbert (from 1st May 2023, shared with St. George's)

The 2023 set of reports and accounts were approved at a special PCC meeting on Sunday 21st April.



Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

3 Independent Examiner's Report

To the Parochial Church Council for the year ended 31 December 2023

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 18 to 24, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Charities Act 2011 ('the 2011 Act').

Respective Responsibilities of Trustees & Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the 2011 Act does not apply 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 Commission (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, and the PCC Trustees, as a body, for my work, for this report or for the opinions I have formed.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section s.145(5)(b) of the 2011 Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the 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 an audit, and consequently I do not express an audit opinion on the view given by the accounts and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

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



Alex Finlow FCA

5 Wear Bay Road, Folkestone, Kent, CT19 6AT

29 April 2024

St. Luke's Church - Ramsgate
Statement of Financial Activities
year ended 31 December 2023

	Note	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
Income from:									
Voluntary income	2a	82,439	164	10,780	93,383	82,540	-	9,577	92,116
Activities for generating funds	2b	320	-	-	320	931	-	495	1,425
Income from investments	2c	630	-	-	630	95	-	-	95
Church activities	2d	2,987	11,490	-	14,477	1,966	7,363	-	9,329
Other incoming resources	2e	1,762	-	832	2,594	675	-	716	1,391
Total Income		88,138	11,654	11,612	111,404	86,206	7,363	10,788	104,356
Less:									
Expenditure on:									
Cost of generating voluntary income	3a	-	-	-	-	-	-	-	-
Fundraising trading costs	3b	-	-	-	-	-	-	-	-
Church activities	3c	81,730	10,209	7,763	99,701	69,860	8,557	7,213	85,630
Governance	3d	-	-	-	-	-	-	-	-
Total Expenditure		81,730	10,209	7,763	99,701	69,860	8,557	7,213	85,630
Net income / (expenditure)		6,408	1,445	3,849	11,702	16,346	(1,195)	3,575	18,727
Brought forward at 1 January 2023	9	9,573	5,000	148,168	162,741	(113)	(10)	144,137	144,015
Transfers		577	-	(577)	-	(6,661)	6,205	456	-
Carried forward at 31 December 2023	9	16,558	6,445	151,440	174,444	9,573	5,000	148,168	162,741

Continuing Operations

None of the PCC's operations were acquired or discontinued during the above two financial years.

Total Recognised Gains and Losses

The PCC has no recognised gains or losses other than the income and expenditure for the above two years.

the notes on pages 20 - 24 form part of these financial statements

St. Luke's Church - Ramsgate
Balance Sheet
year ended 31 December 2023

	Note	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
Fixed Assets									
Tangible	6	-	-	120,000	120,000	-	-	120,000	120,000
		-	-	120,000	120,000	-	-	120,000	120,000
Current Assets									
Debtors	7	-	-	-	-	-	-	-	-
Cash at bank and in hand		16,558	6,445	31,440	54,444	9,573	5,000	28,437	43,010
		16,558	6,445	31,440	54,444	9,573	5,000	28,437	43,010
Current Liabilities									
Creditors falling due within one year	8	-	-	-	-	-	-	269	269
Net Current Assets		16,558	6,445	31,440	54,444	9,573	5,000	28,168	42,741
Total Net Assets		16,558	6,445	151,440	174,444	9,573	5,000	148,168	162,741
Represented by Parish Funds									
Free reserves	9	16,558			16,558	9,573			9,573
Designated	9		6,445		6,445		5,000		5,000
Restricted	9			151,440	151,440			148,168	148,168
		16,558	6,445	151,440	174,444	9,573	5,000	148,168	162,741

Approved by the PCC on 21st April 2024

and signed on its behalf by Rev. Paul Worledge



Chairman

the notes on pages 20 - 24 form part of these financial statements

St. Luke's Church - Ramsgate
Notes to the financial statements
year ended 31 December 2023

1 Accounting Policies

a) Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and Accounting and reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102).

St Luke's Church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention except for land and buildings which is carried at deemed cost under the transitional provisions of FRS 102.

b) Funds

General Funds represent the funds of the PCC that are not subject to any regulations regarding their use and are available for the application on the general purposes of the PCC. Funds designated for a particular use by the PCC are also unrestricted. 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 main affiliation to another body nor those that are informal gatherings of Church members.

c) Incoming Resources

Voluntary Income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due. Funds raised by fetes, garden parties and other similar events are accounted for gross.

Other Ordinary Income

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

Income from Investments

Interest is accounted for when receivable.

d) Resources used

Activities directly relating to the work of the Church

The Diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (although not legal) liability and is shown as a creditor in the Balance Sheet.

e) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by Section 10 (2) (a) of the Charities Act 2011. No value is placed on movable furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed. The valuation for the Church Hall is based on a sale value obtained in 2019.

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2023

Note	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
2 Income from:								
2a Voluntary income								
Planned giving:								
Standing orders and envelopes scheme	48,576	-	1,890	50,466	46,579	-	1,730	48,309
Tax recoverable	16,472	-	662	17,134	11,227	-	639	11,866
CAF etc.	-	-	-	-	-	-	-	-
	65,048	-	2,552	67,600	57,806	-	2,369	60,175
Collections	13,441	-	1,854	15,295	20,134	-	6,853	26,987
Other giving	2,950	164	1,374	4,488	2,919	-	355	3,274
Grants	1,000	-	-	1,000	1,681	-	-	1,681
Legacies	-	-	5,000	5,000	-	-	-	-
	82,439	164	10,780	93,383	82,540	-	9,577	92,116
2b Activities for generating funds								
Fundraising and events	320	-	-	320	931	-	495	1,425
	320	-	-	320	931	-	495	1,425
2c Income from investments								
Bank interest	630	-	-	630	95	-	-	95
	630	-	-	630	95	-	-	95
2d Church activities								
Church hall lettings	1,299	11,490	-	12,789	800	7,363	-	8,163
Fees	1,688	-	-	1,688	1,166	-	-	1,166
Coffee	-	-	-	-	-	-	-	-
	2,987	11,490	-	14,477	1,966	7,363	-	9,329
2e Other incoming resources								
Miscellaneous	1,762	-	832	2,594	675	-	716	1,391
	1,762	-	832	2,594	675	-	716	1,391
Total Income	88,138	11,654	11,612	111,404	86,206	7,363	10,788	104,356

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2023

Note	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
3 Resources Expended:								
3a Cost of generating voluntary income								
Planned giving stationery	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
3b Fundraising trading costs								
Fundraising and events	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
3c Church activities:								
Missionary societies	-	-	5,294	5,294	-	-	5,596	5,596
Charities	820	-	-	820	-	-	110	110
	820	-	5,294	6,114	-	-	5,706	5,706
Ministry:								
Diocesan parish share	56,538	-	-	56,538	42,007	-	-	42,007
Clergy and staff costs	7,641	-	-	7,641	7,391	-	-	7,391
Church maintenance	2,806	-	-	2,806	862	-	-	862
Hall maintenance	-	941	-	941	-	1,000	-	1,000
Hall running costs	-	9,112	1,675	10,787	-	7,202	-	7,202
Church running costs	11,512	107	792	12,411	17,360	321	1,506	19,188
Insurance	2,306	-	-	2,306	2,106	-	-	2,106
Bank charges	106	49	1	157	134	33	1	168
	80,910	10,209	2,468	93,587	69,860	8,557	1,507	79,924
Total	81,730	10,209	7,763	99,701	69,860	8,557	7,213	85,630
3d Governance costs								
Independent Examiner's Fee	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total Resources Expended	81,730	10,209	7,763	99,701	69,860	8,557	7,213	85,630

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2023

Note

4 Related parties, Trustee expenses and remuneration

During the year, expenses were reimbursed to no (2022:none) PCC members.

5 Staff costs

	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
Wages and salaries	9,684	-	5,114	14,798	7,998	-	3,465	11,463
Social security costs	-	-	-	-	-	-	-	-
Pensions	-	-	-	-	-	-	-	-
	<u>9,684</u>	<u>-</u>	<u>5,114</u>	<u>14,798</u>	<u>7,998</u>	<u>-</u>	<u>3,465</u>	<u>11,463</u>

6 Tangible fixed assets

			Land & Buildings	2023 Total	
Cost					
As at 01.01.23			120,000	120,000	
Additions			-	-	
As at 31.12.23			<u>120,000</u>	<u>120,000</u>	Church Hall value based on 2019 sale value.
Depreciation					
As at 01.01.23			-	-	
Charged			-	-	
As at 31.12.23			<u>-</u>	<u>-</u>	
Net Book Value					
As at 31.12.23			120,000	120,000	
As at 31.12.22			<u>120,000</u>	<u>120,000</u>	
			<u>240,000</u>	<u>240,000</u>	

	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total funds £
7 Debtors	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

8 Creditors

Accruals	-	-	-	-	-	-	269	269
	-	-	-	-	-	-	269	269

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2023

Note	Brought forward 01/01/23 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31/12/23 £	Brought forward 01/01/22 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31/12/22 £
9 Reserves												
Unrestricted												
General	9,573	88,138	81,730	6,408	577	16,558	(113)	86,206	69,860	16,346	(6,661)	9,573
Designated												
Church Building Fund	5,000	-	-	-	-	5,000	5,000	-	1,000	(1,000)	1,000	5,000
Hall	-	11,490	10,232	1,258	-	1,258	(5,010)	7,363	7,557	(195)	5,205	-
Social	-	164	(23)	187	-	187	-	-	-	-	-	-
	5,000	11,654	10,209	1,445	-	6,445	(10)	7,363	8,557	(1,195)	6,205	5,000
Total unrestricted reserves	14,573	99,792	91,939	7,853	577	23,003	(123)	93,569	78,417	15,152	(456)	14,573
Restricted												
Fixed Assets - Hall	120,000	-	-	-	-	120,000	120,000	-	-	-	-	120,000
Capital Fund	22,380	5,000	1,675	3,325	-	25,705	17,380	5,000	-	5,000	-	22,380
Harvest Appeal	-	881	881	-	-	-	-	-	-	-	-	-
Mission - Church Mission Society/SAMS	288	129	288	(159)	189	317	223	117	223	(106)	171	288
Mission - Church Pastoral Aid Society	527	569	527	42	189	758	737	356	737	(380)	171	527
Mission - Local Mission	-	464	-	464	189	652	-	432	-	432	(432)	-
Mission - Sponsor A Child	-	-	352	(352)	352	-	(9)	1	336	(335)	344	-
Mission - Tearfund	1,264	907	1,266	(358)	189	1,094	1,805	1,094	1,805	(712)	171	1,264
Mission - Greg & Sylvia Venables	490	294	490	(196)	189	482	533	319	533	(213)	171	490
Mission - General	-	943	-	943	(943)	-	-	854	-	854	(854)	-
Play & Praise	592	220	81	139	-	731	410	355	73	283	(100)	592
Play & Praise - petty cash	87	832	711	121	-	208.74	98	716	727	(11)	-	87.29
Cafe 4 All	227	1,154	-	1,154	-	1,380.60	227	-	-	-	-	227
Royal Harbour Outreach	111	-	-	-	-	110.80	111	-	-	-	-	111
Flowers - petty cash	55	-	-	-	(55)	-	55	-	-	-	-	54.53
Men's Work	127	-	-	-	(127)	-	127	-	-	-	-	127
Men's Group - Petty Cash	20	-	-	-	(20)	-	20	-	-	-	-	19.92
Tuesday Friendship Club - petty cash	20	-	-	-	(20)	-	20	-	-	-	-	19.91
Women's Work	61	-	-	-	(61)	-	61	-	-	-	-	61
Youth	352	-	-	-	(352)	-	352	-	-	-	-	352
Youth - petty cash	45	-	-	-	(45)	-	45	-	-	-	-	44.82
Harvest 21 - Tearfund Recover together	-	-	-	-	-	-	1,157	-	1,157	(1,157)	-	-
I AM MARK Performance	-	-	-	-	-	-	-	495	707	(212)	212	-
Ukraine conflict collection	-	-	-	-	-	-	-	378	378	-	-	-
Harvest 22 - Compassion	670	-	670	(670)	-	-	-	670	-	670	-	670
ACTS	603	-	603	(603)	-	-	538	-	538	(538)	603	603
Community Pastors	-	219	219	-	-	-	-	-	-	-	-	-
Hardship due to coronavirus	250	-	-	-	(250)	-	250	-	-	-	-	250
	148,168	11,612	7,763	3,849	(577)	151,440	144,137	10,788	7,213	3,575	456	148,168
Total Reserves	162,741	111,404	99,701	11,702	-	174,444	144,015	104,356	85,630	18,727	-	162,741

Accounts

Annual Report 2022

May 2023

St. Luke's Church, Ramsgate



Contents

1	Introduction – Vicar’s Report	3
2	Aims and Purposes	5
3	Activities	5
3.1	Cafe4All Report.....	5
4	Achievements and Performance.....	7
4.1	Sunday Services: In-Person and Online	7
4.2	Pastoral Offices.....	7
5	Structure, governance and management.....	8
5.1	Electoral Roll Report	8
5.2	PCC Membership	8
5.3	PCC Policies.....	9
5.4	PCC Report.....	9
5.5	Staffing	10
5.6	Church Fabric Report	10
5.7	Thanet Deanery Synod Report	11
5.8	Minutes of Annual Parochial Church Meeting – Sunday 22 nd May 2022.....	12
6	Administrative Information.....	16
7	Financial Review	16
7.1	Financial Review 2021.....	16
7.2	Independent Examiner’s Report.....	19
7.3	General R and P	20
7.4	Fund Totals	22
7.5	Income and Expense Analysis	24
7.6	Statement of Assets and Liabilities	27
7.7	Notes to help explain the 2022 accounts.....	28

1 Introduction – Vicar's Report

I write this reflection on 2022 at the start of May. Spring is in the air. The trees outside are transforming from dead skeletons into luscious green canopies and the lawns are growing thicker and deeper with a beautiful sprinkling of daisies, dandelions and even bluebells. The cold winter has ended, new life abounds.

St. Luke's sprang to life again in 2022. The pandemic had severely restricted church activities in 2020 and 2021 - but did not kill it. In those years God planted new seeds and their first shoots of growth sprung up, but 2022 was the year when this new life flourished. Cafe4All, started in 2021, continued to develop and blossom in 2022, even adding more hours in the form of a 'Warm Space' as winter began. The music group, newly reformed, grew in numbers, confidence and strength throughout the year, culminating in a wonderfully expanded choir at our Christmas services. Claire Coleman, our curate, who started in 2021, continued to bloom as her ministry developed and grew. She was Priested at Canterbury Cathedral in June, which was one of the highlights of the year.

The number of young people who attend the church has grown steadily. They have not returned to pre-pandemic levels, but things are heading in the right direction. Play and Praise, our parent and toddler group, gained new leaders as Fiona stepped down after many years of faithful service. The Sunday morning children's groups grew steadily, although Sparklers, the group for the very youngest had to close temporarily in September due to lack of leaders and members. The Youth Initiative has developed over the year and been a great support to the handful of young people who attend. They have also joined with other local groups once a month for a larger gathering called the Event.

The relationship with St. George's church strengthened significantly. I was appointed as Priest in Charge in May 2021, but 2022 saw a growth in ties between the two churches. This occurred through a number of events: a performance of Mark's gospel by one man ('I am Mark') in February, a joint service and barbecue to celebrate the Queen's Platinum Jubilee in May, a celebration Barbecue after Claire's priesting, watching the Queen's funeral on the big screen at St. Luke's and a Commemoration service for her majesty at St. George's church. A new social events group was formed in the summer with members from both St. Luke's and St. George's. Their first event was a Light Party for both churches held at St. Luke's, which was a great success.

Small groups returned in 2022. These brought together people from St. Luke's, St. George's and Christ Church. They began in February with five groups running Christianity Explored. This ultimately, led to seven people being confirmed at St. Luke's in November along with seven from other local churches. What better expression of new life in 2022 could you have? In May we joined with Churches Together in Ramsgate for four sessions led by Robin Plant, called 'Can we trust the gospels?' In the summer the small groups learnt about wisdom from Proverbs, before moving on to studies based on the Sunday sermons in the autumn. Although not all five groups continued throughout the year, three of them have become well established and I believe are a great aid to the growth of community and discipleship in the churches.

More now use our church building. Not only did Cafe4All expand with Warm Spaces at the end of the year, but in the summer the local *Youth with a Mission* group started using the church on Fridays for as a place for women to find safety, hope and community. The Thanet Light Orchestra also used the church for their rehearsals on Wednesday evenings throughout the year and put on a wonderful concert in the summer. It was also used for other concerts, especially in the lead up to Christmas.

The year was not without its challenges. It was the year when the war in Ukraine began, the queen died and the cost-of-living crisis began to bite. St. Luke's broke even financially despite not asking people to increase their regular giving in 2022. This was because of a number of generous donations in the last couple of months, for which we are very grateful.

There were also challenges for the wider church in Thanet. Sadly, Christ Church had to take the decision to cease Sunday services after Easter and Glo Gen church decided to close in the early summer. This left many people feeling homeless when it came to church, but we hope that some of those have been able to find a home with us at St. Luke's.

A challenge came for St. Luke's at the end of the year. In November a storm caused serious damage to the wall on the east end of the church. A number of the stones that cladded the upper wall fell off and cascaded down the North side of the chancel roofs. Thankfully, the insurers agreed to pay for the damage, which cost around £30,000.

The year ended with great sadness. Chris Tull, our maintenance worker and gardener for eight and a half years, died unexpectedly two days before Christmas. We deeply miss his friendship, skills and hard work. The lawn grows thicker and deeper outside my study window. It is bitter-sweet. It reminds me that Chris is not around to mow it, but also that God is constantly bringing new life to his people as he has done for St. Luke's in 2022.

Paul Worledge

2 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance of the St. Luke's church building and church hall. The hall is situated next to the church building in St. Luke's Avenue, Ramsgate.

3 Activities

2022 saw the growth in a number of activities. These were the regular weekly activities running by the end of the year:

Sunday	09:30-10:45 Creative Team music practice 11:00-12:00 Sunday Service, including groups for ages 0-14. With Livestream. 17:00-19:30 Youth Initiative
Monday	09:30-10:00 Daily Prayer (St. Luke's) Study Group in evening
Tuesday	09:30-10:00 Daily Prayer (St. George's) 09:30-11:30 Christ Church Toddlers in St. Luke's Hall
Wednesday	Study group in the afternoon and Study group in the evening
Thursday	09:30-10:00 Daily Prayer (St. Luke's) 10:00-11:30 Café4All (See below) 11:30-15:00 Warm Space
Friday	10:00-11:30 Play and Praise (Parent and Toddler Group) 12:30-14:30 Gather Women's Drop In (Run by Youth With a Mission at St. Luke's)
Saturday	09:30-10:00 Daily Prayer (St. George's)

There were also termly prayer meetings, often on a Monday evening.

The hall was regularly rented to slimming groups on a Tuesday and Thursday evenings and the Church to the Thanet Light Orchestra on Thursday evenings.

3.1 Cafe4All Report

Café 4 All takes place each Thursday between 10-11.30am at St Luke's Church Building. We aim to provide a welcoming and safe space where we hope that the 20+ people attending will feel special and see something of 'God's Love' through

the offer of free coffee, tea, pastries, cakes etc. and also enjoy the welcome interactions and opportunity for a relaxing chat. We continue to let the project evolve through the inclusion of all who take part. Although we don't specifically provide a Christian message, being in the Church building we are able to support others meeting during Café 4 All and to 'signpost' people to other church activities and to explore ways of getting any support needed. We trust in God that visitors are encouraged to want to explore further. On occasions we take cake out during visits to those currently unable to attend church.

The Café 4 All team is led by Andrew McMillan and the members include Charlie, Lesley, Mike, Peter Richard & Lois. Unfortunately Rosa and Claudia had to step back from the being core team members for personal reasons, however they still support us through prayer. We also enjoy additional support from others who attend the Café 4 All on a regular basis. Part of running Café 4 All is looking after each other within our core team and we hold a couple of social events one in the summer and one around Christmas time. These give us a chance to thank team members and give time for both celebration and reflection on how God is using us for His work. The running costs for Café 4 All are funded by donations for which we thank God. A key feature is: what is provided to people using Café 4 All, is provided free of charge. We do however received donations which are paid into church funds. Anyone who wants to offer support by making cakes etc. but isn't in a position to buy ingredients can speak to a member of the team and we will endeavour to supply what is needed.

We have team meetings as necessary where we work to plan ahead. We always start our meeting with a bible focus e.g. Hebrews 10:24-25 And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another and all the more as you see the Day approaching.

Developments during the year:

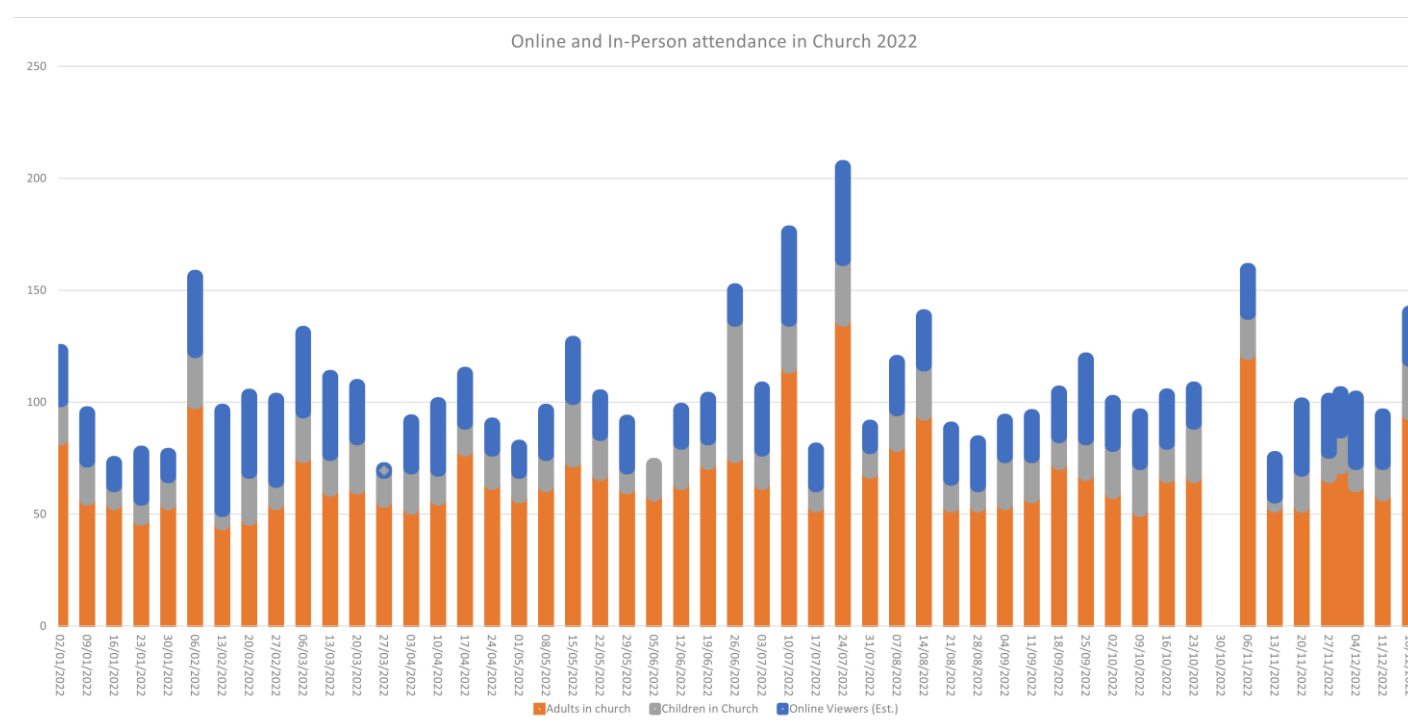
- Printed designed poster, now displayed in a stand placed by the church entrance during Café 4 All
- Café 4 All - registered with Places of Welcome which is a National network
- Celebration of our now Late Majesty Queen Elizabeth's Platinum Jubilee
- MacMillan Cancer – Coffee Morning – held during Café 4 All - raising funds for the charity
- In November a small group of local councillors started to use the Vestry for holding their surgery with local constituents.
- Helping individuals attending to celebrate their birthdays, where these were known to us we have usually been able to provide a cake, candle etc.
- Following on from Café 4 All we have now also registered with 'Warm Welcome Spaces', a National organisation supporting places like St Luke's Church to open their doors to provide a warm welcome to those struggling with the cost of living crisis. We have a separate group of church members (Julie, June, Barbara and Pam) who are keeping the church open between 12- 3pm each Thursday for 'Warm Places'. During 2022 we did not have many visitors, however the group are exploring ways of both supporting each other and extending pastoral care with the possibility of continuing Warm Places as Cool Places.

As we look ahead to 2023, we give thanks and praise to God for all that has been achieved especially recent increase in visitors to 'Warm Places' and we ask for His blessing and help that we can both continue in our current format and to develop stronger links between Café 4 All and people who could benefit from what we offer.

4 Achievements and Performance

4.1 Sunday Services: In-Person and Online

2022 was the first year since 2019 where attendance was not impacted in a major way by Covid. The chart below shows that adult attendance returned to more normal levels for St. Luke's, but the number of children was lower than pre-pandemic. There was also still a significant number watching online at home.



The usual attendance on a normal Sunday was 61 adults and 15 children, with an estimated 134 people in the worshipping community at the end of 2022:

Children (Age 0-10)	25
Young People (Age 11-17)	11
Adults (Age 18-69)	72
Adults (Age 70+)	26

4.2 Pastoral Offices

In 2022, we had 9 baptisms (including 1 adult baptism), 3 marriages and 10 funerals linked with St. Luke's.

5 Structure, governance and management

5.1 Electoral Roll Report

This year we removed 14 names from the electoral roll (people who had moved away or changed churches) and added 15 new names of those who had applied to join the electoral roll this year. The new roll has thus increased from 99 to 100. Of the 100 on the 2023 electoral roll 33 live in the parish, down from 36 last year.

James Patterson (Electoral Roll Officer).

James Patterson – Electoral Roll Officer

5.2 PCC Membership

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the churches mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances. Here is the membership:

Licensed Clergy: Rev. Paul Worledge (Chair)
 Rev. Claire Coleman

Wardens Mr. Christopher Waldie (Resigned May 2022)
 Mr. Andrew McMillan (Elected May 2022)
 Mrs. Brenda Walters-Erlam (Elected May 2022)

Representatives on the Deanery Synod:
 Mr. Peter Shakeshaft (Resigned May 2022)
 Mr. Andrew McMillan (Resigned May 2022)
 Mr. Mike Turner (Elected May 2022)
 Mrs. Alison Hawthorn (Elected May 2022)

Elected members:

 Mr. David Perkins (Elected 2022)
 Mr. Olamilekan Asa-Afariogun (Elected 2022)
 Mrs. Claudia LeBaigue (Elected 2022)

 Mrs Pauline Emptage (Elected 2021)
 Mrs Audrey Tucker (Elected 2021)

 Dr. John Neden (Elected 2020)
 Mr. James Patterson (Elected 2020)
 Mrs. Willow Whybrow (Elected 2020)
 Mr. Simon Williams (Elected 2020)

Co-Opted Members

Mrs. Nicky Galer	(Treasurer)
Vacant	(Secretary)

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly.

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage
Electoral Roll Officer: James Patterson
Parish Disclosure Officer: James Patterson
Health and Safety Officers: David Perkins and Simon Williams
Cheque Signatories: Nicky Galer, Paul Worledge, Andrew McMillan, Brenda Walter-Erlams
Online authorization of payments: Nicky Galer and Peter Shakeshaft
Hall Bookings Manager (Regular bookings): Pauline Emptage

5.3 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Parish Safeguarding Policy
- Health and Safety Policy
- Data Protection Policy
- Financial Risk Assessment Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

5.4 PCC Report

During 2022, 7 PCC meetings took place including the APCM. The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda for the PCC meeting. All meetings were quorate with, on average, 10 members attending each PCC meeting during the year, an increase of 2 when compared with the 2 previous years. The APCM was also well attended, with a total of 44 members of the congregation attending (including PCC members).

In 2022, there was a total of 15 PCC members, as follows: Rev Paul Worledge, Rev Claire Coleman, Andrew McMillan, Nicky Galer, Brenda Walters-Erlam, David Perkins, Pauline Emptage, Audrey Tucker, Willow Whybrow, Simon Williams, Alison Hawthorn, Mike Turner, Olamilekan Asa-Afariogun, John Neden and Claudia LeBaigue.

These are some of the things discussed and approved by the PCC in 2022:

- St Luke's and St Georges organised a street party to celebrate the Platinum Jubilee of Queen Elizabeth II. This took place in the grounds of St Georges.

- “I AM Mark” dramatization at St Luke’s was well attended.
- Replacement of the Sound Desk. This was made possible by donations from members of the congregation.
- Donation of £736.89 to CPAS from St Luke’s.
- Establishment of 4 PCC Subgroups (Building, Finance, Human Resources and Evangelism & Harvest Appeal).
- Organising and facilitating the Quinquennial Review.
- Decision to join Parish Giving Scheme.
- Changes in internet and email providers.
- In December, the sad loss of Chris Tull, our gardening & maintenance worker.

Following the end of the Pandemic years and after a slow return to ‘normal’, we saw new shoots spring up at St Luke’s, with an increase in the numbers joining the congregation. Livestreaming of Sunday services has continued, and the music group has improved under Alison and Fiona’s guidance.

The number of members attending PCC meeting has improved, with members engaging better at meetings. We pray that new members will be added to the PCC, thus bringing more expertise where it is greatly needed.

May God’s blessings be with us all.

Brenda Walters-Erlam

April 2023

5.5 Staffing

The PCC employs 3 part-time staff:

- Cleaner for Hall and Church (5 hours per week): Caroline Perkins
- Administrator (9 hours per week): James Patterson
- Maintenance Worker and Gardener (6 hours a week): Christopher Tull, who sadly passed away on 23rd December 2022.

5.6 Church Fabric Report

In January 2022 St Luke’s was awarded the Eco Church Silver award. Our thanks to Christopher Waldie for doing all the preparatory work that was needed to obtain the award.

During 2022 we see the departure of Christopher Waldie, as he and his family moved to Ireland to start a new life.

We also had the sad and sudden passing of Chris Tull our Gardening and Maintenance person, late December 2022. This has left a void in the Building Maintenance Team.

During the year Chris Tull did many plumbing, electrical and general repair works to the Church and the Hall. The toilets in the Church have been the most problematic, with many breakdowns. Chris Tull also completed Work to areas of the stonework of the church building during the year.

The new Buildings Team met twice during the year. The team was made up of members of the PCC and were as follows: Brenda Walters-Erlam, Simon Williams, David Perkins, Claudia Le Baigue and Chris Tull who was on the team by virtue of his role as St Luke’s Gardening and Maintenance person.

The team conducted a review of the current Health & Safety Policies, and minor changes were made to the policy. There was also a review of the asbestos situation, and it was agreed that the last report stated that there was low risk in the church and as such we would obtain sticker to warn of the danger that could arise if the surfaces were broken. The team discussed the possibility of members doing a short asbestos awareness course as we do not have the necessary knowledge or expertise in that area.

In September 2022, the Quinquennial Inspection took place, and the report highlighted area for attention.

7.1 Urgent work requiring immediate attention.

7.1.1 Carry out repairs to the various roof slopes and replace missing tiles, although minor it is best to keep on top of these smaller jobs before they become major ones.

7.1.2 Investigate the roof above the area of damp on the south aisle wall and repair.

7.2 Repair work to be carried out in the next 12 months.

7.2.1 Carry out localised repointing works following inspection of the walls etc.

7.2.2 Replace the cracked/broken glass to the window in the vestry.

7.2.3 Replace and refix the loose floor tiles.

7.2.4 Repair/redecorate the south aisle wall following roof repairs.

The Building Team Going forward.

It is hope that new members will be appointed or co-opted to strengthen the team. There is much work to be done on a regular basis to maintain the buildings. In 2023 we will be focusing replacing Chris Tull, the upgrading of the toilets and kitchen work-surfaces of the hall with a view to making the hall more attractive for hirers. We will also be hoping to increase the hiring of the hall so that it can achieve sufficient income to at least cover all its costs. We will also be calling upon the talents within the congregation for advice and assistance as needed.

Brenda Walters-Erlam
Church Warden, April 2023

5.7 Thanet Deanery Synod Report

This year we had a few Deanery Synod meetings. The first was from a minister who had been give the job of the Ministers representative for rural affairs, he was from a city so I think he mostly wanted to have a go driving a tractor but spoke very well on the plight of farmers having a relatively solitary existence and asked for volunteers who could keep him abreast in the locality. We also had a visit from a vicar who was looking into the role of rural / village churches and how they could be used.

The Deanery Roadshow in September was a presentation from the new Archdeacon and the Diocesan Secretary about the Diocesan finances and how these would impact the amount that each Parish would be asked to pay in 2023. There were opportunities for questions and discussions about the final pressures we were all under. We also had a meeting where the local schools work "ACTS" gave a very good presentation on the role they play and the challenges they have in keeping the work running.

Sadly the Deanery Lay Chair of several years standing, Carole Bean, died suddenly at the end of November.

Mike Turner (Deanery Synod representative) and Paul Worledge (Vicar)

5.8 Minutes of Annual Parochial Church Meeting – Sunday 22nd May 2022

Present: The vicar and 43 others attended in person. (List attached)

Apologies for absence

Kate Neden, Nicky and John Galer, Rosemary Ebelthite, Terry Harrison and Simon Williams

Minutes of the APCM of 18th May 2021

The minutes were accepted as a correct record of the Annual meeting.

Matters arising

There were none

Annual Reports

Members were sent the link to access the Annual reports pack on St Luke's website. At the meeting, the content of the report will be taken as read.

4i Electoral Roll Report (page 13)

At the end of the year there were 99 people on the Electoral Register. 10 people were removed and 15 added to the register. Of the 99 people on the register 36 live in the Parish as compared with 33 in 2021.

4ii Church Fabric (page 16)

During 2021 the Church Warden (Christopher Waldie) along with the Maintenance Worker Christopher Tull have managed to address and resolve many issues relating to the Church Fabrics. These included the following:

Facilitating the independent fire safety inspection commissioned by St Lawrence College. Also following up with relevant actions to resolve points raised.

Resolve low water pressure and track and fix at the rear of the church.

Routing of the wires through the Crypt to provide sockets for the live-streaming equipment.

Completing the application and registration of St Luke's as an Eco-Church.

Compilation of the Inventory of the Church's assets. The on-going process of ensuring that higher value items are security marked. Also, the marking of the church's metalwork as required by our Insurer.

4iii Deanery Synod Report (Page 17)

In 2021 the Deanery Synod met 3 times (twice on Zoom and once in-person).

The in-person meeting was an open event, in conversation with Bishop Rose held on 25th November 2021. "This was an interesting evening with some Deanery Reps attending from across Thanet putting questions to Bishop

Rose and hearing her words of wisdom. It was a good opportunity to get to know and understand more from Bishop Rose.”

4iv Finance Report – including approval of Accounts (page 23-35)

Member unanimously gave a vote of thanks to Nicky Galer (Treasurer) for managing to complete the annual accounts during such a challenging time for her personally.

It was useful to start 2021 with no debt. We are thankful for the grant from the Diocese which allowed us to payoff the remaining Parish Share for the year.

Proposal: That the Annual Accounts are adopted in its entirety following the report of the Independent Examiner.

Proposed by: Christopher Waldie

Seconded: Ced Hann

Passed unanimously.

4v Everything else in the annual report

Other reports in the annual report pack were taken as read.

Prayers of thanksgiving for 2021 - were said by Andrew McMillan and Willow Whybrow

Thank you to those who have served

During 2021 there were 14 members on the PCC including the Vicar. PCC members are elected to hold office for 3 years on a rotational basis. Each year 3 members are expected to step down or stand for re-election.

There are 2 Deanery Synod member who are on the PCC by virtue of being Deanery Synod Representatives.

Paul Worledge thanked everyone who has helped during the year. He then went on to thank in particular:

Ced Hann for serving St Luke’s for many years, especially by leading services, which he had recently stepped down from doing. He continues to help with the counting, and preparing money for banking among other duties.

Christopher Waldie has been the sole Church Warden for 2 years and will be leaving the congregation because of his family move to Ireland. Some of the many duties Christopher performed as Church Warden and a member of St Luke’s congregation were leading Sunday Services, helping in setting up live-streaming, gardening, complete application and obtaining Eco-Church credential for St Luke’s.

Paul Worledge thanked Christopher for all the work he has done and support he has provided. A gift was given to Christopher on behalf of the PCC.

Election and appointment of PCC members

6i Churchwarden x2 – Annual Parish Meeting

Andrew McMillan and Brenda Walters-Erlam were proposed and duly elected as Churchwardens.

6ii PCC Membersx3

David Perkins and Olamilekan Asa-Afariogun were re-elected to the PCC. New member Claudia le Baigue was also elected to the PCC.

6iii Deanery Synod Reps x2

Alison Hawthorn and Mike Turner were confirmed as the new Deanery Synod Representatives.

Alison Hawthorn

Proposed: Pauline Emptage

Seconded: Victoria Waldie

Mike Turner

Proposed: Peter Erlam

Seconded: Willow Whybrow

6iv Independent Examiner

Peter Cottington to continue as the Independent Examiner for another year.

Proposed: Andrew McMillan

Seconded: James Patterson

Unanimously agreed.

Prayer for the PCC Officers

Christopher Waldie and Claire Coleman led prayers.

Three Challenges and Opportunities Ahead

Vicar's Reflection

Paul Worledge in his Vicar's report put forward 3 challenges for us in 2022. These were:

growing disciples and building community, Children and Youth and changing structure to improve our organisation and efficiency.

7i Growing disciples and Building Community

Jesus said, "Go and make disciples of all nations...." (Matthew 28:19)

We need to pray for the prosperity of people around us. We need to encourage and support each other in the way we live. For example, Cafe4All allows us to speak to each other outside the regular Sunday services, to support each other where we can help and with prayers. It allows us to build community within the church and outside the community.

Several initiatives have taken place during the year to re-ignite people and to develop our faith:

Christianity Explore Courses and away day.

Robin Plant 4 weeks course at the Salvation Army.

Daily prayers at St. Luke's and St. Georges.

Youth Initiative

Plans for developing Growth Communities.

7ii Children and Youth

Play and Praise help young mothers to meet others in their situation and find support.

Since the start of Covid isolation period the number of children attending St Luke's have fallen by around 50%.

"Our Sunday Club has changed the way they run their meetings slightly and we are completely reimagining the way we do our youth work to be more focused on building up the faith of those attending and equipping them to lead, rather than trying to have contact with as many young people as possible."

The plan is to continue to develop Play and Praise, the Youth Initiative and introduce the Church of England Growing Faith initiative to young people.

7iii Changing Structures and Organisations

The plan is to set up 4 sub-groups within the PCC. These are:

Buildings Sub-group

Finance Sub-group

Human Resources sub-group

Evangelism & Discipleship Subgroup

The hope is that members of the congregation with specific skills and expertise can be co-opted into a sub-group to strengthen that group as is necessary.

Discussions, questions, and Comments

It was felt that the year had posed many challenges that have been overcome by the grace of God. As a community we can move forward and face the big challenges that we have ahead. We can do so by being more creative for example by sharing resources, times of services etc.

Any other business – There were none.

Closing prayers for the future by Paul Worledge.

6 Administrative Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535.

Church Office: (10am-2pm, Tuesdays and Thursdays).

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Mr. Peter Cottington, 81 Dane Crescent, Ramsgate CT11 7JS

7 Financial Review

7.1 Financial Review 2021

Financial Review 2022

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish Share, paid to Canterbury Diocese to cover the cost of our vicar and various other Diocesan expenses and initiatives.

The Parochial Church Council (PCC) always knew that 2022 would be a challenging financial year with a predicted budget shortfall of £14,633.40. This was the amount needed from extra donations to make ends meet and ensure we could pay our Parish Share (£52,007). However, for the first time in a number of years, there was money left over after paying the Parish Share. This was partly down to the fact that £10,000 was given towards the Parish Share by The Canterbury Diocesan Board of Finance.

We are encouraged and grateful to God that in the midst of such a difficult year, with the cost-of-living crisis, so many people have continued to be so generous and been able to continue to support the church through faithful regular giving and generous one-off donations. Without these, we would not have been able to break even.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC. However, in 2022 we did not hold a commitment Sunday, as St Luke's were sensitive to the hardship a number of people faced due to the cost-of-living crisis.

Hall Fund

Due to the coronavirus restrictions the hall could not be used for a lot of the 2021, although these restrictions did not affect the Hall during 2022, there were no new groups coming forward to hire the Hall on a regular basis. Total income from rentals amounted to £7,363 which was slightly higher than 2021 due to more one-off bookings. This year the Thanet Winter Shelter was again unable to use the hall (previously the hall was being used once a week over the winter period – it was provided free of charge to support the local multi church homeless project).

We were however able to make a number of savings to mitigate the lost income on the hall fund, this included sharing the costs with the Church for the first time in a number of years, such as cleaning and gardening costs.

Donations

As detailed on the page 'Notes to Accounts 2022', a number of one-off donations were made by some individuals towards the general running of the church in 2022, including large one-off donations of £1,000, £7,000, £4,000 and £2,000, as well as some donations of over £100. There was also a £500 donation towards the Excess on the Insurance claim for the roof leak which occurred in 2022. The Independent Examiner kindly donated his gift (£60) to his chosen charity, the Red Cross Ukraine appeal. Donations were received to the new Capital Fund of £5,000, this was a legacy payment from the estate of Pam Morecroft. This restricted Capital Fund is only to be used for capital works or projects and not on ongoing costs. E.g., it could be used to replace the heating system, but not used for maintenance works or gas bills. It had also been agreed to have a policy where any legacies received, where no specific designation is given as to how it will be spent, will be added to this new Capital Fund.

Reserves Policy

It is considered good practice to hold around three months of general expenses as a reserve fund. Based on 2022 expenditure this would amount to around £17,500. The PCC endeavours to keep £5,000 in the hall fund to cover ongoing maintenance and agreed that £5,000 should be held in a Church Building Fund for one off essential repairs to the church building. At the end of 2022 the Hall Fund stood at a deficit, however due to there being money left over in the General Fund, a transfer took place and the Hall deficit was wiped out. The Church Building Fund stood at £5,000. It should be noted that with the Capital Fund holding £22,000, there is less danger of cash flow problems.

Charity Commission

The Parochial Church Council (PCC) of St Luke's Ramsgate is a registered charity with the Charity Commission. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year. Our charity number is 1138535.

Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills. A Banker; who collects all money and pays it to the bank. A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally,

nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

Financial Risk Assessment Policy

This policy was updated in 2021 to show some name changes, it was updated again in 2022 to show a new process for donations towards refreshments at Sunday Services and Cafe4All (which takes place on a Thursday morning).

2023

Having seen a good response to help with the financial needs from 2022 the PCC now look to the expected financial position for 2023. After preparation of a budget, it is anticipated that we are facing a deficit of £11,228 for 2023 although due to refunds at the beginning of the year on gas and electricity bills from 2022, this may be reduced. The Parish Share has increased slightly to £56,768. Any deficit will need to be covered through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

Whilst the PCC is keen to pay the Parish Share in full each year, it acknowledges that it would not be good stewardship of money to deplete all funds which may be needed to keep the church building working, safe and in good repair. For this reason, the PCC resolved in Feb 2020 to hold back the following reserves, even if it means not paying the Parish Share; £5,000 in the Hall Fund and £5,000 in the General Fund. Additionally, if the sum of the balance in the General Fund and the Hall fund would fall below £5,000 on payment of the Parish Share, then payment of the Parish Share should be suspended, the Diocese informed and the PCC to monitor future payments.

Some of the heaters in the hall are not working and will need replacing, we are also considering improvements to the hall toilets.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can always be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Please also remember to look at Give as you Live. This is a scheme where the church receives a donation when you make online purchases. Please look at their website or app and consider using this scheme when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer
Treasurer to the PCC
St Luke's Church Ramsgate

7.2 Independent Examiner's Report

Independent examiner's report to the PCC of St. Luke's Church Ramsgate

This report on the financial statements of the PCC for the year ended 31 December 2022.

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under section 144 (2) of the Charities Act 2011 does not apply and that an independent examination is needed. It is my responsibility to:

- Examine the financial statements 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

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of this report

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 PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare financial statements, which accord with the accounting records and comply with the 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 financial statements to be reached.



1st May 2023

P.E. Cottington
81, Dane Crescent, Ramsgate, Kent. CT11 7JS

7.3 General R and P

St Luke's Church Ramsgate Receipts and payments Selected period: 01 January 2022 to 31 December 2022

Note	From To	01 January 2022 31 December 2022	01 January 2021 31 December 2021
General - General fund (Unrestricted) Fund			
Receipts			
Planned giving			
Gift Aid - Planned Giving		38,887.00	32,151.00
Other planned giving		7,692.00	9,132.00
	Total Planned giving	46,579.00	41,283.00
Collections and other giving			
Loose plate collections		3,658.08	3,222.60
One Off Donations		15,935.00	7,518.00
Contactless ~~one-off~~ donations		131.00	184.00
One-off Gift Aid gifts		—	110.13
Online Donations		410.00	2,427.60
	Total Collections and other giving	20,134.08	13,462.33
Other voluntary receipts			
Event income		720.52	—
Donations		2,897.78	1,341.13
Non-recurring one-off grants		1,680.74	—
Amazon Smile Generated donations		21.04	10.46
Fundraising		210.00	—
	Total Other voluntary receipts	6,630.08	1,361.59
Gift Aid recovered			
Tax recoverable on Gift Aid		10,164.62	8,891.19
Tax recoverable from GASDS		1,062.47	592.71
Gift Aid from Online Donations		—	381.81
Bank and building society interest		95.17	1.55
Rent from lands or buildings		800.00	—
	Total Gift Aid recovered	12,122.26	9,867.26
Other receipts			
Administration		674.63	—
	Total Other receipts	674.63	—
Receipts from church activities			
Fees for weddings and funerals		1,166.00	475.00
	Total Receipts from church activities	1,166.00	475.00
Total receipts		86,206.05	66,439.18
Payments			
Missionary and Charitable Giving			
Donations to Charity		—	50.00
	Total Missionary and Charitable Giving	—	50.00
Parish Share			
Ministry parish share etc		42,007.01	56,999.00
	Total Parish Share	42,007.01	56,999.00
Clergy and Staffing costs			
Salary of parish administrator		5,712.31	5,111.55
Working expenses of incumbent		684.81	562.04
Working expenses of Curate		993.64	53.82
	Total Clergy and Staffing costs	7,390.76	6,727.41

Note	From To	01 January 2022 31 December 2022	01 January 2021 31 December 2021
Church Running Expenses			
	Fees paid to fund raisers	—	51.89
	Costs of Sum Up card reader use	—	18.32
	Parish training and mission	964.01	285.30
	Children's Work on Sundays	48.63	97.59
	Publicity	186.50	104.34
	Church running - insurance	2,106.26	2,096.95
	Church office	469.20	818.90
	Church running - general	231.90	254.06
	Organ / piano /sound system / music	596.97	100.00
	Church maintenance	861.50	—
	Church Cleaning	1,336.00	—
	Boiler Service	657.68	—
	PAT testing	108.00	—
	Equipment - church	505.96	37.99
	Subscription - Copyright Licence	957.28	912.01
	Subscription - Website	58.80	—
	Bank Charges	133.81	96.00
	Administration	18.40	—
	Church running - electric	3,785.04	223.03
	Church running - gas	4,503.52	498.70
	Church running - water	178.71	181.21
	Church running - phone and broadband	949.55	—
	Church running - gardening	1,804.07	—
	Total Church Running Expenses	20,461.70	6,776.29
Total payments		69,859.56	68,552.70
	Excess of Receipts over Payments	16,346.49	(2,113.52)
	Brought forward balance	(113.00)	3,014.34
	Transfers to/(from)	(6,660.58)	(1,013.82)
Total carried forward balance		9,572.91	(113.00)

7.4 Fund Totals

St Luke's Church Ramsgate
Fund totals - Summary
Selected period: 01 January 2022 to 31 December 2022

Fund	Opening balance	Closing balance
CAPITAL - Capital Fund	17,379.99	22,379.99
HARV2021 - Harvest 21 - Tearfund Recover together	1,156.75	—
HARV2022 - Harvest 22 - Compassion	—	670.39
ACTS - ACTS	537.70	602.59
ChurchBuil - Church Building Fund	5,000.00	5,000.00
CMS - Mission - Church Mission Society/SAMS	222.70	287.59
CPAS - Mission - Church Pastoral Aid Society	736.89	527.15
CORONA - Hardship due to coronavirus	250.00	250.00
General - General fund	(113.00)	9,572.91
HALL - Hall	(5,009.76)	—
HARBOUR - Royal Harbour Outreach	110.80	110.80
SPONSOR - Mission - Sponsor A Child	(9.04)	—
TEARFUND - Mission - Tearfund	1,805.30	1,264.34
VENABLES - Mission - Greg & Sylvia Venables	532.70	490.09

Fund	Opening balance	Closing balance
MEN\$WORK - Men's Work	128.37	128.37
PLAYPRAISE - Play & Praise	408.81	582.11
TuesdayFC - Tuesday Friendship Club	228.50	228.50
WOMEN\$WORK - Women's Work	81.05	81.05
YOUTH - Youth	362.39	362.39
Cash-Flwr - Flowers - petty cash	54.53	54.53
Cash-Men - Men's Group - Petty Cash	18.82	18.82
Cash-PP - Play & Praise - petty cash	88.04	87.29
Cash-Tues - Tuesday Friendship Club - petty cash	18.81	18.81
Cash-Yth - Youth - petty cash	44.32	44.32
FIXED - Fixed Assets - Hall	120,000.00	120,000.00
Overall totals	144,014.67	162,741.24

7.5 Income and Expense Analysis

St Luke's Church Ramsgate

Analysis of income and expenditure Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Receipts						
Planned giving						
0101 - Gift Aid - Planned Giving	38,687.00	—	1,730.00	—	40,617.00	33,643.00
0201 - Other planned giving	7,692.00	—	—	—	7,692.00	9,132.00
Planned giving Totals	46,579.00	—	1,730.00	—	48,309.00	42,775.00
Collections and other giving						
0301 - Loose plate collections	3,658.08	—	1,099.45	—	4,757.53	3,910.98
0401 - One Off Donations	15,935.00	—	5,695.50	—	21,630.50	23,798.20
0405 - Contactless one-off donations	131.00	—	58.00	—	189.00	184.00
0501 - One-off Gift Aid gifts	—	—	—	—	—	110.13
0515 - Online Donations	410.00	—	—	—	410.00	2,427.60
Collections and other giving Totals	20,134.08	—	6,852.95	—	26,987.03	30,430.91
Other voluntary receipts						
0420 - Cash in Hand to Bank	—	—	355.00	—	355.00	—
0505 - Donations	2,897.78	—	—	—	2,897.78	1,401.13
08A1 - non-recurring one-off grants	1,680.74	—	—	—	1,680.74	—
0905 - Amazon Smile Generated donations	21.04	—	—	—	21.04	10.46
0906 - Fundraising	210.00	—	—	—	210.00	—
1205 - Event income	720.52	—	494.80	—	1,215.32	—
1240 - Church Hall lettings - fund raising	—	2,726.50	—	—	2,726.50	3,135.00
1243 - Tuesday Slimming World - Church Hall let	—	2,496.00	—	—	2,496.00	1,699.00
1244 - Thursday Slimming World - Church Hall let	—	1,980.00	—	—	1,980.00	1,387.00
1245 - Rainbows - Church Hall Lettings	—	160.00	—	—	160.00	240.00
Other voluntary receipts Totals	5,530.08	7,362.50	849.80	—	13,742.38	7,872.59
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	10,164.62	—	638.64	—	10,803.26	12,083.10
0602 - Tax recoverable from GASDS	1,062.47	—	—	—	1,062.47	592.71
0603 - Gift Aid from Online Donations	—	—	—	—	—	381.81
1020 - Bank and building society interest	95.17	—	—	—	95.17	1.55
1030 - Rent from lands or buildings	800.00	—	—	—	800.00	—
Gift Aid recovered Totals	12,122.26	—	638.64	—	12,760.90	13,059.17
Other receipts						
0803 - HMRC JRS GRANT	—	—	—	—	—	2,236.01
1305 - Administration	674.63	—	—	—	674.63	—
1350 - Petty Cash	—	—	716.40	—	716.40	186.59
Other receipts Totals	674.63	—	716.40	—	1,391.03	2,422.60

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Receipts from church activities						
1101 - Fees for weddings and funerals	1,166.00	—	—	—	1,166.00	475.00
Receipts from church activities Totals	1,166.00	—	—	—	1,166.00	475.00
Receipts Grand totals	86,206.05	7,362.50	10,787.79	—	104,356.34	97,035.27
Payments						
Missionary and Charitable Giving						
1801 - Giving to missionary societies	—	—	5,595.79	—	5,595.79	1,757.80
1810 - Donations to Charity	—	—	110.10	—	110.10	50.00
Missionary and Charitable Giving Totals	—	—	5,705.89	—	5,705.89	1,807.80
Parish Share						
1910 - Ministry parish share etc	42,007.01	—	—	—	42,007.01	56,999.00
Parish Share Totals	42,007.01	—	—	—	42,007.01	56,999.00
Clergy and Staffing costs						
2050 - Salary of parish administrator	5,712.31	—	—	—	5,712.31	5,111.55
2101 - Working expenses of incumbent	684.81	—	—	—	684.81	562.04
2135 - Working expenses of Curate	993.64	—	—	—	993.64	53.82
Clergy and Staffing costs Totals	7,390.76	—	—	—	7,390.76	5,727.41
Church Running Expenses						
1701 - Fees paid to fund raisers	—	—	—	—	—	74.25
1721 - Costs of Sum Up card reader use	—	—	—	—	—	18.32
2201 - Parish training and mission	964.01	—	779.20	—	1,743.21	285.30
2212 - Children's Work on Sundays	48.63	—	—	—	48.63	97.59
2220 - Publicity	186.50	—	—	—	186.50	104.34
2230 - Petty Cash Payment	—	—	727.15	—	727.15	191.66
2301 - Church running - insurance	2,105.26	—	—	—	2,105.26	2,096.95
2310 - Church office	469.20	—	—	—	469.20	818.90
2312 - Church running - general	231.90	—	—	—	231.90	621.98
2320 - Organ / piano /sound system / music	596.97	—	—	—	596.97	100.00
2330 - Church maintenance	861.50	—	—	—	861.50	—
2331 - Church Cleaning	1,336.00	—	—	—	1,336.00	—
2333 - Boiler Service	657.68	—	—	—	657.68	—
2334 - PAT testing	108.00	—	—	—	108.00	—
2337 - Equipment - church	505.96	—	—	—	505.96	311.98
2339 - Subscription - Copyright Licence	957.28	—	—	—	957.28	912.01
2341 - Subscription - Website	58.80	142.82	—	—	201.62	—
2342 - Bank Charges	133.81	33.44	0.61	—	167.86	96.00
2351 - Gardening	—	16.09	—	—	16.09	—
2360 - Administration	18.40	—	—	—	18.40	—
2401 - Church running - electric	3,785.04	—	—	—	3,785.04	223.03
2410 - Church running - gas	4,503.52	—	—	—	4,503.52	498.70
2420 - Church running - water	178.71	—	—	—	178.71	181.21
2450 - Church running - phone and broadband	949.55	—	—	—	949.55	—
2460 - Church running - gardening	1,804.07	162.54	—	—	1,966.61	—

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Church Running Expenses Totals	20,461.79	354.89	1,506.96	—	22,323.64	6,632.22
Hall Running Costs						
2525 - Hall - phone and broadband	—	—	—	—	—	619.86
2530 - Hall running - electricity	—	1,101.97	—	—	1,101.97	486.52
2540 - Hall running - gas	—	1,064.97	—	—	1,064.97	1,904.14
2550 - Hall running - insurance	—	629.14	—	—	629.14	592.05
2555 - Hall - Running costs	—	276.57	—	—	276.57	144.11
2559 - Hall running - commercial waste	—	—	—	—	—	115.00
2560 - Hall running - maintenance	—	443.02	—	—	443.02	—
2561 - Hall running - gardening	—	1,979.73	—	—	1,979.73	3,839.16
2562 - Hall Cleaning	—	1,485.44	—	—	1,485.44	4,292.32
2580 - Hall running - water	—	165.73	—	—	165.73	157.99
2595 - Hall - Equipment	—	55.90	—	—	55.90	—
Hall Running Costs Totals	—	7,202.47	—	—	7,202.47	12,151.15
Hall Repairs & Maintenance						
2801 - Hall - major repairs - structure	—	1,000.00	—	—	1,000.00	—
Hall Repairs & Maintenance Totals	—	1,000.00	—	—	1,000.00	—
Payments Grand totals	69,859.56	8,557.36	7,212.85	—	85,629.77	83,317.58

7.6 Statement of Assets and Liabilities

St Luke's Church Ramsgate
Statement of Assets and Liabilities (by code)
As at: 31 December 2022

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
8000 : Church Hall	—	—	120,000.00	—	120,000.00	120,000.00
Total	—	—	120,000.00	—	120,000.00	120,000.00
Current assets - Cash at bank and in hand						
6501 : Bank current account CAFcash	9,559.97	4,228.00	10,433.62	—	24,221.59	20,624.49
6505 : Bank deposit account CAF GOLD	—	772.00	16,792.42	—	17,564.42	12,500.84
6510 : CCLA (CBF) deposit account	12.94	—	984.62	—	997.56	984.62
6590 : Cash in hand	—	—	226.47	—	226.47	237.22
Total	9,572.91	5,000.00	28,437.13	—	43,010.04	34,347.17
Liabilities - Agency accounts						
6699 : Agency collections	—	—	268.80	—	268.80	21.00
Total	—	—	268.80	—	268.80	21.00
Liabilities - Creditors: Amounts falling due in one year						
Z04 : Accounts Payable	—	—	—	—	—	10,311.50
Total	—	—	—	—	—	10,311.50
Net total assets	9,572.91	5,000.00	148,168.33	—	162,741.24	144,014.67

7.7 Notes to help explain the 2022 accounts

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Fixed Asset:

Fixed Asset retained for church use is the Church Hall. Valuation for sale obtained during 2019, £120,000.

3. Type of Funds:

Unrestricted/General Funds: Money given to the PCC with no restriction on its use. Designated Funds: The PCC can 'designate' unrestricted money for a particular purpose. This money can be re-designated as 'unrestricted' by the PCC if needed. Restricted Funds: Money given to the church for a specific purpose. The money and any tax claimed from it can only be used for this purpose.

Endowment Funds: Money given to the church for investment, where only the income derived can be spent.

4. Bank Accounts:

The PCC holds a current and savings account with CAF Bank (Charities Aid Foundation). Since August 2022 the monthly account fee has reverted back down to £5.

A savings account is also held with Central Board of Finance (CBF). The PCC allow the treasurer to transfer funds between accounts as needed. The treasurer uses online banking. In accordance with the Bank Mandate, two signatories sign all cheques. Payments are also made electronically by BACS, set up by the Treasurer and authorised by a second signatory.

5. Cash in Hand:

Petty cash accounts are maintained by individuals on behalf of their church group/activity and reported to the church treasurer at the end of the year. These are, Play and Praise, Flowers, and the Men's Group.

6. Gift Aid:

Tax reclaims are made from HMRC where individuals have signed a gift aid declaration in favour of St Luke's Church. St Luke's is also eligible to claim tax under the Gift Aid Small Donations Scheme (GASDS) on gifts £30 and under.

7. Transfers between funds:

Money is transferred between the various church funds as agreed by the PCC.

In 2022:

£212 was transferred from the General Fund to the I am Mark Fund.

£5105 was transferred from the General Fund to the Hall Fund.

£344 was transferred from the General Fund to Sponsor a child

£500 was transferred from the General Fund to the Church Building Fund, this was a donation given towards the fabric of the church.

£ 603 was transferred to ACTS from the Local Mission Fund as this was the only local mission supported during 2022.

8. Mission money:

Donations are made throughout the year for the various missions supported by St. Luke's. Where gift aid declarations have been signed, tax is reclaimed. The donations and tax are forwarded to the mission societies once or twice a year. During 2022 the Missions supported were, Greg & Sylvia Venables, Dick & Caroline Seed (via Church Mission Society, CMS 1/3, Seeds 2/3) Church Pastoral Aid Society (CPAS), Local Mission (being ACTS – Active Christianity in Thanet Schools for 2022) and Tearfund. A total of £5,328 was forwarded to mission during 2022. This includes the children's collections (see below).

9. Mission: Sponsor a Child.

This is the Sunday Club collection to support a child in The Philippines through Compassion UK. It costs £28 per month and at the end of 2022 the fund had a deficit of £344. This was taken from the General Fund to ensure the payments were made.

10. Harvest.

Once a year at Harvest a collection is taken for a particular project chosen by the PCC. In 2022 this was Compassion UK and £670 was donated and will be forwarded to Compassion.

11. Gift Day

The PCC launches a collection once a year towards a specific project. However, due to the cost-of-living crisis, it was decided not to hold a Gift Day in 2022.

12. General Fund.

This fund contains all income and expenditure relating to the running of the church services and upkeep of the building. After the year end accounts were finalised, we still had £9,573 which is the healthiest the account has been at the end of the year for a long time.

Expenditure – General Fund: Total expenditure for 2022 £69,860. St. Luke's was able to meet the full Parish Share to Canterbury Diocesan Board of Finance of £43,007 in 2022. The diocese had given us £10,000 towards the Parish Share at the beginning of 2022. The Parish Share pays for our Vicar and contributes towards various other Diocesan expenses and projects.

Main costs for the year were:

Gas is supplied by SSE (£4,504) and electricity is supplied by SSE Southern Electric (£3,785), however there has been confirmation that these were calculated incorrectly and credits will be received in the future to counter the discrepancies. The boiler was serviced at a cost of £658. Insurance cover is provided by Trinitas Church Insurance, (£2,106). Another large expense is the cost of employing the Parish Administrator (£5,712). Office expenses of £469 include stationery items and toner cartridges for the printer. Publicity costs (£187) were still much lower than previous years due to the reduction in services taking place. Copyright Licence (£957). We hold six licences. We are legally allowed to project song lyrics, create service sheets, access and use instrumental and vocal arrangements and service recordings. We are permitted to photocopy, scan and file-share music and photocopy from non-music publications. A video licence allows video to be shown within the church and we are permitted to perform music in services and at social activities. A licence is also held to enable live streaming to take place. Website subscription was £59, this is now an annual payment, rather than every other year with the previous provider. A payment that is every other year is PAT Testing (£108), that is to

ensure any portable appliances conform to legislative requirements. Parish Training and Mission (£964) includes outreach events such as Christmas Unwrapped, Easter Cracked, refreshments for functions and Light Party expenses. It is higher than 2021, as a lot of the events had not taken place in 2021. The fees for debit and credit card transactions have been transferred to the bank charges account, hence why the figure is higher than just the bank account fee. Church running – maintenance was £862 for 2022, this included the Quinquennial Inspection fee, as well as a new tap and an Eco award. A new sound system (£597) was purchased; however, donations were received to cover this cost. This year was the first time in a number of years that the cleaning, gardening and telephone/internet costs were split between the Church and the Hall, which is why there are figures of £1,336, £1,804 and £950 respectively.

Income – General Fund: Total income for 2022 £86,206.

£46,579 from planned giving. £19,724 from cash collections and donations, including large one-off donations of £1,000, £7,000, £4,000 and £2,000. £12,122 tax reclaimed from both Gift Aid and Gift Aid Small Donation Scheme. £1,166 fees from weddings and funerals. £5,530 from other donations, which included an individual donation of £200 each and a donation from the town council as a one-off grant for opening the church up as a warm space for the community. During the year we received £410 in online donations.

13. Hall Fund.

This includes all income and expenses related to the running and maintenance of the church hall and grounds. Total income £7,363 which is from hall rental income.

Total Expenditure for the year £7,557.

Main expenditure items are the cost of employing the gardener (£1,980). The gardener maintains both the church and hall grounds and this year is the first time in a number of years we have split the cost with the Church. The cleaner (£1,485) cleans both the hall and the church, so again this cost has now been split with the Church. Annual insurance (£629) is just slightly more than the previous year. Gas £1,065 (slightly less than last year), running costs £277 (this includes cleaning materials etc). There were no commercial waste charges due to a query with the frequency of collections. Electricity was more than the previous three years at £1,102, mainly due to the coronavirus restrictions being lifted, therefore the hall was used more. Hall running – maintenance (£443) includes replacement of a light and bulbs, as well as a toilet connector, new lock and repairs to the heating system. As well as a transfer from the General Fund to help cover the Hall costs, the Play and Praise also made a generation donation of £100.

14. Coronavirus Hardship Fund.

A one-off donation was received during 2019 to be used if a member of the congregation was suffering financial hardship due to the effects of coronavirus, we are currently unaware of anyone who is in this situation.

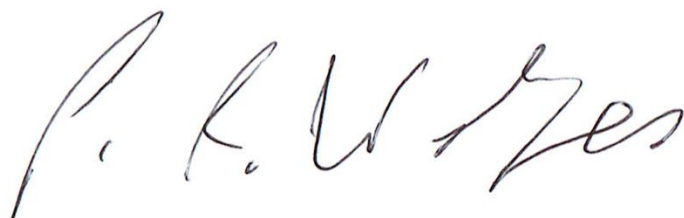
15. Royal Harbour Outreach.

A new initiative to minister to people around Ramsgate Harbour was started in early 2020 by Rev Gordon Warren. Funds for this started during 2018. Unfortunately, due to the death of Gordon, this initiative is not currently taking place.

16. Capital Fund.

This fund was set up with legacies in mind, it was agreed that if large one-off donations/legacies are received and no stipulation as to where the money should go, they should be allocated to this fund. This means they money can be used for capital projects, rather than day to day running/maintenance.

These church accounts were approved by St. Luke's PCC by email on Thursday 11th May 2023.

A handwritten signature in dark ink, appearing to read 'P. Worledge', written in a cursive style.

Rev. Paul Worledge, PCC Chair

Accounts

Annual Report 2021

May 2022

St. Luke's Church, Ramsgate



Contents

1	Introduction	4
2	Aims and Purposes	5
3	Objectives and Activities	5
3.1	Creative Group Report 2021.....	5
3.2	Youth provision	6
3.3	Café 4 All.....	7
3.4	Children and Youth Work on Sundays 2021.....	8
3.5	Play and Praise.....	9
3.6	Partnership with St. George's and Christ Church	9
4	Achievements and Performance.....	10
4.1	Sunday Services: In-Person and Online	10
		11
4.2	Pastoral Offices.....	11
4.3	Introduction of iKnow	11
5	Moving Forward.....	11
5.1	Growing Disciples. Building Community.....	12
5.2	Developing our Children and Youth Work	12
5.3	Parish Organisation.....	13
6	Structure, governance and management.....	13
6.1	Electoral Roll Report	13
6.2	PCC Membership	13
6.3	PCC Policies.....	14
6.4	PCC Report.....	15
6.5	Staffing	16
6.6	Church Fabric Report	16
6.7	Thanet Deanery Synod Report	17

6.8	Minutes of Annual Parochial Church Meeting – Thursday 18 th May 2021	19
7	Administrative Information	23
8	Financial Review	23
8.1	Financial Review 2021.....	23
8.2	Independent Examiner’s Report.....	26
8.3	General R and P	27
8.4	Fund Totals	29
8.5	Income and Expense Analysis	31
8.6	Statement of Assets and Liabilities	34
8.7	Notes to help explain the 2021 accounts.....	35

1 Introduction

2021 has been a year of enormous change for St. Luke's. Whereas, in 2020 much of church life was stopped by the pandemic, 2021 was the year when many things began as we emerged from the collective trauma.

At a recent PCC, we reflected on where we were at after two years of Covid. There were of course sadnesses. In particular, we missed people! We missed those who were now too ill to join us and those who have not felt able to return. We are sad that a lot less children and young people now attend.

Yet, as we reflected we saw that perhaps before the Pandemic we were in some ways stagnating as a church: just doing the same old activities, some of which were becoming worn and tired. Now, however, God has brought about a remarkable number of changes, both new activities and new dimensions to our life:

- We now have a regular online presence with our Sunday services livestreamed, nearly 170 subscribers to our YouTube channel, over 100 videoed sermons available online and over 120 people on our weekly email list.
- Our church service times changed, so that I could also take on and lead and preach at St. George's church in the centre of Ramsgate. We've also begun to explore how our churches can work together in partnership for mission to the town.
- Our music group has been transformed and is going from strength to strength.
- We were joined in July, by Claire Coleman, a training curate, who is already preaching and teaching regularly and encouraging many people in their discipleship. She is a wonderful addition to our staff.
- In July we started regular daily prayer meetings. On Mondays and Thursdays at St. Luke's and Tuesdays and Saturdays at St. George's. These have been well attended, rarely having less than 4 people and sometimes as many as 15!
- Cafe4All started in August 2021 and regularly has around 25-30 people attending the coffee morning in church. This has proved a great way to build up stronger relationships with new people and has really helped people to connect and reconnect with the church community.
- In the autumn our Sunday Club, Pathfinders and Sparklers restarted with some new leaders and new ways of working. Also at this time Play and Praise, our parent and toddler group restarted. These were all after an eighteen month break. Later in the autumn, Claire began gathering together some of our young people who put on their first youth led service in Advent.
- God has blessed us with a good number of new members, who are already proving to be a great encouragement.

Yes, the last couple of years have been difficult and traumatic, but we have much to be thankful about. Perhaps what we have rediscovered most, after being forced to isolate from one another, is the importance of strong Christian community and the power of God to bring about positive change when we pray.

"Let us consider how we may spur one another on towards love and good deeds."
(Hebrews 10:24)

Paul Worledge, Vicar

2 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance of the St. Luke's church building and church hall. The hall is situated next to the church building in St. Luke's Avenue, Ramsgate.

3 Objectives and Activities

2021 was very much a year of new birth for St. Luke's as we continued to work through the implications of the Pandemic. Some of our activities that had been running before the Pandemic: the Fusion youth group, the Tuesday Friendship Club, Men's Film 'n' Chippy and evening service were not able to return.

Others returned slowly, stage by stage through the year as restrictions and availability of volunteers allowed. This included in particular the children and youth work during our Sunday services and Play and Praise our parent and toddler group on Friday mornings.

However, new things were started as well. These arose out of the setting up of three "Reimagine and Reignite teams." The most notable new features in the church were the emergence of a renewed music group to lead the music in our services, the launch of the very successful Cafe4All, drop in on a Thursday morning in church and the beginnings of a new style of youth provision led by the new curate, Claire.

Alongside this, the vicar of St. Luke's, Paul Worledge, was also appointed as Priest in Charge of the neighbouring parish St. George's, Ramsgate at the end of April and the vicar of Christ Church retired in Easter. So, work has begun to see how the three churches can work together and support each other.

Please read on to find out more about some of these wonderful activities.

3.1 Creative Group Report 2021

What happened...

As I write it is a year since our first service, not actually in St. Luke's but at St Georges when Paul became Priest in charge. We made our debut at St. Luke's in June and have gradually increased our confidence and developed new music as well as bringing our own style to well-known songs. We have increased instrumental contributions which helped to make the Christmas music, in particular, more interesting.

Team:	
Singers	Instrumentalists
Lauren Emptage	Fiona Worledge -Piano & violin
Pauline Emptage	Anna Worledge- Violin
Beth Patterson	James Patterson- Guitar
James Patterson	Ewan Patterson – Percussion (assisted by Claudia, Pauline and Beth)
Rachel Patterson	Beth Patterson – Horn and cornett
Claudia Le Baigue	Victoria Waldie – flute
Ced Hann	Alison Hawthorn- piano, flute
Samantha Worledge	
Alison Hawthorn	

How we have grown...

As a group we began by considering what worship is and our role in leading it. Our aim is to put God at the centre of all that we do and we are a praying group who seeks His guidance in order to give Him glory and honour. We all contribute to finding songs, although I tend to do this generally on train journeys, and we all contribute suggestions and ideas. Music arrangement is shared by myself and Fiona, whilst Anna creates beautiful parts for the violin. I was certainly stretched at Christmas with arranging music for such a variety of instruments! During the year we have grown closer to God and each other and the group is a source of spiritual support as well as musicians.

Moving forward...

Whilst we have quite a few people involved we are hoping that the group will expand and we would welcome anyone who feels they could contribute – particularly if you play piano or guitar. This would enable group members to be absent on a Sunday and still have a strong lead for worship. We have already started to consider key services for the Autumn and Christmas. We would like to run a special evening – Our favourite songs – where we select 10 of your favourite songs and individuals introduce the song. This is in the planning stage and we haven't taken the idea beyond the group, so watch this space!

Alison Hawthorn

3.2 Youth provision

Pathfinders on a Sunday morning for 11-14 year olds restarted in September with our curate Claire overseeing the leadership team. Tonya and Charlie have taken on the planning and leading of Pathfinders with the occasional support of a number of other adults from the congregation. There are about five teenagers that have attended Pathfinders with an average of 2-3 most weeks.

During the summer, as restrictions were lessening, Paul and Fiona hosted a BBQ for the youth. There were about 11 young people that attended. We discussed possible ways of reintroducing youth activities with one possible suggestion of involving the young people in youth led services.

During October Claire held a vision casting evening when youth, their families and other members of our congregation looked at the biblical example of Timothy and had opportunities to brainstorm and pray about the future of our youth activities. There was a strong consensus that any future work would give opportunities for small group bible studies, and fun games, alongside planning for occasional youth led services. It was agreed we would begin by meeting to plan an Advent service.

In November a small number of 11-17 year olds met weekly at the curate's house to do just that. The service was well supported by around 20 people aged between 3 and 80. We made plans in the New Year to review the service and make further plans for how our future youth work would be structured in 2022.

Claire Coleman

3.3 Café 4 All

Café 4 All started in August 2021 and takes place each Thursday between 10-11.30am at St Luke's Church Building. It was the first initiative of the St Luke's Compassion Re-imagine and Re-ignite Team, at a time when we were anticipating coming out of 'Lockdown' from the Covid 19 Pandemic. Prior to the start of Café 4 All there is a prayer meeting between 9.30-10am.

The team is led by Andrew McMillan and the members include Charlie, Claudia, Leslie, Mike, Peter & Rosa. Not everyone is involved directly with running Café 4 All, however we all support each other through caring, sharing and prayer. We took time at the outset to get to know each other including our experience, skills and diversity. At the end of 2021 we held a social event which gave a chance to thank team members and give time for celebration and reflection.

We have team meetings as necessary where we work to plan ahead. We always start our meeting with a Bible focus including:

Mark 12:31 Love your neighbour

Genesis 49: 22 "Joseph is a fruitful vine, a fruitful vine near a spring, whose branches climb over a wall....

Galatians 6.10 So then as we have opportunity, let us do good to everyone.....

From the start we wanted to create a welcoming and safe space, recognising that everyone has been through so much. We wanted to start small and take time to let the project evolve through the inclusion of all involved. The start up and running costs for Café 4 All have been funded by donations for which we thank God. A key feature is: what is provided to people using Café 4 All is provided free of charge. We have however received donations which are used to replenish supplies with any surplus paid into church funds.

We don't currently include any specific christian message or activity as part of Café 4 All, however we are in the church building where information on other groups and church activities are available. We hope that people attending will

feel special and see something of 'God's Love' through the offer of free coffee, tea, cakes etc. and also enjoy the welcome interactions and opportunity for a relaxing chat. We trust in God and are thankful for those encouraged to want to explore further.

We usually have more than 20 people each week, a diverse range of different ages and generations including those from our existing congregation, local neighbours, residents, visitors etc. For some people it has been a 'stepping stone' to returning to 'in person' church. People come when they want and stay for as long as they wish. The Café 4 All team have been very good at ensuring visitors feel welcome and included. Occasionally we have been able to visit people with a cake where they haven't been able to attend Café 4 All in person.

At times, individuals using Café 4 All have volunteered to make / provide cakes, others have helped to make any new visitors feel welcome. At times we have had impromptu board games, craft activities and a quiz between the children and adults.

As we look ahead to 2022, we give thanks and praise to God for all that has been achieved and we ask for His blessing and help that we can continue in our current format. We are working to develop a new poster advertising Café 4 All, which can be used as a sign outside when we are open and also used on social media and with other existing church activity groups.

Andrew McMillan

3.4 Children and Youth Work on Sundays 2021

With the country in lockdown at the start of 2021, the children and youth work at St Luke's was unable to meet in person but continued to be part of weekly online services with children's songs, a talk and downloadable activity sheets.

In April the first Children and Youth – Reimagine and Reignite team meeting took place with a view to relaunching Sunday Club and preparing families and children for a return to church. It was decided to send out letters and questionnaires to families and children in preparation for a restart.

Sunday Club was finally able to start up again in September and began with a four-week tour of the church year: Advent, Christmas, Easter and Pentecost – to make up for lost time! It was fun and easy for the children to feel part of. Most were familiar with the relevant bible stories and decorating Christmas biscuits and winning mini chocolate eggs was a hit in September!

After this four week start, the programme continued using Mustard Seed material. Genesis 1 – 12 for five sessions and Luke's First Christmas for the final three sessions of 2021.

A practical change with the relaunch was to try out Scrambler and Climber groups in the hall together, rather than meeting in separate smaller rooms. Two leaders headed up each session, taking turns to lead from front before splitting into a younger and an older group for the craft activity. Each week a helper was part of the team and one or two

parents also helped with the craft activity. This approach has worked well. Material covered has been accessible for the wider range of ages and the hall is well suited to smaller groups having their own space.

As Sunday Club supports our Compassion sponsored child, John, in the Philippines it would be good to reach out to him more in 2022, perhaps with a short letter and drawings from Sunday Club a few times a year, so that he gets to know us more too.

There are currently two teams of leaders who have a term on and a term off. Finding helpers has been difficult as, for different reasons, it has been hard for some to commit. In terms of attendance, 26 different registered children attended at least once. This is lower than pre-covid times when 20 – 40 under 16s attended a normal service. But it has been a positive start with children generally behaving well, listening and engaging well with leaders, helpers and each other.

Willow Whybrow

3.5 Play and Praise

Play and Praise was closed for around 18 months because of covid, but reopened its' doors in September 2022. Fiona has been leading the group with a very valuable team comprised of Caroline, Charlie, Tonya and Grace who is not a church member. Vicky has temporarily joined the team.

Numbers picked up slowly and it was interesting to see that the children who hadn't been to groups for a long time were quite reticent to join in with songs and actions or do any craft. Since the October half-term though, things improved and now they are joining in with everything enthusiastically.

Every Friday we have lots of toys out to play with freely. There is a craft which will be linked to basic Godly truths such as "God made me" we have a nursery rhyme song time and a prayer and then have snacks. Families pay £2 to cover costs of materials and food. At Christmas we gave all the children a nativity story book. At Advent, they were given advent calendars that have part of the Christmas story behind each door. Also we acted out our own nativity with lots of songs with the children dressed up in church. They were visited by Father Christmas. At Easter they all received a "Real" Easter egg which also comes with a little booklet of the Easter story.

Fiona has recently started a Return to Practice course for nursing, so will not be able to run Play and Praise from September. The rest of the team are happy to continue and it is our prayer that the group will continue to run as it is valuable outreach group sharing God's love with young families. More helpers would make it more possible to continue.

Fiona Worledge

3.6 Partnership with St. George's and Christ Church

In October 2021, members of St. Luke's, St. George's and Christ Church gathered at a series of meetings called, *More than Sunday*. At the meetings we wanted to think about our church life apart from buildings, clergy and Sunday services. People were given the option of attending on a Monday evening or Tuesday morning.

We started by being honest about the challenges and difficulties we have faced as churches in recent years. Then we reflected on Jesus's mission statement in Matthew 28:18-20 and the description of the first church in Acts 2:42-47, seeking to discern Jesus's vision and values for the church.

Looking forward we considered a plan to create structures that enabled these values. They are called, *Growth Communities*. Each will have a leadership team appointed to encourage stronger community and develop growing discipleship. Together the teams can support and learn from each other across the churches.

In November, we followed this up with a joint prayer meeting, again on a Monday evening and Tuesday morning. Finally, we also had a Joint Service on Advent Sunday, which had good attendance from all three churches.

Paul Worledge

4 Achievements and Performance

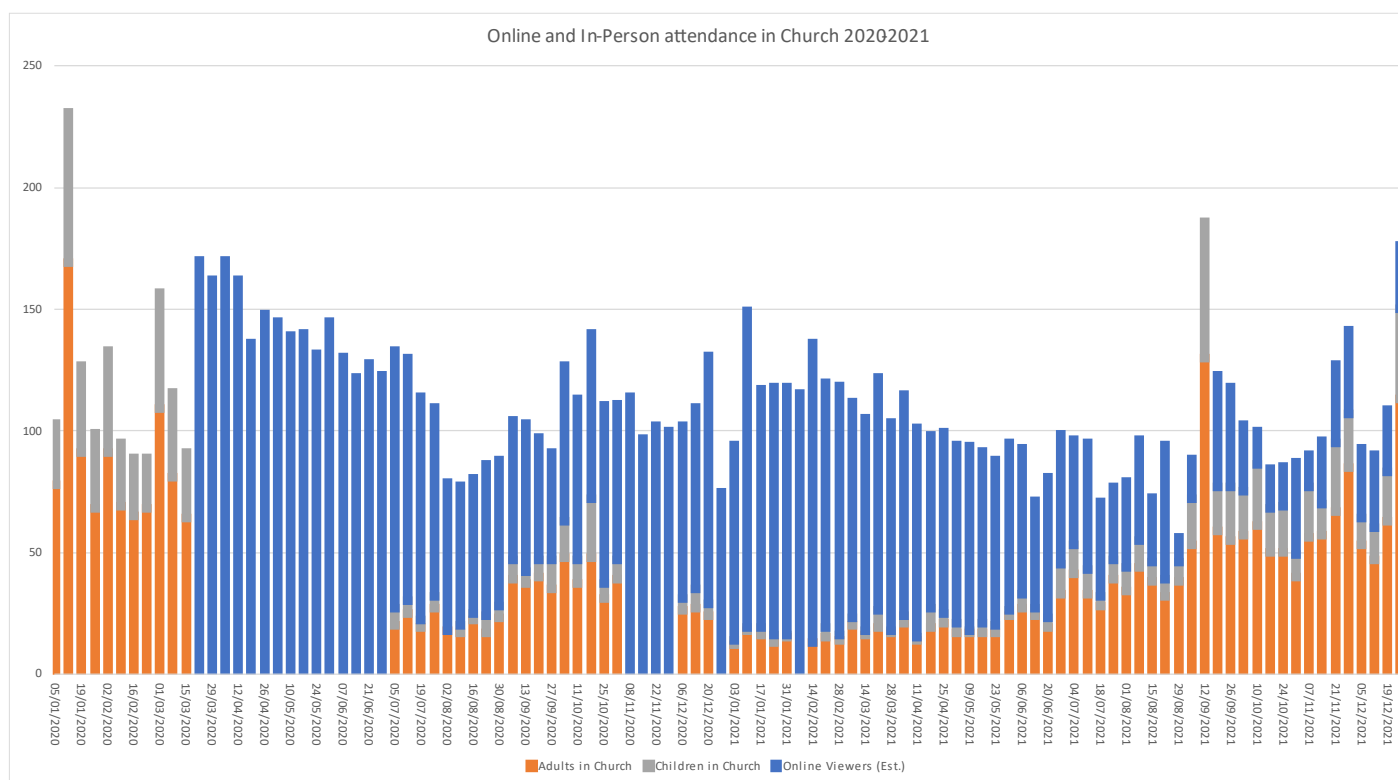
4.1 Sunday Services: In-Person and Online

Much of 2021 was impacted to some extent by the ongoing pandemic. At the start of the year we were in perhaps one of the worst waves of the Pandemic. There was a lockdown, but churches were allowed to open, although most chose not to. We did open our doors even during this period at St. Luke's, especially so those who had little access to online services or were struggling with isolation could come and see the service, albeit socially distanced and wearing masks.

The focus of our provision during the first half of the year, however, was to provide a pre-recorded YouTube service. This involved people submitting elements in the week before and the administrator and vicar editing them together into one YouTube video which was uploaded ready for each Sunday morning. Those who attended church in person, then watched some of this on the big screen and had some elements such as the sermon delivered live.

Congregational singing was not allowed in church until the end of June 2021. We decided that at this point we would transition from pre-recorded videos to livestreaming. Andrew McMillan, Christopher Waldie and Chris Tull worked hard to connect the church to the hall internet and change the position of the sound desk in order to allow us to livestream the services. Some new teams of people were then trained up to run the livestreaming each week and after a few trial runs we made the switch to have livestreamed rather than pre-recorded videos.

The chart on the next page shows the 'attendance' and estimated online viewers through 2020 to 2021. You can see when the church was forced to be closed in 2020, by the Sundays where there are no orange and grey bars. Then in 2021 you can see the gradual transition from most people watching online in the first part of the year, to most people attending in person by the autumn.



4.2 Pastoral Offices

In 2021, we had 3 baptisms, 2 marriages and 10 funerals linked with St. Luke's.

4.3 Introduction of iKnow

In July 2021, we moved over our database to use the iKnow online system. As a result, people can now access and control the data we hold for them, we can organize church rotas more effectively and share data with those (and only those who need to access it). People can also register themselves and their children using an online registration form. Sunday services are also planned using this system, which enables multiple people to share in the planning of an event or service.

5 Moving Forward

As we move into 2022, with the effects of Covid on our lives much less severe, but with the trauma of the Pandemic still felt in a number of different ways by people and communities like St. Luke's we continue to look to rebuild. There are three key areas, that we will need to address over the coming few years.

5.1 Growing Disciples. Building Community.

Jesus said, “Go and make disciples of all nations...” (Matthew 28:19). He also envisaged his followers to be like one big family (Mark 3:34-35 and 10:29-31). Indeed, it is as part of Christ’s community, the church, that we grow to maturity as Christians (Ephesians 4:15-16).

Our aim then is to set up five different *Growth Communities* across the three churches of St. Luke’s, St. George’s and Christ Church. The Growth Communities will be based around a shared interest, i.e. those who are members of Christ Church or St. George’s, or those involved helping out with Children and Youth ministry, those helping with the music or those helping with Cafe4All. Everyone who attends regularly will be assigned to a *Growth Community*, but people will be free to change the *Growth Community* they are a member of and engage. It will also be up to them how much they choose to engage with the *Growth Community*. The hope is that everyone will feel that they belong to a smaller unit within the wider churches.

There will be leadership teams set up for each *Growth Community*, that will help to encourage getting to know each other better, ensuring effective prayer support and pastoral care for everyone as appropriate and offer regular courses or study groups for the members to be helped to grow in their discipleship.

The hope is that these will be fully running and in place by September 2022, but aspects of this idea have already begun. In particular, we ran five Christianity Explored groups across the three churches.

5.2 Developing our Children and Youth Work

One of St. Luke’s strengths over many years has been its work with children and young people. However, like many churches the Pandemic has had a particularly negative impact on children and young people’s engagement with church. At St. Luke’s, I estimate that we are only engaging about half the number of children and youth on a Sunday as we were before the Pandemic, whilst the number of adults attending in person is nearly back to pre-pandemic levels.

That does not mean we go back to doing things in the same way as before. Our Sunday Club has changed the way they run their meetings slightly and we are completely reimagining the way we do our youth work to be more focused on building up the faith of those who attend and equipping them to lead, rather than trying to have contact with as many young people as possible.

Another area we need to explore is the present thrust in the Church of England called, *Growing Faith*, which emphasizes that children’s faith grows most effectively when there is a partnership between church, family and school. Perhaps we need to do more to equip parents to nurture the faith of their children if we are going to be better at seeing our young people grow up to be mature disciples of Christ.

5.3 Parish Organisation

Sadly, the PCC of Christ Church have made the difficult decision to accept that they can no longer sustain their own services and maintain their building. However, they are still part of the wider community of disciples in Ramsgate and we want to support and help them remain a part of that as much as possible.

This decision also has wider implications. Choices need to be made as to who takes on responsibility for the geographical parish of Christ Church. This also raises a wider question: should the parishes of St. Luke's and St. George's become one parish with Christ Church? Or should there be two separate parishes? We will need to explore the implications of these choices in the coming years as we come to make this important decision. Our prayer is that whatever legal structure results will help us to be a sustainable and flourishing community of disciples.

6 Structure, governance and management

6.1 Electoral Roll Report

This year we removed 10 names from the electoral roll (people who had moved away or changed churches) and added 15 new names of those who had applied to join the electoral roll this year. The new roll has thus increased from 94 to 99. Of the 99 on the 2022 electoral roll 36 live in the parish, up from 33 last year.

James Patterson – Electoral Roll Officer

6.2 PCC Membership

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the churches mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances. Here is the membership:

Licensed Clergy: Rev. Paul Worledge (Chair)
 Rev. Claire Coleman (From July 2021)

Wardens Mr. Christopher Waldie
 Vacancy not filled

Representatives on the Deanery Synod:
 Mr. Peter Shakeshaft (Re-elected on 1st October 2020)
 Mr. Andrew McMillan (Elected 1st October 2020)

Elected members:
 Mrs Pauline Emptage (Elected 2021)
 Mrs Audrey Tucker (Elected 2021)
 Vacancy not filled

Mr. David Perkins (Elected 2020)
Dr. John Neden (Elected 2020)
Mr. James Patterson (Elected 2020)

Mrs. Willow Whybrow (Elected 2020)
Mr. Simon Williams (Elected 2020)
Mr. Olamilekan Asa-Afariogun (Elected 2020)

Co-Opted Members

Mrs. Nicky Galer (Treasurer)
Mrs. Brenda Walters-Erlam (Secretary)

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly.

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and Christopher Waldie

Cheque Signatories: Nicky Galer, Peter Shakeshaft, Paul Worledge, Andrew McMillan, Pauline Mackinney

Online authorization of payments: Nicky Galer and Peter Shakeshaft

Hall Bookings Manager (Regular bookings): Pauline Emptage

6.3 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Parish Safeguarding Policy
- Health and Safety Policy
- Data Protection Policy
- Financial Risk Assessment Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

6.4 PCC Report

During 2021, 8 PCC meetings including the APCM took place. The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda. All meetings were quorate with the average number of members attending each PCC meeting during the year being 8 members. A similar average as in the previous year.

In 2021 there were a total of 14 PCC members. A survey of PCC members took place during the year with a view to improve attendance at meetings and involvement in the work of the church.

In 2021 the Pandemic also had a significant impact on the church's activities but with God's help we managed to continue to operate as best we could. These are some of the things that was discussed and approved by the PCC in 2021:

- In February 2021, the new St Luke's Logo was launched with new motives and colours.
- In April 2021 Paul Worledge became Priest in Charge at St George's the Martyr. This meant that Paul had an increased workload with 2 sets of PCC to Chair, 2 sets of services on a Sunday among other duties
- We moved from pre-recorded services on YouTube to in-person Services and livestreaming in June 2021. The Sound desk was moved to a more central position and additional equipment were purchased to facilitate Livestreaming.
- In July we welcomed the new Curate, Claire Coleman to work with Paul Worledge in both churches. iknow was also approved and launched to assist with the administrative work of the church.
- At the end of 2020, St Luke's finances were in deficit with an amount of £10,000 outstanding to the Diocese. A grant/supplement of approximately £10,000 was received from the Diocese to cover the deficit. This help was welcomed by the PCC as this meant that we could start a fresh financially in 2022.
- In August 2021 Café4All was launch by the Re-ignite team. This has been a success with regular attendance averaging twenty plus people per week.
- Reinforcing the importance of prayers to the congregation, in September we moved to having 2 prayer meetings per week at both St Luke's and St Georges. This had happened because of having the assistance of Claire in our church family.

Overall, the PCC and many in our church family have worked extremely hard during the year to bring God's words to the congregation. We have been blessed in many ways and many miracles are happening within our church family. We give God thanks and ask for his continued guidance for all our plans. May our plans align with what he requires of us.

God's blessings be with us all.

Brenda Walters-Erlam
PCC Secretary

6.5 Staffing

The PCC employs 3 part-time staff:

- Cleaner for Hall and Church (11 hours a week, was reduced to 5 hours from 1st October 2021): Caroline Perkins
- Administrator (8 hours a week, raised to 9 hours per week from 1st September 2021): James Patterson
- Maintenance Worker and Gardener (6 hours a week): Christopher Tull

6.6 Church Fabric Report

With the ability to work more easily now that lockdowns have eased, we have managed to progress with a number of outstanding building repairs and additions whilst not having to make many significant repairs as the church buildings have not been utilised as much as pre-pandemic.

Chris, as always has done a sterling job, keeping on top of the maintenance and carrying out a number of odd jobs as well as identifying areas for us to look at. For this, I thank him. We have managed to get a number of jobs completed which ordinarily would have been difficult with him on his own.

After an inspection by an independent fire safety inspector commissioned by St Lawrence College a number of issues were identified. Some such as the way the church doors open or their widths could not be reasonably rectified. The church building is essentially a large open space and this means that things like fire breaks and the fitting of smoke alarms on the roof are also not possible. We were able to address a number of the points raised. We fitted a heat sensing alarm in the crypt next to the boilers. We linked this to an audible alarm in the church itself with a manual alarm which can be activated to alert users to both a fire downstairs and also evacuate the church if required for another reason. We have created a folder to record the regular testing of the system. The anticipated fire evacuation test had to be postponed due to concerns that people might be hesitant to participate due to the ongoing covid situation.

We also are investigating in fitting a smoke alarm in a number of other locations. Chris and I spent a number of days trying to improve the water pressure to the church kitchen. We appear to have improved this and at a minimal cost learning a lot about the system as we went!

The source of a leak that has been tricky to trace was also identified and again proved to be an easy fix. The ingress of water by the font at the rear of the church was identified as being caused by a blocked downpipe Chris has continued to protect some of the exposed brickwork and this appears to have halted the erosion.

One job that would have been carried out in this reporting year was the servicing and repair of the gas boilers however for the servicing to happen the boilers and therefore heating needed to be switched off for an extended period of time. As the service was due in winter this was deemed not ideal so it is being moved to a month when we are less reliant on church heating. (For information it has now been completed and will be in next year's report).

The sound system, lighting and live-streaming equipment is now in place and is working well. The routing of the wires through the crypt has proved very successful and has meant that we now have one location with dedicated sockets. Many thanks to those who have helped set all of this up and paid for the improvements. I think we can all agree that the live-streaming aspect has been a positive outcome.

St Luke's Ramsgate is now registered as an Eco-Church and we have made a number of small improvements to ensure that we minimise our impact on the Earth's natural resources. We now have dedicated bins for recycling and a number of large items have been taken to the council waste recycling centre.

As always, the lawns were maintained and a number of small jobs were carried out as required. An ongoing task is the inventory. Photographs have been taken of anything of value in the church and a spreadsheet is being created. We are also in the process of security marking the higher value items and we have applied marking paint to our metalwork on the church building as requested by our insurance company.

This unfortunately will be my last report as Church Warden. I have enjoyed working to ensure that the church is safe and to make improvements to the building to modernise it in a way that we can further spread the great message. Thank you to all who have helped me over the years and I wish the new Warden(s) the best of luck.

Christopher Waldie, Church Warden

6.7 Thanet Deanery Synod Report

Prior to The first Deanery Synod meeting in 2021, the context was partially set by the circulation of a Thanet Deanery letter and outline plan 'Creating a flourishing and sustainable future for mission and ministry in Thanet'.

It was also stated that The Church of England was in the middle of a period of change, which has been highlighted much more immediately by the impacts of the Covid 19 Pandemic.

PCC's across Thanet were asked to respond to the main issues raised in the 'outline plan':

1. The expected future reduction in stipendiary posts
2. The future vision for the mission of the church in the local community, what it might look like and how it might be achieved?

Bible reference: 2 Corinthians 8:1-15: "And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity....."

Below are brief details of the Thanet Deanery meeting held during 2021.

16/2/21 - Deanery Synod via Zoom Meeting (Shrove Tuesday) with Archdeacon Jo in attendance:

We saw a demonstration of 'using up what we have available' - to make pancakes! This theme seemed to fit in with the presentation of the 'Creating a flourishing and sustainable future for mission and ministry in Thanet' - outline plan. There were reflections on how God is moving at this time and feedback on the plan included some churches expressing feelings of being threatened and some understandably defensive; other churches, some of which had managed without or shared a Vicar and other resources seemed better placed to see how the challenges of reducing income and number of both stipendiary posts and people attending church had and could be met and responded to. Others expressed the need to keep our trust in God who will provide what we need as we move forward during less certain times.

24/6/21 - Deanery Synod meeting via Zoom - This meeting was attended by Bishop Rose who took questions on The Thanet Deanery Plan.

November 21 - The Deanery synod meeting was cancelled and replaced with an invitation to attend an open event on 25/11/21 with Bishop Rose in conversation - as the culmination of her planned day of visits and events in Thanet. This was an interesting evening with some Deanery Reps attending from across Thanet putting questions to Bishop Rose and hearing her words of wisdom. It was a good opportunity to get to know and understand more from Bishop Rose. One thing she said in response to a question about children being the future of our church. She was clear in her response that in fact children are part of our church today and that we need to work to make sure that is a reality.

No doubt with the imposed restrictions from the pandemic there was less opportunities during 2021 for sharing and mixing in person between Deanery synod representatives, although it was also true that we were aware of much opportunity and innovation in how churches were able to reach out during such a difficult year. As ever we thank and praise our God in whom we place our trust.

Andrew McMillan
Deanery Synod Representative for St Luke's Ramsgate.

6.8 Minutes of Annual Parochial Church Meeting – Thursday 18th May 2021

Minutes of a Meeting of the Annual Parochial Church Meeting held in the Church of St Luke's, Ramsgate on Thursday 18th May 2021 at 7.30pm.

Present: The vicar and 15 others attended. 7 people on Zoom and 10 in church.

In-Church

Audrey Tucker	Ced Hann	Peter Erlam	Brenda Walters-Erlam
Alison Hawthorn	David Perkins	Fiona Worledge	Paul Worledge
Andrew McMillan	Christopher Waldie		

On-Zoom

Farina Hatton	Mike Turner	Mark Ogden	Willow Whybrow
Rosa	James Patterson	Beth Patterson	

- 1. Introduction and Bible Study:** The vicar, Paul Worledge, welcomed everyone to the meeting and thanked them for attending. Attendance were as follows 10 in-church attendees and 7 on Zoom.
Pause for Prayer and reflection using Psalm 90.

2 Preliminary Matters

- 2.1 Apologies:** Apologies for absence had been received from Nicky Galer and John & Kate Neden.
- 2.2 Minutes of the previous APCM:** These were approved by all members present as a correct record of the meeting.
- 2.3 Matters Arising:** There were none.

3. Elections

3.1 Election of 2 Church Wardens

Christopher Waldie was re-elected as Church Warden.

Proposed by: Andrew McMillan Seconded by: Audrey Tucker

There remains a vacancy for the other Church Warden.

3.2 Election of PCC Members (3 vacant positions)

It was noted that Pauline Mackinney has resigned from the PCC.

Pauline Emptage was re-elected to the PCC for another 3 years.

Proposed by: Christopher Waldie Seconded: Andrew McMillan

Audrey Tucker

Proposed by: Andrew McMillan

Seconded: Ced Hann

There remains a vacancy for one post on the PCC.

4. Annual Reports

4.1 Looking Back Report and Review:

These reports are all included in the Annual Report and were all taken as read. Paul Worledge thanked the staff and Warden for the work that they do in maintaining the church building and grounds.

4.2 Electoral Roll Report

At the end of the year there were 94 people on the Electoral Register. At the end of 2019 there were 97 on the register. In 2020 9 people were removed and 6 added. Of the 94 people on the register 33 live in the Parish.

4.3 PCC Secretary Report: Report by Brenda Walters-Erlam taken as read.

4.4 Church Fabric Report: Report by Christopher Waldie taken as read.

4.5 Thanet Deanery Synod Report: Report by Peter Shakeshaft taken as read. Paul Worledge extended his thanks to Andrew McMillan and Peter Shakeshaft for representing St Luke's at the Deanery Synod.

4.6 Financial Review

At the end of 2020 there were £10,000 outstanding on St Luke's Parish Share contribution to the Diocese. It was advised that talks will take place with St George's to gain some contribution towards the Vicar and Administrator costs, given that the Vicar is also Priest-in-Charge at St George's.

It was also noted that there was a significant reduction in income from the hall. Costs also were reduced but not at the same level. The outcome is that there is a deficit in the hall finance.

It was proposed and unanimously agreed that the accounts be adopted as a correct record of the church's finances.

Proposed by: David Perkins

Seconded by: Fay Hatton

4.7 Independent Examiner Report

The Independent Examiner confirmed that there was no matter that has come to his attention that there were any reasons not to rely on the accounts and financial statements and their compliance with the requirement of the Charity Act 2011.

Peter Cottington was nominated as Independent Examiner by a majority at the meeting. This to be confirmed once his acceptance has been received.

5. 2020 Challenges, Changes and Creativity

Objectives and Activities:

Old

Pray and praise.

Fusion

Men's Film and Chip

Tuesday's Friendship club

New

Pre-recorded Service on YouTube

During the Pandemic it was brought home to us the fact that the church is not just the building. On this occasion the church was brought to us from our homes. This time the church went out of the building into the community. Church goers and non-churchgoers watched the services from their homes, People were watching St Luke's services from all over the world. We heard of people watching the service from hospital beds.

6. 2021 Team Building for the future

In 2021 we are looking forward to the future and to building the community. The plans are as follows:

6.1. Reimagine and Reignite: Compassion – Andrew McMillan reported

"Recognising suffering of others and take action to help". Matthew 22 verses 29-40. The Compassion group has been established and consists of 7 people. Co-ordinated by Andrew McMillan. The aim is to work with other organisation to provide services that will help those in the community that needs help. The plan is to start by having a regular Coffee Morning on Thursday's. Volunteers are needed to help with the coffee morning. It is planned to start the Coffee Morning once the 21 June lifting of restrictions is announced.

6.2 Reimagine and Reignite: Creativity – Alison Hawthorn reported

The Creativity Group also consist of 7 members. These are Pauline & Lauren Emptage, Beth & James Patterson, Fiona & Anna Worledge and Alison Hawthorn.

Alison informed the meeting that members is completing the Dwell Richly Course on-line. The course focusses on what is important in providing music at church. Development of the group and developing the music.

She also pointed out that the group is open to anyone wishing to join.

6.3 Reimagine and Reignite Children and Youth – Paul Worledge reported

This group has 5 members and is focusing on restarting the Sunday Club. They will be working together and sometimes in small groups. Letters will be sent out following the 21 June announcement to inform families with children that the Club will be re-opening. The aim is to get Children and Leaders back into the swing of things as soon as possible after the announcement.

Pray: that the right people are found to lead the groups.

6.4 Roadmap moving forward

Paul laid out the plans for the coming months given the proposed government roadmap easing of restrictions due to lockdown.

May-June: Laying the foundation

- Trialling Live-streaming Services
- Explore joint office at St George's Hall
- Recruit for Host Team
- Recruit for Sunday Club leaders

July: Try out

- Return to in-person Services (in-church)
- Only live-streaming on-line.
- Claire Coleman starts as Curate.
- Vicarage BBQ's
- Summer School – Exploring Growth Communities

September: Back to Church

- Big encouragement to gather.
- Establish Growth Community
- Restart Activities – where easy to do so.
- Rethink activities that are harder to start

Prayer for future the plans (Alison Hawthorn)

6 **Any other business** – There were none.

Hymn sang on video by the virtual choir – Oh for a Thousand Tongues.

Closing prayer – Paul Worledge

7 Administrative Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535.

Church Office: (10am-2pm, Tuesdays and Thursdays).

St Luke's Church Hall, St Luke's Avenue, Ramsgate, CT11 7JX

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Mr. Peter Cottington, 81 Dane Crescent, Ramsgate CT11 7JS

8 Financial Review

8.1 Financial Review 2021

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish Share, paid to Canterbury Diocese to cover the cost of our vicar and various other Diocesan expenses and initiatives.

The Parochial Church Council (PCC) always knew that 2021 would be a challenging financial year with a predicted budget shortfall of £24,714. This was the amount needed from extra donations to make ends meet and ensure we could pay our Parish Share (£61,869). As at 31 December 2021, there was £10,312 outstanding for the parish share, but once the year end accounts were put together it was found that the remaining Parish Share could be paid. St George's Church had also paid £4,870 directly to Canterbury Diocesan Board of Finance, towards the Parish Share due to sharing our Vicar.

We are encouraged and grateful to God that in the midst of such a difficult year so many people have continued to be so generous and been able to continue to support the church through faithful regular giving and generous one-off donations. Without these, we would not have been able to break even.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

Due to the coronavirus restrictions the hall could not be used for a lot of the year, although it was still used by church groups and the wider community when permitted. Total income from rentals amounted to £6,521 which was a lot less than 2019 and less than 2020. This was due to the restrictions and also the Social Services group had ended their contract in 2020 and no groups had come forward to take over. This year the Thanet Winter Shelter was again unable to use the hall (previously the hall was being used once a week over the winter period – it was provided free of charge to support the local multi church homeless project).

We were however able to make a number of savings to mitigate the lost income on the hall fund, including furloughing our cleaner and suspending the refuse collection for the hall for much of the year. The energy use of the hall was also much decreased.

Donations

As detailed on the page 'Notes to Accounts 2021', a number of one-off donations were made by some individuals towards the general running of the church in 2021, including two of £1,000 and one of £2,000. There was also a one-off donation of £500 paid towards the Sponsor a Child (Compassion) Mission, this was due to a deficit being run up as many Sunday School sessions could not take place due to the coronavirus restrictions and this is where collections are made for this mission. There was also a £500 donation towards the servicing of the Church boilers. The Independent Examiner kindly donated his gift (£60) for this year to maintenance at St Luke's instead of a chosen external charity. Donations were received to the new Capital Fund of £17,380 including Gift Aid. It had been agreed by the PCC to create a restricted Capital Fund that is only to be used for capital works or projects and not on ongoing costs. E.g., it could be used to replace the heating system, but not used for maintenance works or gas bills. It had also been agreed to have a policy where any legacies received, where no specific designation is given as to how it will be spent, will be added to this new Capital Fund.

Reserves Policy

It is considered good practice to hold three months of general expenses as a reserve fund. Based on 2021 expenditure this would amount to around £20,000 to £25,000. The PCC endeavours to keep £5,000 in the hall fund to cover ongoing maintenance and agreed that £5,000 should be held in a Church Building Fund for one off essential repairs to the church building. At the end of 2021 the Hall Fund stood at a deficit of £5,010, however it should be noted that this was severely impacted by the coronavirus restrictions, although some money was saved by the reduced costs (heating, lighting, waste collections etc). The Church Building Fund stood at £5,000. It should be noted that with the new Capital Fund holding £17,000, there is less danger of cash flow problems.

Charity Commission

The Parochial Church Council (PCC) of St Luke's Ramsgate is a registered charity with the Charity Commission. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year. Our charity number is 1138535.

Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist

the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills. A Banker; who collects all money and pays it to the bank. A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

Financial Risk Assessment Policy

This policy was updated in 2019 and accepted by the PCC. It was reviewed in 2021 and agreed to remain the same, albeit with some name changes.

2022

Having seen a good response to help with the financial needs from 2021 the PCC now look to the expected financial position for 2022. After preparation of a budget, it is anticipated that we are facing a deficit of £10,000 for 2022. The Parish Share has decreased, partly due to St George's contribution to £52,007. This deficit needs to be covered through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

Whilst the PCC is keen to pay the Parish Share in full it acknowledges that it would not be good stewardship of money to deplete all funds which may be needed to keep the church building, working, safe and in good repair. For this reason, the PCC resolved in Feb 2020 to hold back the following reserves, even if it means not paying the Parish Share; £5,000 in the Hall Fund and £5,000 in the General Fund. Additionally, if the sum of the balance in the General Fund and the Hall fund would fall below £5,000 on payment of the Parish Share, then payment of the Parish Share should be suspended, the Diocese informed and the PCC to monitor future payments. However, it was agreed at the first PCC meeting in 2022, to pay the deficit of the Parish Share for 2021, even though this went against the strict interpretation of this policy, as it was agreed that it could be afforded without risk of not being able to pay any urgent bills.

It is hoped due to the refurbishment of one of the church boilers that the replacement of the church heating system can be put off for some time, however at least one of the hall heaters will need to be replaced in the not-too-distant future. Currently the hall is running with the one heater down. Other items possibly required within 2022 are chairs for the hall, possible roof repairs and equipment to ensure effective sound system Livestreaming and in church (may be a consultant will be required to work out what is actually needed).

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can always be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Please also remember to look at Give as you Live. This is a scheme where the church receives a donation when you make online purchases. Please look at their website or app and consider using this scheme when making purchases. If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer (Treasurer to the PCC, St Luke's Church Ramsgate)

8.2 Independent Examiner's Report

Independent examiner's report to the PCC of St. Luke's Church Ramsgate

This report on the financial statements of the PCC for the year ended 31 December 2021.

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under section 144 (2) of the Charities Act 2011 does not apply and that an independent examination is needed. It is my responsibility to:

- Examine the financial statements 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

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of this report

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 PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare financial statements, which accord with the accounting records and comply with the 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 financial statements to be reached.



4th April 2022

P.E. Cottingham
81, Dane Crescent, Ramsgate, Kent. CT11 7JS

8.3 General R and P

St Luke's Church Ramsgate
Receipts and payments
Selected period: 01 January 2021 to 31 December 2021

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
General - General fund (Unrestricted) Fund			
Receipts			
Planned giving			
	Gift Aid - Planned Giving	32,151.00	30,877.00
	Other planned giving	9,132.00	7,421.00
	Total Planned giving	41,283.00	38,298.00
Collections and other giving			
	Loose plate collections	3,222.60	3,326.48
	One Off Donations	7,518.00	4,873.50
	Contactless one off donations	184.00	—
	One-off Gift Aid gifts	110.13	108.00
	Online Donations	2,427.60	2,449.67
	Total Collections and other giving	13,462.33	10,757.65
Other voluntary receipts			
	Donations	1,341.13	6,430.64
	Donations appeals etc	—	72.00
	Recurring grants	—	77.60
	Amazon Smile Generated donations	10.46	—
	Total Other voluntary receipts	1,351.59	6,580.24
Gift Aid recovered			
	Tax recoverable on Gift Aid	8,891.19	7,504.00
	Tax recoverable from GASDS	592.71	970.35
	Gift Aid from Online Donations	381.81	102.61
	Bank and building society interest	1.55	12.31
	Total Gift Aid recovered	9,867.26	8,589.27
Receipts from church activities			
	Fees for weddings and funerals	475.00	586.00
	Total Receipts from church activities	475.00	586.00
Total receipts		66,439.18	64,811.16
Payments			
Missionary and Charitable Giving			
	Donations to Charity	50.00	80.00
	Total Missionary and Charitable Giving	50.00	80.00
Parish Share			
	Ministry parish share etc	56,999.00	51,050.00
	Total Parish Share	56,999.00	51,050.00
Clergy and Staffing costs			
	Salary of parish administrator	5,111.55	4,975.94
	Working expenses of incumbent	562.04	1,034.62
	Working expenses of Curate	53.82	—
	Total Clergy and Staffing costs	5,727.41	6,010.56
Church Running Expenses			
	Fees paid to fund raisers	51.89	2.09
	Costs of Sum Up card reader use	18.32	71.42
	Parish training and mission	285.30	562.53
	Children's Work on Sundays	97.59	—
	Publicity	104.34	96.00
	Church running - insurance	2,096.95	2,616.45

<i>Note</i>	<i>From To</i>	01 January 2021 31 December 2021	01 January 2020 31 December 2020
	Church office	818.90	691.19
	Church running - general	254.06	169.07
	Organ / piano /sound system / music	100.00	—
	Church maintenance	—	(84.00)
	Equipment - church	37.99	—
	Subscription - Copyright Licence	912.01	901.97
	Subscription - Website	—	134.43
	Bank Charges	96.00	60.00
	Church running - electric	223.03	(2,101.30)
	Church running - gas	498.70	1,687.66
	Church running - water	181.21	174.02
	<i>Total Church Running Expenses</i>	<u>5,776.29</u>	<u>4,981.53</u>
Total payments		68,552.70	62,122.09
	Excess of Receipts over Payments	(2,113.52)	2,689.07
	Transfers to/(from)	(1,013.82)	(150.00)
	Brought forward balance	3,014.34	475.27
Total carried forward balance		(113.00)	3,014.34

8.4 Fund Totals

St Luke's Church Ramsgate
Fund totals - Summary
Selected period: 01 January 2021 to 31 December 2021

Fund	Opening balance	Closing balance
CAPITAL - Capital Fund	—	17,379.99
HARV2021 - Harvest 21 - Tearfund Recover together	—	1,156.75
ACTS - ACTS	—	537.70
AUDIOVIS - Audio/visual equipment	41.41	—
ChurchBuil - Church Building Fund	5,000.00	5,000.00
CHURHEAT - Church heating	(2.87)	—
CMS - Mission - Church Mission Society/SAMS	—	222.70
CPAS - Mission - Church Pastoral Aid Society	1,421.80	736.89
CORONA - Hardship due to coronavirus	250.00	250.00
General - General fund	3,014.34	(113.00)
HALL - Hall	(1,593.26)	(5,009.76)
HARBOUR - Royal Harbour Outreach	110.80	110.80
MISSIONS - Mission - General	18.00	—
SPONSOR - Mission - Sponsor A Child	(214.45)	(9.04)

Fund	Opening balance	Closing balance
TEARFUND - Mission - Tearfund	942.50	1,805.30
VENABLES - Mission - Greg & Sylvia Venables	(110.00)	532.70
MENSWORK - Men's Work	126.87	126.87
PLAYPRAISE - Play & Praise	409.61	409.61
TuesdayFC - Tuesday Friendship Club	226.50	226.50
WOMENSWORK - Women's Work	61.05	61.05
YOUTH - Youth	352.39	352.39
Cash-Flws - Flowers - petty cash	74.54	54.53
Cash-Men - Men's Group - Petty Cash	19.92	19.92
Cash-PP - Play & Praise - petty cash	83.10	98.04
Cash-Tues - Tuesday Friendship Club - petty cash	19.91	19.91
Cash-Yth - Youth - petty cash	44.82	44.82
FIXED - Fixed Assets - Hall	120,000.00	120,000.00
Overall totals	130,296.98	144,014.67

8.5 Income and Expense Analysis

St Luke's Church Ramsgate

Analysis of income and expenditure Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Planned giving						
0101 - Gift Aid - Planned Giving	32,151.00	—	1,492.00	—	33,643.00	32,357.00
0201 - Other planned giving	9,132.00	—	—	—	9,132.00	7,696.00
Planned giving Totals	41,283.00	—	1,492.00	—	42,775.00	40,053.00
Collections and other giving						
0301 - Loose plate collections	3,222.60	—	688.38	—	3,910.98	4,316.14
0401 - One Off Donations	7,518.00	—	16,280.20	—	23,798.20	10,727.07
0405 - Contactless one off donations	184.00	—	—	—	184.00	—
0501 - One-off Gift Aid gifts	110.13	—	—	—	110.13	108.00
0515 - Online Donations	2,427.60	—	—	—	2,427.60	4,028.67
Collections and other giving Totals	13,462.33	—	16,968.58	—	30,430.91	19,179.88
Other voluntary receipts						
0420 - Cash in Hand to Bank	—	—	—	—	—	180.00
0505 - Donations	1,341.13	60.00	—	—	1,401.13	7,680.64
0550 - Donations appeals etc	—	—	—	—	—	72.00
0801 - Recurring grants	—	—	—	—	—	77.60
0905 - Amazon Smile Generated donations	10.46	—	—	—	10.46	—
1240 - Church hall lettings - fund raising	—	3,135.00	—	—	3,135.00	826.88
1241 - Social Services - Church hall lettings	—	—	—	—	—	3,990.00
1242 - Weight Watchers - Church hall lettings	—	—	—	—	—	736.00
1243 - Tuesday Slimming World - Church hall let	—	1,699.00	—	—	1,699.00	1,299.00
1244 - Thursday Slimming World - Church hall let	—	1,387.00	—	—	1,387.00	1,133.32
1245 - Rainbows - Church Hall Lettings	—	240.00	—	—	240.00	240.00
Other voluntary receipts Totals	1,351.59	6,521.00	—	—	7,872.59	16,235.44
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	8,891.19	—	3,191.91	—	12,083.10	8,437.59
0602 - Tax recoverable from GASDS	592.71	—	—	—	592.71	985.35
0603 - Gift Aid from Online Donations	381.81	—	—	—	381.81	293.83
1020 - Bank and building society interest	1.55	—	—	—	1.55	12.31
Gift Aid recovered Totals	9,867.26	—	3,191.91	—	13,059.17	9,729.08
Other receipts						
0803 - HMRC JRS GRANT	—	2,236.01	—	—	2,236.01	2,677.05
1350 - Petty Cash	—	—	186.59	—	186.59	468.79
Other receipts Totals	—	2,236.01	186.59	—	2,422.60	3,145.84

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
Receipts from church activities						
1101 - Fees for weddings and funerals	475.00	—	—	—	475.00	588.00
Receipts from church activities Totals	475.00	—	—	—	475.00	588.00
Receipts Grand totals	66,439.18	8,757.01	21,839.08	—	97,035.27	88,929.24
Payments						
Missionary and Charitable Giving						
1801 - Giving to missionary societies	—	—	1,757.80	—	1,757.80	10,940.47
1810 - Donations to Charity	50.00	—	—	—	50.00	330.00
Missionary and Charitable Giving Totals	50.00	—	1,757.80	—	1,807.80	11,270.47
Parish Share						
1910 - Ministry parish share etc	56,999.00	—	—	—	56,999.00	51,050.00
Parish Share Totals	56,999.00	—	—	—	56,999.00	51,050.00
Clergy and Staffing costs						
2050 - Salary of parish administrator	5,111.55	—	—	—	5,111.55	4,975.94
2101 - Working expenses of incumbent	562.04	—	—	—	562.04	1,034.62
2135 - Working expenses of Curate	53.82	—	—	—	53.82	—
Clergy and Staffing costs Totals	5,727.41	—	—	—	5,727.41	6,010.56
Church Running Expenses						
1701 - Fees paid to fund raisers	51.89	22.36	—	—	74.25	2.09
1721 - Costs of Sum Up card reader use	18.32	—	—	—	18.32	72.47
2201 - Parish training and mission	285.30	—	—	—	285.30	769.24
2212 - Children's Work on Sundays	97.59	—	—	—	97.59	—
2220 - Publicity	104.34	—	—	—	104.34	749.75
2230 - Petty Cash Payment	—	—	191.66	—	191.66	603.20
2301 - Church running - insurance	2,096.95	—	—	—	2,096.95	2,616.45
2310 - Church office	818.90	—	—	—	818.90	691.19
2312 - Church running - general	254.06	—	367.92	—	621.98	185.36
2320 - Organ / piano /sound system / music	100.00	—	—	—	100.00	—
2330 - Church maintenance	—	—	—	—	—	5,669.97
2337 - Equipment - church	37.99	—	273.99	—	311.98	1,504.57
2339 - Subscription - Copyright Licence	912.01	—	—	—	912.01	979.97
2341 - Subscription - Website	—	—	—	—	—	134.43
2342 - Bank Charges	96.00	—	—	—	96.00	60.00
2401 - Church running - electric	223.03	—	—	—	223.03	(2,101.30)
2410 - Church running - gas	498.70	—	—	—	498.70	1,687.66
2420 - Church running - water	181.21	—	—	—	181.21	174.02
Church Running Expenses Totals	5,776.29	22.36	833.57	—	6,632.22	13,799.07
Hall Running Costs						
2525 - Hall - Phone and Broadband	—	619.86	—	—	619.86	486.06
2530 - Hall running - electricity	—	486.52	—	—	486.52	337.64
2540 - Hall running - gas	—	1,904.14	—	—	1,904.14	2,201.36
2550 - Hall running - insurance	—	592.05	—	—	592.05	781.54

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2555 - Hall - Running costs	—	144.11	—	—	144.11	837.03
2559 - Hall running - Commercial Waste	—	115.00	—	—	115.00	173.00
2560 - Hall running - maintenance	—	—	—	—	—	620.00
2561 - Hall running - gardening	—	3,839.16	—	—	3,839.16	3,749.46
2562 - Hall Cleaning	—	4,292.32	—	—	4,292.32	5,414.20
2580 - Hall running - water	—	157.99	—	—	157.99	161.98
2590 - Hall running - heating and lighting	—	—	—	—	—	(84.00)
Hall Running Costs Totals	—	12,151.15	—	—	12,151.15	14,678.27
Payments Grand totals	68,552.70	12,173.51	2,591.37	—	83,317.58	96,808.37

8.6 Statement of Assets and Liabilities

St Luke's Church Ramsgate
Statement of Assets and Liabilities (by code)
As at: 31 December 2021

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
<u>8000</u> : Church Hall	—	—	120,000.00	—	120,000.00	120,000.00
Total	—	—	120,000.00	—	120,000.00	120,000.00
Current assets - Cash at bank and in hand						
<u>6501</u> : Bank current account ~~CAFcash~~	10,198.50	(781.76)	11,207.75	—	20,624.49	4,443.58
<u>6505</u> : Bank deposit account CAF GOLD	—	772.00	11,728.84	—	12,500.84	7,654.63
<u>6510</u> : CCLA (CBF) deposit account	—	—	984.62	—	984.62	984.11
<u>6590</u> : Cash in hand	—	—	237.22	—	237.22	242.29
Total	10,198.50	(9.76)	24,158.43	—	34,347.17	13,324.61
Current assets - Debtors						
<u>Z05</u> : Accounts Receivable	—	—	—	—	—	2,073.37
Total	—	—	—	—	—	2,073.37
Liabilities - Agency accounts						
<u>6690</u> : Agency collections	—	—	21.00	—	21.00	(4.00)
Total	—	—	21.00	—	21.00	(4.00)
Liabilities - Creditors: Amounts falling due in one year						
<u>Z04</u> : Accounts Payable	10,311.50	—	—	—	10,311.50	5,105.00
Total	10,311.50	—	—	—	10,311.50	5,105.00
Net total assets	(113.00)	(9.76)	144,137.43	—	144,014.67	130,296.98

8.7 Notes to help explain the 2021 accounts

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2.Fixed Asset:

Fixed Asset retained for church use is the Church Hall. Valuation for sale obtained during 2019, £120,000.

3.Type of Funds:

Unrestricted/General Funds: Money given to the PCC with no restriction on its use. Designated Funds: The PCC can 'designate' unrestricted money for a particular purpose. This money can be re-designated as 'unrestricted' by the PCC if needed. Restricted Funds: Money given to the church for a specific purpose. The money and any tax claimed from it can only be used for this purpose.

Endowment Funds: Money given to the church for investment, where only the income derived can be spent.

4. Bank Accounts:

The PCC holds a current and savings account with CAF Bank (Charities Aid Foundation). Since January 2021 an increased monthly account fee of £8 has been charged on the current account.

A savings account is also held with Central Board of Finance (CBF). The PCC allow the treasurer to transfer funds between accounts as needed. The treasurer uses online banking. In accordance with the Bank Mandate, two signatories sign all cheques. Payments are also made electronically by BACS, set up by the Treasurer and authorised by a second signatory.

5. Cash in Hand:

Petty cash accounts are maintained by individuals on behalf of their church group/activity and reported to the church treasurer at the end of the year. These are, Play and Praise, Tuesday Friendship Club, Fusion Youth Group, Flowers, and the Men's Group.

6. Gift Aid:

Tax reclaims are made from HMRC where individuals have signed a gift aid declaration in favour of St Luke's Church. St Luke's is also eligible to claim tax under the Gift Aid Small Donations Scheme (GASDS) on gifts £30 and under.

7. Transfers between funds:

Money is transferred between the various church funds as agreed by the PCC.

In 2021:

£213 was transferred from the General Fund to the Audio-visual Fund.

£300 was transferred from the General Fund to CPAS, as we did not transfer 10% from our Gift Day in 2019, which we should have done.

£538 was transferred to ACTS from the Local Mission Fund as this was the only local mission supported during 2021.

8. Mission money:

Donations are made throughout the year for the various missions supported by St. Luke's. Where gift aid declarations have been signed, tax is reclaimed. The donations and tax are forwarded to the mission societies once or twice a year. During 2021 the Missions supported were, Greg & Sylvia Venables, Dick & Caroline Seed (via Church Mission Society, CMS 1/3, Seeds 2/3) Church Pastoral Aid Society (CPAS), Local Mission (being ACTS – Active Christianity in Thanet Schools for 2021) and Tearfund. A total of £1,758 was forwarded to mission during 2021, more will be forwarded in early 2022. This includes the children's collections (see below).

9. Mission: Sponsor a Child.

This is the Sunday Club collection to support a child in The Philippines through Compassion UK. It costs £28 per month (increased from £25 in April 2020) and at the end of 2021 the fund had a deficit of £9. The deficit would have been greater, as Sunday club did not run for some of 2021 because of the coronavirus restrictions, however a one of donation of £500 was received

10. Harvest.

Once a year at Harvest a collection is taken for a particular project chosen by the PCC. In 2021 this was the Tearfund Recover together appeal and £1,157 was donated and will be forwarded to Tearfund.

11. Gift Day

The PCC launches a collection once a year towards a specific project. However, due to the coronavirus disruption, it was decided not to hold a Gift Day in 2021.

12. General Fund.

This fund contains all income and expenditure relating to the running of the church services and upkeep of the building. After the year end accounts were finalised, we were able to fulfil the last two parish share payments. (£10,312).

Expenditure – General Fund: Total expenditure for 2021 £68,533.

St. Luke's was unable to meet the full Parish Share to Canterbury Diocesan Board of Finance of £61,256 in 2020. The Parish Share pays for our Vicar and contributes towards various other Diocesan expenses and projects.

Main costs for the year were:

Gas is supplied by SSE (£499). Electricity was supplied by Octopus, but was transferred to SSE Southern Electric during 2021 (£223). Insurance cover is provided by Trinitas Church Insurance, this was changed from Ecclesiastical Insurance during 2021, which saved approximately £600 (£2,097). Another large expense is the cost of employing the Parish Administrator (£5,112). Office expenses of £819 include stationery items and toner cartridges for the printer. Publicity costs (£104) were still much lower than previous years due to the reduction in services taking place. Copyright Licence (£912). We hold six licences. We are legally allowed to project song lyrics, create service sheets, access and use instrumental and vocal arrangements and service recordings. We are permitted to photocopy, scan and file-share music and photocopy from non-music publications. A video licence allows video to be shown within the church and we are permitted to perform music in services and at

social activities. A licence is also held to enable live streaming to take place. Website subscription was zero as it is payable every other year. Parish Training and Mission (£285) includes outreach events such as Christmas Unwrapped, Easter Cracked, refreshments for functions and Light Party expenses, although many of these events did not take place so the figure was much lower than the previous year. This year another contactless card reader was purchased, as unfortunately the previous one was broken. This enables contactless payments to be made, although each transaction does attract a fee (£18 in total for the year). Church running – maintenance was zero for 2021.

Income – General Fund: Total income for 2021 £66,439.

£41,283 from planned giving. £11,034 from cash collections and donations, including two donations from individuals of £1,000 and one of £2,000. There was

£9,867 tax reclaimed from both Gift Aid and Gift Aid Small Donation Scheme. £475 fees from weddings and funerals. £1,352 from other donations, which included four individual donations of over £100 each. During the year we received £2,428 in online donations.

13. Hall Fund.

This includes all income and expenses related to the running and maintenance of the church hall and grounds. Total income £8,757. This is from hall rental income (£6,521) and the grants from HMRC to cover the furlough payments due to coronavirus (£2,236)

Total Expenditure for the year £11,392.

Main expenditure items are the cost of employing the gardener (£3,839). The gardener maintains both the church and hall grounds. The cleaner (£4,293 – although the cleaner was furloughed for a lot of the year and money was received from HMRC towards this) who cleans both the hall and the church. Annual insurance £592 (which was cheaper than the year before, due to changing insurers). The following items were all less than in 2019, and less than 2020, due to the hall not being used very much in 2020 and 2021. Gas £1,094, running costs £144 (this includes cleaning materials etc) and commercial waste collection (£115). Electricity was less than 2019, but slightly more than 2020 at £487. There was no expenditure on Hall running - heating and lighting or Hall running – maintenance.

14. Audio visual Fund.

Equipment and software had been purchased to enable the services to be recorded/live streamed via the internet, due to the coronavirus restrictions. This fund has now been closed and any future purchases will come from the general church running fund.

15. Church Heating Fund.

One boiler was repaired and flushed in 2019 and funds were raised to cover this, the fund is now showing as zero balance.

16. Coronavirus Hardship Fund.

A one-off donation was received during 2019 to be used if a member of the congregation was suffering financial hardship due to the effects of coronavirus, we are currently unaware of anyone who is in this situation.

17. Royal Harbour Outreach.

A new initiative to minister to people around Ramsgate Harbour was started in early 2020 by Rev Gordon Warren. Funds for this started during 2018. Unfortunately, due to the death of Gordon, this initiative is not currently taking place.

18. Capital Fund.

This fund was set up with legacies in mind, it was agreed that if large one-off donations/legacies are received and no stipulation as to where the money should go, they should be allocated to this fund. This means they money can be used for capital projects, rather than day to day running/maintenance.

These church accounts were approved by St. Luke's PCC using email on Thursday 13th May 2021.

A handwritten signature in black ink, appearing to read 'P. Worledge', is written in a cursive style.

Rev. Paul Worledge, PCC Chair

Accounts

Annual Report 2020

May 2021

St. Luke's Church, Ramsgate



Contents

1	Introduction	3
2	Aims and Purposes	4
3	Objectives and Activities	4
4	Achievements and Performance.....	8
5	Moving Forward.....	9
5.1	Prayer – Care – Share	9
5.2	Growth Communities.....	10
6	Structure, governance and management.....	11
6.1	Electoral Roll Report	11
6.2	PCC Membership	11
6.3	PCC Policies.....	12
6.4	PCC Report.....	12
6.5	Staffing	13
6.6	Church Fabric Report	13
6.7	Thanet Deanery Synod Report	15
6.8	Minutes of Annual Parochial Church Meeting – Thursday 1 st October 2020 ..	16
7	Administrative Information.....	21
8	Financial Review	22
8.1	Financial Review 2020.....	22
8.2	Independent Examiner’s Report.....	25
8.3	General R and P	26
8.4	Fund Totals	28
		30
8.5	Income and Expense Analysis	31
8.6	Statement of Assets and Liabilities	32

1 Introduction

2020 was perhaps the oddest year that St. Luke's has faced since World War II. This led to a number of firsts. Negatively, it was the first time the church building was closed for Sunday Services since the early 1940s. In fact, many of our normal activities stopped when lockdown came in March of that year (see section 3 of this report for a full summary of the impact on St. Luke's and our response).

Positively, it was the first time our services went online. These were pre-recorded and put on to YouTube from the first Sunday of lockdown and there has been one for every Sunday since! What St. Luke's did particularly well was to keep a sense of community. Right from the start we had different members of the congregation videoing themselves and sending in contributions to the service. So just like our normal services, the online services were a team effort practically demonstrating the ministry of all believers (1 Peter 2:9).

The other good thing about this was that parts of our service were now coming from people's homes and occasionally workplaces or the back of taxis. This reminds us that church is not about what we do in one building on a Sunday but is about the whole of our lives (Colossians 3:17).

Another positive about the online services is that people who were not able to come to the church building could access them (we sent DVDs of the service to those who could not access them online). It also meant it was easier to share church with family members and friends by simply sending them a link – wherever they were in the world (cf. Acts 1:8). I know that this has resulted in some 'joining' us that would otherwise not have done so. Indeed, over the year people donated towards equipment to enable us to have an ongoing online presence through livestreaming when more normal services are allowed. We did manage to livestream the Annual Meeting in October and a couple of Christmas services. There were one or two issues with sound, but we hope these have now been fixed and that we will be able to livestream our services regularly and effectively from the end of June 2021.

There was of course more to the life of church than online services. In the initial lockdown we set up a system to try and ensure all members were phoned and checked on. This faded out after a while but is something we have tried to re-engage with in 2021 through a 'Reconnect Team.' Also, each week a church email (or letter for those who cannot receive emails) has been sent out to keep people up to date with developments. Some of our small groups also managed to make the switch to online with two of the Growth Teams meeting on Zoom. When restrictions allowed, we did open the church up for a limited return to services in the building. Although these involved mask-wearing, social distancing and no singing.

The Pandemic has impacted all of us in different ways. Few would say it has been an easy time. St. Luke's has also been impacted massively, but God has helped us to respond in new and creative ways to keep our engagement going and to prepare us for the day when we will be able to gather with no limitations and to sing his praises!

"God is our refuge and strength,
an ever-present help in trouble."
(Psalm 46:1)

2 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance of the St. Luke's church building and church hall. The hall is situated next to the church building in St. Luke's Avenue, Ramsgate.

3 Objectives and Activities

The Pandemic and associated restrictions and lockdowns meant that many of our normal activities ceased to operate, whilst a few were able to operate online or in a limited way. The table below shows how St. Luke's was affected by the Pandemic. The first column gives a brief description of the activities that were operating as normal in the first months of 2020, whilst the second column summarizes what happened after.

Activity – Before Lockdown	Activity – After Lockdown
Main Sunday Service: This was held at 10:30am each Sunday and welcomed people of all ages. The service was led by the vicar or one of a small team of lay service leaders. A member of the congregation would lead the prayers and another would read the Bible passage. It was usually the vicar who preached. There was a singing group that would lead the music using recorded midi files as backing tracks. There were three 'Host Teams' (see below) who offered a number of supporting roles to the services on a 3-week rota. There was also a large amount of children and youth work (see below) running during the service.	Main Sunday Service: This became a pre-recorded online service placed on YouTube from 6:00am each Sunday. The service elements were pre-recorded with leading and sermon mainly from the vicar, but openers, prayers, affirmation of faith and readings led by church members videoing themselves at home and sending their videos in. Each song was initially led by one individual who videoed themselves singing along to a backing track. Words were then added to the video so people could sing along. A number of children took up the challenge and were videoed leading the children's songs. This developed into a virtual choir that recorded one new song each week. Restricted in-person services returned at 10:30am from July. We risked assessed the church and introduced social distancing measures. Masks had to be worn from August and no singing was allowed. In September and October, we had two services to enable more to come: 9:30am and 11:00am.

Host Teams: Each team had a leader, and different people to cover key roles: opening up, welcoming, operating the sound desk, operating the projector, providing after service refreshments, counting the collection and closing up.	Host Teams: With online services none of this was needed or possible. When there was a limited return of in-person services we organized an ad hoc team to cover the following roles: opening up, welcoming, registering (for track and trace), operating the sound desk, operating the projector and closing up. Counting money was done occasionally during the week and we also introduced a contactless donation system.
Children and Youth Work on Sundays: St. Luke's would regularly have between 20 and 40 under 16s attending a normal service. These were taught in a number of different groups with a leader and helper in each group during the service: - Sparklers (0-3s), with parents in attendance - Scramblers (pre-school to School Year 1) - Climbers (School Years 2 to 5) - Fusion on Sunday (two groups – School Year 6 upwards – Previously this was Explorers and Pathfinders)	Children and Youth Work on Sundays: All of these groups have ceased since lockdown, which is a great loss. The online services, however, always include a children's talk and two children's songs, usually led by children. We also provide a children's activity sheet on the website linked with the children's talk for parents to download and use. These activity sheets were available for children to use with families sitting at tables when they came to in-person church.
Other Sunday Services: We had a regular weekly, 6:30pm service called 'Going Deeper'. This had all the elements of the morning service, but a longer and more in-depth sermon. Attendance was normally between 10 and 15 including some people who did not attend in the morning. There was also a BCP said communion service on the first Sunday of each month at 9am.	Other Services: Both services have stopped since Lockdown.
Growth Teams: These are small groups that meet in people's homes during the week to study the Bible, pray and encourage one another. Before lockdown there were five Growth Teams: - Monday Evening - Wednesday Morning - Wednesday Afternoon - Thursday Morning - Thursday Evening	Growth Teams: Two of the Growth Teams (Monday evening and Thursday evening) managed to switch to meeting on Zoom. The Thursday evening one even gained people from Clacton. The other teams have not managed to meet, but members have stayed in touch with one another through phone calls etc.

The aim was also to set up Christianity Explored courses that would eventually become Growth Teams.	Christianity Explored was offered as a course on Zoom. However, there was no take up in 2020 (although a couple of small courses have run in 2021).
Tuesday Friendship Club This group met to offer a hot drink, biscuit and a chat for mainly elderly members. There were activities organized and occasional speakers. It met in the hall each Tuesday afternoon.	Tuesday Friendship Club: This group has not met since lockdown.
Men's Film 'n' Chippy This group for men only met on the first Thursday of the month in church in the evening for fish and chips followed by watching a film together, then having a short discussion afterwards.	Men's Film 'n' Chippy This group has not met since lockdown.
Play and Praise: This was a group for babies and pre-school children and their parents or carers to attend. Most weeks there was a craft activity, singing, a short and simple Bible story or talk and refreshments for adults and children.	Play and Praise: This group has not met since lockdown.
Fusion: This was a group on Friday evenings for youngsters from school Year 6 upwards. The evenings usually had three sections: - Hanging out: with activities available such as table tennis, pool, Wii, board games, football and tuck shop. - Christian input: this involved short talks and interactive games, discussions and activities for about 30 minutes. - Big Game: the evening would usually finish with a big game, such as dodge ball. Fusion was popular, but the behavioral challenges were becoming harder to manage at the start of 2020. The team of leaders would meet beforehand for a meal, Bible study and preparation.	Fusion: This group has not met since lockdown.

Pastoral Services: Baptisms: This would normally involve baptism preparation in the parent's home followed by a baptism as part of our service. There were a couple of baptism services before Lockdown. Weddings: Not long before the lockdown we had our annual marriage preparation for couples planning to get married during the year and just before the lockdown we had a wedding in March. Funerals: These continued as normal before lockdown, with the vicar taking services in church, at the cemetery or at the crematorium.	Pastoral Services: Baptisms: Numbers at a baptism service were limited because of social distancing. However, we did have one baptism service in October. Weddings: Of the other two couples planning to marry in 2020. One postponed, whilst the other were able to marry in July, with limited numbers in attendance. Funerals: These continued, but numbers were restricted to close family members. Sadly, we had the funeral services of two church members: Vera Kenney and Rev. Gordon Warren.
World Mission Links: The mission societies and partners that we support are: - Church Pastoral Aid Society - Compassion - Tear Fund - Dick and Caroline Seed - Church Mission Society - Greg and Sylvia Venables	World Mission Links: Although we were able to share some news through emails and as part of the video services and to collect a little bit through online giving, we have not been able to raise as much or connect as much with these links as normal.
Staffing: James Patterson started as church administrator on 1st January 2020, taking over from Nicky Shakeshaft. The administrator's weekly role included preparing the Powerpoint and notice sheet for services as well as other administrative work that varied through the year and working in the church office in the hall. The role is 8 hours a week. The maintenance worker and gardener's job is to ensure the grounds and buildings are kept in good condition. He works 6 hours a week, usually on Tuesday. The cleaner worked 11 hours a week mainly cleaning the hall, but also the church.	Staffing: The administrator moved to mainly 'at home' working and took on a lot of the video editing and organization behind the pre-recorded online services working closely with the vicar. The notice sheet was replaced by a weekly email, which had already started to be sent out in 2019. The maintenance worker and gardener continued in his role throughout the pandemic as it was lone working and the gardening still needed doing and he was able to make progress on needed maintenance work. As the hall was no longer being used during full lockdown, the cleaner was furloughed full-time. When a small number of groups were able to return to the hall, the cleaner was furloughed part-time and brought back to do some cleaning.

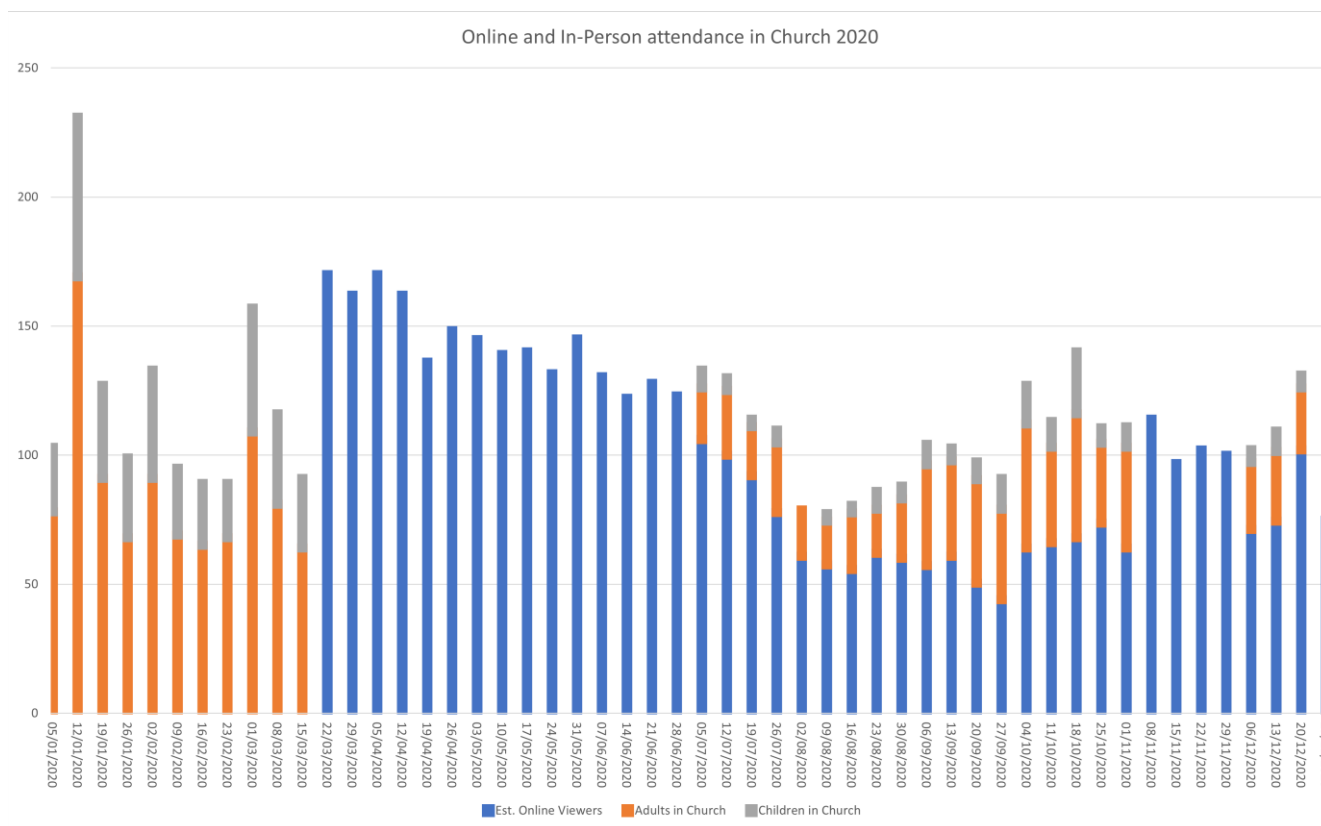
Church Hall: This was well used by our own groups: - Tuesday Friendship Club - Play and Praise - Fusion - Sunday Club As well as other groups: - Three different slimming groups* - Kent Social Services* - Rainbows - Thanet Winter Shelter (up until March) It was also regularly booked on Saturdays mainly for children's parties. These and the starred* groups above generated a significant income for the hall.	Church Hall: All groups stopped for full lockdown and only the slimming groups returned in a limited way when restrictions were eased. Kent Social Services also decided to stop using the hall on a permanent basis. As such the hall has lost a significant amount of income. However, we were able to make some savings to offset this – decreased utility bills, suspension of refuse collection and the furloughing of the cleaner.
PCC: The Parochial Church Council acts as the trustees for St. Luke's as a charitable organization. As such they have oversight of the finances, the maintenance of the buildings, church policies and the overall vision and strategy of the church. They also appoint officers including the PCC secretary and Treasurer. The PCC normally meets six times a year.	PCC: The PCC has continued to carry out most of its functions, but most meetings have been on Zoom. One meeting in September was in-person socially distanced in the hall and on Zoom. The church annual meeting was postponed from May to October. This was also held in-person and on Zoom.

4 Achievements and Performance

As was explained under 'Objectives and Activities' many activities were closed, including our services in church from the lockdown in March until July and again in November. However, there was an encouraging uptake of people watching our services online. The chart below shows the pattern of 'attendance' through the year.

The orange bars are the number of adults who actually attended in church and the grey bars are the number of children. These are accurate counted figures.

The blue bars are an estimate of who was watching online. These were calculated by taking the number of views on YouTube for the week, then reducing that to the number of views that had watched the service the whole way through (usually between 50-70% of views stop in the first few minutes), then multiplying that by two, because on average there are two people watching each view.



5 Moving Forward

5.1 Prayer – Care – Share

The Pandemic has provided opportunities for reflection. One way that we have reflected as a church is to re-express what we are about in a simpler way with the words: prayer, care and share. We have also re-designed our logo to suit.

Prayer: Includes all our communication with God. As those brought into a living and life-giving relationship with God through the saving work of Jesus Christ it is central to what we are about and expresses our dependance on God in all our activities. It includes praise and thanksgiving in song and word as well as confession and presenting our requests to God. Our services are basically gatherings where we come together to pray.

Care: Jesus tells us to love one another and to love our neighbours. We are called to be a community or Christian family, where we support and look out for one another in practical and emotional ways. Yet, we also want to show this care to the wider world, through initiatives to support those in need. This will involve people offering their time and energy as well as their financial resources to support the work of the community.

Share: We believe that God speaks to us and has acted in history through his Son, Jesus Christ. These truths are most clearly expressed and communicated in a trustworthy way by God in the Bible. So, we value the Bible and want to share its teaching with one another so that we grow into effective followers of Christ. We also need to

share the good news of what God has done through Jesus with the world around, so that they can know the blessing and joy of being Christians too.

5.2 Growth Communities

Prayer, care and share. Doing these things keeps us dependent on and following God. These are the activities that help us to grow in our faith and as a community. They are activities for everyone at St. Luke's to engage in as individuals and with others.

However, we also need to organize our life so that we can work effectively as a church. One new idea that we first started considering before lockdown and have been developing during lockdown is the idea of Growth Communities. St. Luke's is not a massive church, but it is large enough for it to be difficult for busy people to know everyone else who attends. So, the idea is to split the church up into three smaller communities, with the aim that everyone in each of the communities will at least know the name of everyone else in their community.

The hope is also to empower and enable leadership within the church by organizing the life of the church around the communities. At the heart of each community will be:

- One or two Growth Teams, which are all about meeting together for prayer, care and share.

Not everyone will want to or be able to attend a Growth Team, but the plan is to assign every member to one of the three Growth Communities. These communities can also be built up through:

- A couple of people in each community, making sure everyone else in the communities is contacted at least once a term and acting as a communication link for prayer needs and other issues. So far in 2021 we have set up a team of six to try and keep connecting with people at St. Luke's.
- A small team organizing two or three social events a year for their Growth Community.
- Occasional special courses for community members, including Christianity Explored.

But each community will also take responsibility to serve the wider church:

- A Host Team made up of community members – for serving once every three weeks on Sunday.
- Once a year organizing a social event for the whole church.

Finally, each community will have its own distinctive focus in terms of supporting world missions or the church.

The three areas of service that we are presently considering are:

- Compassion
- Creativity
- Children and Youth

In 2021 a 'Reimagine and Reignite Team' has been set up for each of these areas to consider how we can move forward in each of these areas as we come out of the pandemic. There are some exciting developments as a result.

6 Structure, governance and management

6.1 Electoral Roll Report

This year we removed 9 names from the electoral roll (people who had moved away or changed churches) and added 6 new names of those who had applied to join the electoral roll this year. The new roll has thus decreased from 97 to 94. Of the 94 on the 2021 electoral roll 33 live in the parish.

6.2 PCC Membership

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the churches mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances.

At the Annual Meeting there were a number of new members elected to the PCC:

<i>Incumbent (Vicar):</i>	Rev. Paul Worledge	Chairman
<i>Wardens</i>	Mr. Andrew McMillan	(Until 1 st October 2020)
	Mrs. Pauline Mackinney	(Until 1 st October 2020)
	Mr. Christopher Waldie	(Elected 1 st October 2020)

Representatives on the Deanery Synod:

Mr. John Neden (Until 1st October 2020)
Mr. Peter Shakeshaft (Re-elected on 1st October 2020)
Mr. Andrew McMillan (Elected 1st October 2020, previously Church Warden)

Elected members:

Ms. Kate Page (Until 1st October 2020)
Mrs. Eleanor Dawson (Until 1st October, 2020)

Mrs Pauline Emptage (Continuing in post, elected 2018)
Mrs Audrey Tucker (Continuing in post, elected 2019)
Mr. David Perkins (Re-elected 1st October 2020)

Mr. John Neden (Elected 1st October 2020, previously Deanery Synod rep.)
Mrs. Pauline Mackinney (Elected 1st October 2020, previously Church Warden)
Mr. James Patterson (Elected 1st October 2020)

Mrs. Willow Whybrow (Elected 1st October 2020)

Mr. Simon Williams (Elected 1st October 2020)
Mr. Olamilekan Asa-Afariogun (Elected 1st October 2020)

Co-Opted Members (At PCC meeting 19th October 2020)

Mrs. Nick Galer	Treasurer
Mrs. Brenda Walters-Erlam	Secretary

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly.

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and Christopher Waldie

Cheque Signatories: Nicky Galer, Peter Shakeshaft, Paul Worledge, Andrew McMillan, Pauline Mackinney

Online authorization of payments: Nicky Galer and Peter Shakeshaft

Hall Bookings Manager (Regular bookings): Pauline Emptage

6.3 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Parish Safeguarding Policy
- Health and Safety Policy
- Data Protection Policy
- Financial Risk Assessment Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

6.4 PCC Report

2020 has been a challenging year all around, with Covid-19 posing a threat for the health and livelihoods of the parishioners as well as creating problems for the way the church could operate. During the year, 8 PCC meetings took place, and all meetings were quorate except for a couple. In addition to that, several Standing Committee meetings also took place. The average number of members attending each PCC meeting was 8. The Pandemic has meant that for a few months during the first Lockdown the congregation could not meet in person. Similarly, PCC meetings had to take place via Zoom in most cases.

The following items were discussed and approved at PCC Meetings in the year:

- Some new PCC members were recruited to strengthen the team.
- St Luke's support for foodbanks was switched from Thanet Food Link to Ramsgate Salvation Army.

-
- Retirement of Nicky Shakeshaft as Administrator and James Patterson recruited to the role.
 - Refurbishment of the Church's gas boiler. Spearheaded by Andrew MacMillan.
 - The launch of Royal Harbour Church on 1st March and the sad loss of Gordon Warren.
 - Investigation and implementation of Contactless payment facility.
 - Swift implementation of St Luke's online Services on YouTube.
 - Fund raising for the purchase of live streaming equipment.
 - Retirement of old and co-option of new PCC secretary,
 - Introduction of planned Re-connect, Re-imagine, and Re-ignite groups to get us back on track after a year of Lockdown.
 - Continued dialogue with St Georges congregation about working together as Central Ramsgate Churches.

As well as the above issues such as the church finance, health and safety and policy reviews were discussed at meetings. It has been a productive year for the PCC, and we look forward to new beginning after the lifting of the Lockdown. We give thanks to God for his many blessings and for getting us through an exceedingly difficult year. We also thank the Vicar, Paul Worledge and family for their continued support and enthusiasm. Finally, many thanks to the congregation for their contribution to the online services, adults, and children alike and for supporting our brothers and sisters in Christ throughout the year.

Brenda Walters-Erlam
PCC Secretary
April 2021

6.5 Staffing

The PCC employs 3 part-time staff:

- Cleaner for Hall and Church (11 hours a week): Caroline Perkins
- Administrator (8 hours a week): James Patterson
- Maintenance Worker and Gardener (6 hours a week): Christopher Tull

6.6 Church Fabric Report

"One of the few benefits of the situation we find ourselves in is that we have managed to progress with a number of outstanding building repairs and additions whilst not having to make many remedial repairs due to over-use of equipment or wear and tear.

Chris, as always has done a sterling job, keeping on top of the maintenance and carrying out a number of odd jobs as well as identifying areas for us to look at. For this, I thank him. I took over the role of Churchwarden in October and prior to this work was overseen by Andrew McMillan. He also did an amazing job and left the church in a better position. Thank you to Andrew as well.

Below, is a list of jobs that were carried out throughout the year. I will expand on some whilst others are self-explanatory.

January 2020

Dyson Hoover fixed.

The hall floor was swept, washed and top-sealed.

The EPC (Energy Performance Certificate) was carried out with a number of recommendations that were rated with Low, Medium and High impact assessments.

Deep clean of the underneath of the heaters.

February 2020

A cable guard and safety gate were fitted in the hall.

March 2020

The taps in the hall were refurbished.

April 2020

The hall floor was triple resealed to protect it.

May 2020

The lower section of Perry Room walls re-painted.

June 2020

Painting was carried out on the South side of church, lower part of wall painted to cover up markings and stains. In the hall toilets, lower sections of wall were re-painted.

July 2020

We removed the redundant, condemned gas heater from the Perry Room of the hall, panelled over air vent, boxed in end of gas pipe, and painted. Kitchen and all toilets between floor and wall painted grey.

August 2020

Hall Notice Board taken down, refurbished and re-located to new position and re-installed. Topsoil has been acquired and used to fill in holes.

September 2020

Pruned trees overhanging St. Luke's Avenue. To allow live streaming, a Wi-Fi cable was installed between Church and hall with tension wire fitted across from top of hall to top of vestry.

We also had a major refurbishment of the church boiler system. This included a complete strip-down of both the left- and right-hand boilers and rebuild. The middle boiler was examined and some parts replaced. The report at the end found the boilers in good running order. They noted that a fan was squeaking but would perhaps settle once run for a time. This then had to be replaced in November.

October 2020

Gas Appliances in Church Hall - annual service 31/10/20 and gas safe certification at a cost of £380. Boiler repair was carried out with a fan being replaced.

Left Hand Boiler received a new fan with associated ancillary parts.

November 2020

Food Inspection Report: A remote food hygiene inspection took place as authorised by the Food Standards Agency during the coronavirus outbreak. Officer Comments: No issues or concerns from evidence - premises is low risk, an onsite inspection will not be required and the food hygiene rating will remain until the next intervention.

December 2020

Trees pruned in church garden and side gate released to allow access and space for the socially distanced carol concert.

As always, the lawns were maintained and a number of small jobs were carried out as required. An ongoing task is the inventory. Photographs have been taken of anything of value in the church and a spreadsheet is being created. We are also in the process of security marking the higher value items and adding an insurance requested marking paint to our metalwork on the church building."

Christopher Waldie, Churchwarden.

6.7 Thanet Deanery Synod Report

Due to Covid, the Deanery Synod only met once in 2020. This was on Zoom. Here is the report of that meeting from Peter Shakeshaft, one of our Deanery Synod representatives:

Thanet Deanery Synod 19/11/20

43 Participants present on Zoom, Rev Paul Worledge and Peter Shakeshaft from St.Luke's

Started with prayer and a short lesson from 1 Samuel Ch6 12-23

-this passage describes renewal. The Ark returning to Jerusalem and David celebrating.

The time is coming when we will be able to do the same! (Psalm 96 was then read which also celebrates the Ark returning.

Mission Statement 2020

This has partly come out of the 2012 plan and some thorough research. We want to work in 4 clusters as population in the Deanery is roughly split: - Margate 50K, B'stairs 25K, Ramsgate 40K, villages 20K.

The document has the guiding principle: - A growing Deanery transformed by Hope

It is hoped to achieve this by having this vision: Support one another, Enable growth and mission and Transform each other, our society and ourselves.

During 2021 we will be developing more plans for mission , growth and transformation through hope.

This Statement should be shared with PCC's and congregations.

Talk by Archdeacon Jo

Jo started by thanking everybody for all the meetings and ministry throughout the pandemic and she looks forward to 'real' meetings next year.

Changed Lives – changing lives is the Diocese commitment to mission led by Bishop Rose (who has just celebrated her 1 year anniversary)

She wants us to pray 'with intention' for vulnerable people and children especially. She wants to see leadership enriched- both clergy and laity.

We should re-imagine ministry, everything is on the table. Listen to the Spirit. God calls us to mission so we need to be effective, sustainable also flourishing.

Jo will be with the Deanery a lot in the coming year and she has spent a lot of time reading the 2016 Thanet Deanery Mission Plan.

Jo pointed out that were some amazing things going on – feeding the hungry, looking after recently released prisoners just two examples.

Jo thanked everyone for financial giving at this time, both parish share and other projects. She stated that we will need to have a lot of conversations if we are to pay the bills going forward. The Diocese will give support and help us in our efforts and provide consultants.

Questions

Parish share- work is underway to determine levels. The aim is to send out letters in a week or so.

There is an 84% collection rate in the diocese and a commitment to try for a zero percent increase?

Hall hire has had a huge impact on resources this year, but there have been some amazing stories about generosity making up for short falls. One church managed to increase its planned giving by 40%.

Physical/on-line worship will have to be re-imagined going forward but again there have been some Wonderful things happening.

We all talked about what might be possible for worship at Christmas, Jo asked us all to share ideas.

The deanery subscription, normally £125 per Church would be suspended for this year.

The meeting closed with prayer.

6.8 Minutes of Annual Parochial Church Meeting – Thursday 1st October 2020

Present: The vicar and 20 others attended. 10 members on Zoom and 10 in church.

- 1. Introduction and Bible Study:** The vicar, Paul Worledge, welcomed everyone to the meeting and thanked them for attending. Because of the Covid-19 situation some people attended in person and some on Zoom.

2. Pause for Prayer and reflection using Psalm 90

The vicar then said an opening prayer, followed by Psalm 90 which was said together by all in church. He then gave a reflection from Psalm 90. He stated that Psalm 90 was a powerful Psalm. Verse 13 asked "How long will

it be God?" A similar question that we are currently asking about Covid-19. The psalm reflects on our life, that our life is short, but God is Eternal, from everlasting to everlasting. It is a prayer - How long will it be? When we pray, do we grapple with God? Verse 16- Do we long to see God's power? Do we reflect on what he has done for us? Verse 17- Establish the works of our hands, how we need God's help, support, and his prayers to sustain us.

Paul closed the reflection in prayer.

3. Preliminary Matter

- 2.1 Apologies:** Apologies for absence had been received from 4 people. These were Pauline & Douglas Mackinney, Rosemarie Ebelthite and Vanessa Shingles.
- 2.2 Minutes of the previous APCM:** These were included in the Annual Report pages 25-29. They were approved as a correct record of the meeting by all present.
- 2.3 Matters Arising:** Discussions between St Luke's and St Georges are currently on hold because of the Covid-19 crisis.

4. Looking Back Report and Review:

These reports are all included in the Annual Report and were all taken as read.

3.1 General Reports

- 3.1.1** Electoral Roll: (page 21)
- 3.1.2** Deanery Synod Report: (page 24) There were no questions raised.
- 3.1.3** PCC Secretary Report: (page 23)

3.2 Financial Reports

- 3.2.1** Financial results for the year 2019 (pages 33-44) Report was approved by everyone present.
Proposed: Charlie Harley Seconded: Andrew McMillan
- 3.2.2** Independent Examiner Report
The Independent Examiner opinion was that the accounts and financial statement comply with the requirement of the Charity Act 2011.
- 3.2.3** Election of the Independent Examiner
Peter Cottington has agreed to continue as the Independent Examiner. It was proposed to reappoint Peter as the Independent Examiner.
Proposed: Christopher Waldie Seconded: Pauline Emptage
- 3.2.4** Financial Update (2020 so far)
There has been an overall reduction in weekly collection so far of nearly £4,000. Current losses in the Hall stands at around £10,500. With a drop in income of around £5,000. The Vicar thanked those making regular monthly payment by standing orders.

This method of giving had held up during the Pandemic. He also went on to thank those people who have generously covered last year's shortfall.

Contactless payment facility is now up and running in the church. A big thanks to Nicky Galer for organising it.

Prayer for the church's finance was said by the Vicar.

3.3 Buildings and Fabric Report: There were no questions, but thanks were extended to Andrew McMillan for all his hard work in arranging the recent renovation of the heating system in the church.

3.3.1 Report (page 14)

3.3.2 Health & Safety – There were no issues to report.

Pause for a poem, The Present, written and read by Audrey Tucker

3.4 The rest of the Annual Report

3.5 Review of our response to the Pandemic and its effects

The vicar posed the following questions to the meeting:

- **What have we done together?**
 - Grow spiritually
 - Reach out to the community
 - Befriending phone calls
 - The Food Bank
 - Weekly YouTube services
 - Connecting by phone
 - Regular emails
 - Zoom meetings

- **What is on pause?**
 - Play and Praise – Parent and Toddler group
 - Fusion – Youth group
 - Friendship Club
 - Men's Film & Chippy
 - Some Growth Teams
 - Singing Group practice
 - Refreshments
 - Evening Services
 - Singing in Church

At this point Paul Worledge presented a graph that showed the number of people that watched the Sunday Services on YouTube during the lockdown and the number of people attending in person and those continuing to watch the service on YouTube since the removal of the Lockdown.

- **For those activities on pause, which do we want to restart?**

Sunday Club

Youth Group

This could happen if leaders feel comfortable to resume their services.

Tuesday Club – Farina Hatton reported that they have considered meeting together but have decided against it.

Prayer of Thanksgiving said by Brenda Walters-Erlam

5. Looking Forward: Election and Vision

4.1 Elections

4.1.1 Election of PCC Members

There were 7 vacant PCC members positions. These were filled by:

- **James Patterson**
Proposed: Trevor Kenney Seconded: Christopher Waldie
- **Simon Williams**
Proposed: Terry Harrison Seconded: Peter Erlam
- **Olamilekan Asa-Afariogun**
Proposed: Trevor Kenny Seconded: Douglas Mackinney
- **Willow Whybrow**
Proposed: Pauline Emptage Seconded: Eve Knight
- **David Perkins**
Proposed: James Patterson Seconded: Delphine Hellings
- **Pauline Mackinney**
Proposed: Farina Hatton Seconded: Brenda Walters-Erlam
- **John Neden**
Proposed: Andrew McMillan Seconded: Peter Shakeshaft

Pauline Emptage and Audrey Tucker remains on the PCC without the need For re-election.

4.1.2 Election of 2 Deanery Synod Representatives

There were 2 Deanery Synod position to be filled. All agreed that the roles as Deanery Synod Representatives should be filled by:

- **Peter Shakeshaft**

Proposed: James Patterson Seconded: Christopher Waldie

- **Andrew McMillan**

Proposed: Christopher Waldie Seconded: Pauline Emptage

4.1.3 Election of Church 2 Wardens

Andrew McMillan had completed 6 1/2 years and must therefore step down from the role. The Vicar thanked Andrew for the sterling work that he has done over the years. With the work on the buildings and of late organising the overhaul of the church's heating system. A presentation was made to Andrew on behalf of the PCC. Andrew stated that his 6 1/2 years was a pleasure and that he had greatly enjoyed it.

Paul Worledge thanked Pauline Mackinney for the support and for the work she did as Churchwarden during the year.

- **Christopher Waldie** was elected churchwarden. Because of the Pandemic the usual swearing-in that would have taken place at the Cathedral could not go ahead. Therefore, Christopher took his Oath during the APCM and the Vicar Paul Worledge admitted Christopher Waldie as Churchwarden for the Parish of St Luke's Ramsgate.

Proposed: Peter Shakeshaft Seconded: Andrew McMillan

1 Churchwarden vacancy remains

4.2 Moving through and beyond the Pandemic: Reconnect, Reimagine and Reignite

Paul Worledge outlined what he saw as our plans and vision for the coming year.

Acts 2:42 sets out our core value as a church, just as it did for the first church.

"They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayers.

St Luke's Core Values

Prayer – The heartbeat of who we are. Bringing our praises to God.

Care – Supporting each other. We need to work at this. We have a diverse congregation in terms of age, ethnicity, and social and economic demography.

Share – Sharing the good news and having a living relationship with God and with each other. We need to be passionate about God's words.

- **Reconnect**

As a church we bring people together, but the current situation does not allow this. The current restrictions because of the Pandemic is disconnecting. We need to reconnect with each other. We must try and keep in contact with each other. Paul envisages setting up small Pastoral teams that would keep in touch with everyone. This would consist of 3 or more people in each team and led by a leader.

- **Re-imagine**

Do we want to do things the same way as before? or Do we want to somethings differently?

- **Re-Ignite**

We need to make things happen. For that we need people that will come forward and take the necessary action to get thing up and running. Some areas to consider:

Children & Youth – Relaunch Sunday Club

Creative - Develop the singing group

Live streaming

Redesign the website

Compassion – The external Community

The Food Bank

Winter Shelter

New initiatives

Paul sees the Growth Teams as the heart of what we do at St Luke’s and envisage them to become the heart of the wider community. He went on to introduce the Rhythm Termly Programme which should connect the Growth Team leadership to Re-connect, Re-imagine, and Re-ignite.

Prayer for the new PCC and St Luke’s future said by Andrew McMillan

6. Any other business – There were none.

The meeting closed with the saying of the Grace together.

7 Administrative Information

St Luke’s Church is situated on the corner of Hollicondane Road and St Luke’s Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535.

Church Office: (10am-2pm, Tuesdays and Thursdays).

St Luke’s Church Hall, St Luke’s Avenue, Ramsgate, CT11 7JX

Bankers:

CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Mr. Peter Cottington, 81 Dane Crescent, Ramsgate CT11 7JS

8 Financial Review

8.1 Financial Review 2020

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish Share, paid to Canterbury Diocese to cover the cost of our vicar and various other Diocesan expenses and initiatives.

The Parochial Church Council (PCC) always knew that 2020 would be a challenging financial year with a predicted budget shortfall of £23,048. This was the amount needed from extra donations to make ends meet and ensure we could pay our Parish Share (£61,256). As at 31 December 2020, there was £15,311 outstanding for the parish share, it is hoped one more payment will be made in January 2021. Discussions will take place in February 2021 to ascertain what to do about the remaining £10,210 that will remain outstanding.

Although, this is the first time we have had such a shortfall in parish share payments, we are encouraged and grateful to God that in the midst of such a difficult year so many people have continued to be so generous and been able to continue to support the church through faithful regular giving and generous one-off donations. Without this the shortfall would have been much worse.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

Due to the coronavirus restrictions the hall could not be used for a lot of the year, although it was still used by church groups and the wider community when permitted. Total income from rentals amounted to £8,225 which was a lot less than 2019, as well as the restrictions, this was also due to the Social Services group ending their contract with the hall. This year the Thanet Winter Shelter was also unable to use the hall (previously the hall was being used once a week over the winter period – it was provided free of charge to support the local multi church homeless project).

We were however able to make a number of savings to mitigate the lost income on the hall fund, including furloughing our cleaner and suspending the refuse collection for the hall. The energy use of the hall was also much decreased.

Donations

As detailed on the page 'Notes to Accounts 2020', a large one-off donation was made by an individual towards the general running of the church in 2020. There were also one-off donations made towards the Audio-Visual

Fund for the recorded and live streamed services (totalling £921 including gift aid) and other one-off donations towards the cost of refurbishing one of the church boilers (totalling £5,751 including gift aid).

Reserves Policy

It is considered good practice to hold three months of general expenses as a reserve fund. Based on 2020 expenditure this would amount to around £15,500. The PCC endeavours to keep £5,000 in the hall fund to cover ongoing maintenance and agreed that £5,000 should be held in a Church Building Fund for one off essential repairs to the church building. At the end of 2020 the Hall Fund stood at a deficit of £1,594, however it should be noted that this was severely impacted by the coronavirus restrictions, although some money was saved by the reduced costs (heating, lighting, waste collections etc). The Church Building Fund stood at £5,000.

Charity Commission

The Parochial Church Council (PCC) of St Luke's Ramsgate is a registered charity with the Charity Commission. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year. Our charity number is 1138535.

Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills. A Banker; who collects all money and pays it to the bank. A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

Financial Risk Assessment Policy

This policy was updated in 2019 and accepted by the PCC. It was reviewed in 2020 and agreed to remain the same.

2021

Having seen a good response to help with the financial needs from 2020 the PCC now look to the expected financial position for 2021. After preparation of a budget, it is anticipated that we are facing a deficit of £20,000- £25,000 for 2021, with £10,210 still outstanding from the 2020 Parish Share. The Parish Share has increased by 1.0 % to £61,869. This deficit needs to be covered through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

Whilst the PCC is keen to pay the Parish Share in full it acknowledges that it would not be good stewardship of money to deplete all funds which may be needed to keep the church building, working, safe and in good repair. For this reason, the PCC resolved in Feb 2020 to hold back the following reserves, even if it means not paying the Parish Share; £5,000 in the Hall Fund and £5,000 in the General Fund. Additionally, if the sum of the balance in the General Fund and the Hall fund would fall below £5,000 on payment of the Parish Share, then

payment of the Parish Share should be suspended, the Diocese informed and the PCC to monitor future payments.

It is hoped that the refurbishment of the church boilers means that the replacement of the church heating system can be put off for some time, however at least one of the hall heaters will need to be replaced before the hall is rented again in the colder weather. Other items possibly required within 2021 are chairs for the hall, possible roof repairs and equipment to ensure effective sound system Livestreaming and in church (may be a consultant will be required to work out what is actually needed).

It was agreed by the PCC to create a restricted Capital Fund that will only be used for capital works or projects and not on ongoing costs. E.g., it could be used to replace the heating system, but not used for maintenance works or gas bills. It was also agreed to have a policy where any legacies received, where no specific designation is given as to how it will be spent, will be added to the new Capital Fund.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can always be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Please also remember to look at Give as you Live. This is a scheme where the church receives a donation when you make online purchases. Please look at their website or app and consider using this scheme when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer
Treasurer to the PCC
St Luke's Church Ramsgate

These church accounts were approved by St. Luke's PCC using email on Thursday 13th May 2021.



**Rev. Paul Worledge,
PCC Chair**

8.2 Independent Examiner's Report

Independent examiner's report to the PCC of St. Luke's Church Ramsgate

This report on the financial statements of the PCC for the year ended 31 December 2020.

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement under section 144 (2) of the Charities Act 2011 does not apply and that an independent examination is needed. It is my responsibility to:

- Examine the financial statements 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

This report, including my statement, has been prepared for and only for the charity's trustee as a body. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body for my examination work, for this report, or for the statements I have made.

Basis of this report

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 PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare financial statements, which accord with the accounting records and comply with the 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 financial statements to be reached.



7th May 2021

P.E. Cottington
81, Dane Crescent, Ramsgate, Kent. CT11 7JS

8.3 General R and P

<i>Note</i>	<i>From To</i>	01 January 2020 31 December 2020	01 January 2019 31 December 2019
General - General fund (Unrestricted) Fund			
Receipts			
Planned giving			
Gift Aid - Planned Giving		30,877.00	27,045.00
Other planned giving		7,421.00	9,403.35
	<i>Total Planned giving</i>	<i>38,298.00</i>	<i>36,448.35</i>
Collections and other giving			
Loose plate collections		3,326.48	5,680.84
One Off Donations		4,873.50	20,114.90
One-off Gift Aid gifts		108.00	—
Online Donations		2,449.67	—
	<i>Total Collections and other giving</i>	<i>10,757.65</i>	<i>25,795.74</i>
Other voluntary receipts			
Donations		6,430.64	976.30
Donations appeals etc		72.00	—
Recurring grants		77.60	—
Everyclick		—	19.78
	<i>Total Other voluntary receipts</i>	<i>6,580.24</i>	<i>996.08</i>
Gift Aid recovered			
Tax recoverable on Gift Aid		7,504.00	7,268.73
Tax recoverable from GASDS		970.35	1,798.70
Gift Aid from Online Donations		102.61	—
Bank and building society interest		12.31	22.54
	<i>Total Gift Aid recovered</i>	<i>8,589.27</i>	<i>9,089.97</i>
Other receipts			
Grant from Diocese		—	264.40
	<i>Total Other receipts</i>	<i>—</i>	<i>264.40</i>
Receipts from church activities			
Fees for weddings and funerals		586.00	1,718.00
	<i>Total Receipts from church activities</i>	<i>586.00</i>	<i>1,718.00</i>
Total receipts		64,811.16	74,312.54
Payments			
Missionary and Charitable Giving			
Donations to Charity		80.00	310.25
	<i>Total Missionary and Charitable Giving</i>	<i>80.00</i>	<i>310.25</i>
Parish Share			
Ministry parish share etc		51,050.00	60,228.00
	<i>Total Parish Share</i>	<i>51,050.00</i>	<i>60,228.00</i>
Clergy and Staffing costs			
Salary of parish administrator		4,975.94	4,668.54
Working expenses of incumbent		1,034.62	980.37
Working expenses of others		—	23.17
	<i>Total Clergy and Staffing costs</i>	<i>6,010.56</i>	<i>5,672.08</i>

Note	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
Church Running Expenses			
		2.09	—
		71.42	—
		562.53	1,038.62
		—	289.30
		96.00	615.60
		2,616.45	2,566.32
		691.19	688.08
		169.07	188.16
		—	56.61
		(84.00)	2,454.59
		—	518.40
		—	114.00
		—	125.00
		901.97	768.59
		134.43	93.17
		60.00	60.00
		(2,101.30)	382.00
		1,687.66	1,591.77
		174.02	113.26
	<i>Total Church Running Expenses</i>	<i>4,981.53</i>	<i>11,661.47</i>
Total payments		62,122.09	77,871.80
		2,689.07	(3,559.26)
		475.27	4.17
		(150.00)	4,030.36
Total carried forward balance		3,014.34	475.27

8.4 Fund Totals

Fund	Opening balance	Closing balance
ACTS - ACTS		
Restricted	179.99	—
	179.99	—
AUDIOVIS - Audio/visual equipment		
Restricted	—	41.41
	—	41.41
CHURHEAT - Church heating		
Restricted	—	(2.87)
	—	(2.87)
COMMPAST - Community Pastors		
Restricted	225.77	—
	225.77	—
CORONA - Hardship due to coronavirus		
Restricted	—	250.00
	—	250.00
HARBOUR - Royal Harbour Outreach		
Restricted	657.55	110.80
	657.55	110.80
General - General fund		
Unrestricted	475.27	3,014.34
	475.27	3,014.34

Fund	Opening balance	Closing balance
HALL - Hall		
Designated	2,182.76	(1,593.26)
	2,182.76	(1,593.26)
ChurchBuil - Church Building Fund		
Designated	5,000.00	5,000.00
	5,000.00	5,000.00
MISSIONS - Mission - General		
Restricted	1,819.69	18.00
	1,819.69	18.00
CMS - Mission - Church Mission Society/SAMS		
Restricted	534.89	—
	534.89	—
CPAS - Mission - Church Pastoral Aid Society		
Restricted	601.18	1,421.80
	601.18	1,421.80
SPONSOR - Mission - Sponsor A Child		
Restricted	(47.49)	(214.45)
	(47.49)	(214.45)
TEARFUND - Mission - Tearfund		
Restricted	2,169.62	942.50
	2,169.62	942.50
VENABLES - Mission - Greg & Sylvia Venables		
Restricted	1,452.61	(110.00)
	1,452.61	(110.00)

Fund	Opening balance	Closing balance
TuesdayFC - Tuesday Friendship Club		
Restricted	576.50	226.50
	576.50	226.50
Cash-Yth - Youth - petty cash		
Restricted	11.55	44.82
	11.55	44.82
Cash-PP - Play & Praise - petty cash		
Restricted	89.11	83.10
	89.11	83.10
Cash-Men - Men's Group - Petty Cash		
Restricted	13.01	19.92
	13.01	19.92
Cash-Tues - Tuesday Friendship Club - petty cash		
Restricted	188.49	19.91
	188.49	19.91
Cash-Fiws - Flowers - petty cash		
Restricted	74.54	74.54
	74.54	74.54
FIXED - Fixed Assets - Hall		
Restricted	110,000.00	110,000.00
	110,000.00	110,000.00
Overall totals	128,176.11	120,296.98

8.5 Income and Expense Analysis

	Unrestricted	Designated	Restricted	Endowment	Comparison This year	Last year
Receipts from church activities						
1101 - Fees for weddings and funerals	586.00	—	—	—	586.00	1,718.00
1225 - Adult Training Income	—	—	—	—	—	3,114.82
Receipts from church activities Totals	586.00	—	—	—	586.00	4,832.82
Receipts Grand totals	64,811.16	10,902.25	13,215.83	—	88,929.24	112,713.71
Payments						
Missionary and Charitable Giving						
1801 - Giving to missionary societies	—	—	10,940.47	—	10,940.47	300.00
1810 - Donations to Charity	80.00	—	250.00	—	330.00	3,105.82
Missionary and Charitable Giving Totals	80.00	—	11,190.47	—	11,270.47	3,405.82
Parish Share						
1910 - Ministry parish share etc	51,050.00	—	—	—	51,050.00	63,293.00
Parish Share Totals	51,050.00	—	—	—	51,050.00	63,293.00
Clergy and Staffing costs						
2050 - Salary of parish administrator	4,975.94	—	—	—	4,975.94	4,668.54
2101 - Working expenses of incumbent	1,034.62	—	—	—	1,034.62	980.37
2130 - Working expenses of others	—	—	—	—	—	23.17
Clergy and Staffing costs Totals	6,010.56	—	—	—	6,010.56	5,672.08
Church Running Expenses						
1701 - Fees paid to fund raisers	2.09	—	—	—	2.09	—
1721 - Costs of Sum Up card reader use	71.42	—	1.05	—	72.47	—
2201 - Parish training and mission	562.53	—	206.71	—	769.24	1,981.72
2210 - Training and Mission - Youth	—	—	—	—	—	135.40
2212 - Children's Work on Sundays	—	—	—	—	—	289.30
2220 - Publicity	96.00	—	653.75	—	749.75	615.60
2230 - Petty Cash Payment	—	—	603.20	—	603.20	3,236.10
2301 - Church running - insurance	2,616.45	—	—	—	2,616.45	2,566.32
2310 - Church office	691.19	—	—	—	691.19	686.08
2312 - Church running - general	169.07	—	16.29	—	185.36	188.16
2320 - Organ / piano / sound system / music	—	—	—	—	—	56.61
2330 - Church maintenance	(84.00)	—	5,753.97	—	5,669.97	2,454.59
2333 - Boiler Service	—	—	—	—	—	518.40
2334 - PAT testing	—	—	—	—	—	228.00
2337 - Equipment - church	—	—	1,504.57	—	1,504.57	365.98
2338 - Subscription - Thanet Deanery Synod	—	—	—	—	—	125.00
2339 - Subscription - Copyright Licence	901.97	—	78.00	—	979.97	768.59
2341 - Subscription - Website	134.43	—	—	—	134.43	93.17
2342 - Bank Charges	60.00	—	—	—	60.00	60.00
2401 - Church running - electric	(2,101.30)	—	—	—	(2,101.30)	382.00
2410 - Church running - gas	1,687.66	—	—	—	1,687.66	1,591.77
2420 - Church running - water	174.02	—	—	—	174.02	113.26
Church Running Expenses Totals	4,981.53	—	8,817.54	—	13,799.07	16,436.05

8.6 Statement of Assets and Liabilities

Statement of Assets and Liabilities (by code) As at: 31 December 2020

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
8000 : Church Hall	—	—	110,000.00	—	110,000.00	110,000.00
Total	—	—	110,000.00	—	110,000.00	110,000.00
Current assets - Cash at bank and in hand						
6501 : Bank current account ~~CAFcash~~	418.46	(4,225.23)	8,250.35	—	4,443.58	15,732.38
6505 : Bank deposit account CAF GOLD	1,931.11	7,388.39	(1,664.87)	—	7,654.63	10,163.09
6510 : CCLA (CBF) deposit account	95.04	243.58	645.49	—	984.11	979.94
6590 : Cash in hand	—	—	242.29	—	242.29	376.70
Total	2,444.61	3,406.74	7,473.26	—	13,324.61	27,252.11
Current assets - Debtors						
205 : Accounts Receivable	1,394.37	—	679.00	—	2,073.37	11,000.00
Total	1,394.37	—	679.00	—	2,073.37	11,000.00
Liabilities - Agency accounts						
6699 : Agency collections	—	—	(4.00)	—	(4.00)	—
Total	—	—	(4.00)	—	(4.00)	—
Liabilities - Creditors: Amounts falling due in one year						
6601 : Loans received	(4,280.36)	—	4,280.36	—	—	—
204 : Accounts Payable	5,105.00	—	—	—	5,105.00	20,076.00
Total	824.64	—	4,280.36	—	5,105.00	20,076.00
Net total assets	3,014.34	3,406.74	113,875.90	—	120,296.98	128,176.11