

CRAY VALLEY PARISH

England & Wales · Charity number 1165673

Details

Other names THE CRAY VALLEY BENEFICE

Status Registered

Legal form Other

Registered 2016-02-22

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

Contact

Address 71 Anglesea Road
Orpington
BR5 4AN

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Activities

Objects: PROMOTING, IN THE ECCLESIASTICAL PARISH OF CRAY VALLEY, THE WHOLE MISSION OF THE CHURCHES IN THE BENEFICE OF CRAY VALLEY

Activities: to provide public worship and spiritual care in the cray valley benefice in accordance with Church of England tradition

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THE PARISH OF CRAY VALLEY
- Bromley

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£56,005	£62,892	-	-
2023-12-31	£52,989	£69,601	-	-
2022-12-31	£66,296	£54,911	-	-
2021-12-31	£43,144	£34,095	-	-
2020-12-31	£47,929	£39,489	-	-

Trustees

Name	Role	Appointed
Bridget Joan Daly		2019-05-19
JANE MARION WINTER		2016-04-03
JCQUELINE COOK		2017-05-09
LORRAINE McCOWEN		2017-04-23
MALCOLM EDWARD HUBBARD		2016-04-03
MURIEL UNSWORTH		2016-04-03
Rita McKay		2022-04-03
SARAH LOUISE RIDEOUT		2017-04-23
STELLA MATUMO		2018-09-17

CRAY VALLEY PARISH

England & Wales - Charity number 1165673

Accounts

Cray Valley Parish – Financial Report for 2024

Firstly and foremost, thank you to everyone who has contributed financially via monthly standing orders (23% of income); collections - plate & card taps (18%) and donations & appeals (5%). These totalled about £20,000. Nearly all of this will be boosted by the HMRC by 25% via the Gift Aid and Gift Aid Small Donations Scheme (GASDS).

Total income for 2024 was £56,004.78, up from £52,987.78 last year – an increase of about £3k. The main differences were voluntary income up £5k; weddings and funerals down £4.5k; and investment income (from funds held on deposit with Rochester Diocese attracting 4% interest– see below) up £2.5k.

£18,050 (43%) of our income was from St Andrew’s Hall rentals; Rossi’s Rascals accounted for 76% of this. St Mary’s Centre rental accounted for £1,930 (5%) of our income, despite problems with the roof which have been fixed. Please support our Churchwardens in their attempts to improve these buildings and generate income for our parish – it is a key part of their broad roles.

Income from funerals was £996 (2% of income). We are also hoping for some weddings this year that will utilise St Andrew’s Hall or St Mary’s Centre for receptions.

Total expenditure was £62,891.96, down from £69,901.05 in 2023. £13.5k was spent on maintenance, £13k on utilities and £10k on insurance – this will be reviewed. Ongoing analysis of current and potential expenditure is being implemented. The £7k gap between income and expenditure was filled by transfers from Church Repair Funds.

Funds as at 31st December 2024

Current account (Unrestricted) *		£10,997.87
Parish Repair Fund (Restricted use by the PCC)		£1,212.89
Other Funds (Designated use by donation purpose)		
• St Mary’s Spire Restoration Fund	£14,432.21	
• St Andrew’s Disabled Entry	£923.09	
• Rossi’s Rascals (Hall Deposit)	£1,304.94	
• Funshine Club	£465.15	
• Social Fund	£3,893.31	
Sub-total Designated Funds		£21,018.70
Total Current and Deposit Accounts		£33,229.46

* The current account includes a £10,000 bequest and £1,050 donated for the St Mary’s Spire Restoration Fund

Going forward

- Please continue to give generously and support the PCC when you can
- Our Churchwardens will continue to improve St Andrew's Hall and St Mary's Centre with a view to increasing rental and social event income
- I will work with the Parish Administrator and Churchwardens to maintain up-to-date financial records and provide a report for the monthly PCC meetings
- Sallyann's Gift Aid and GASDS 2022/23 and 2023/24 claims boosted the current account balance by nearly £8,000 in March, but included a £1,500 double payment which HMRC will claw back. I estimate that the imminent 2024/25 claim will total about £4,600. Gift Aid will be claimed quarterly in future, but GASDS is based on HMRC Tax Years and will have to remain an annual claim.
- Work with the PCC to review the Parish Giving Scheme, a recent alternative to the Gift Aid scheme, which should reduce admin and improve cashflow
- Work with the PCC to create a credible budget – rolling 12 to 18 months ideally
- Work with the proposed Fabric Group to review the recommendations from Quinquennial (5 year) Church Inspection Reports; then create a work and financial plan to implement those selected – some urgent work has already been done and estimates gathered e.g. to remove the small mountain ash and dense ivy that's been growing out of St Andrew's roof for at least 6 years!
- Work with the PCC to create a risk plan to cover: Governance risks e.g. organisation of the PCC; Operational risks e.g. health & safety; Financial risks e.g. utilisation of designated funds tied up on completed projects; External risks e.g. demographics; and Regulatory risks e.g. fundraising and the HMRC
- We will be investigating Grants and numerous CofE and Diocese initiatives to increase income and reduce costs e.g.
 - ChurchCare Calendar for proactive maintenance
 - Practical path to “net zero carbon” including
 - Church heating
 - Church lighting (a lot has been done recently)
 - Solar Panels (potential for St Andrew's Hall?)
 - Electric Car charging (potential for car park)
 - Amazon Hub-Locker (easier access than Carlton Parade)

I created the formal accounts (which are available to view) a month after I was appointed using information mainly from bank statements and emails with support and advice from Revd Jessie, Parish Administrator Danielle and members of the PCC.

Robert Dubery, Cray Valley Parish Treasurer (appointed 16th February 2025)

PCC ACCOUNTS

Year Ending 31 December 2024

CRAY VALLEY PARISH

Receipts & Payments Accounts

Final Version 24th April 2025

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

RECEIPTS & PAYMENTS ACCOUNT
WIP FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £
Receipts											
<i>Voluntary income</i>	2a	19,962.47		10,420.00		30,382.47	17,371.49		8,229.00		25,600.49
<i>Activities for generating funds</i>	2b	1,066.21				1,066.21	1,837.70				1,837.70
<i>Investment income</i>	2c	29.29	2,588.19	606.26		3,223.74	28.89	373.15	536.55		938.59
<i>Church activities</i>	2d	20,976.00		100.00		21,076.00	24,462.00		150.00		24,612.00
<i>Other incoming resources</i>	2e	256.36				256.36					
		42,290.33	2,588.19	11,126.26		56,004.78	43,700.08	373.15	8,915.55		52,987.78
Payments											
<i>Costs of generating voluntary income</i>	3a										
<i>Fund-raising trading costs</i>	3b										
<i>Church activities</i>	3c	62,891.96				62,891.96	60,901		8,700		69,601.05
Total resources expended		62,891.96				62,891.96	60,901		8,700		69,601.05
Annual Change		-£20,601.63	£2,588.19	£11,126.26		-£6,887.18	-£17,200.97	£373.15	£215.55		-£16,613.27

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

STATEMENT OF ASSETS AND LIABILITIES

	Notes	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2024 Total £	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2023 Total £
<u>Cash and Bank Deposits</u>											
Current Accounts *		10,997.87				10,997.87	6,211.00	-	5,428.00		11,639.00
Deposit Accounts				21,018.70		21,018.70	887.53		15,130.89		16,018.42
Parish (was Church) Repair Fund			1,212.89			1,212.89		14,282.29			14,282.29
	4	10,997.87	1,212.89	21,018.70	-	33,229.46	7,098.53	14,282.29	20,558.89		41,939.71

Notes:

* The Current Account balance includes a £10,000 bequest which is a Fund 'restricted' by the PCC and £1,050 donated for the St Mary's Repair Fund

Other monetary assets

Gift Aid Tax Claim Backlog **	6,382.75	-	-	-	-	6,382.75	-	-	-	-	-
LPOW Vat Grant											
	6,382.75	-	-	-	-	6,382.75					

** The Gift Aid Tax Claim Backlog figure is the actual total amount claimed in March 2025 for the tax years 2022-23 and 2023-24. Refer Note 8 for details.

Investment assets

COIF Charities Investment Fund Income Units					1,075.54	1,075.54				963.27	963.27
		-	-	-	-	1,075.54				963.27	963.27

Assets retained for Church Use

St Andrews Church Hall values at insurance value		125,887.00				125,887.00	125,887.00				125,887.00
St Mary's Church Centre valued at Insurance value		100,000.00				100,000.00	100,000.00				100,000.00
		-	225,887.00	-		225,887.00	225,887.00				225,887.00

Liabilities

DBF Fees		-				-	150.00				150.00
Charity Payments											
Utility Bills											
		-	-	-	-	-	150.00	-	-	-	150.00

Approved by the Parochial Church Council on 18th May 2025 and signed on its behalf

Robert Dewbeny

Treasurer

Chairman

[Signature]

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS WIP FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust of bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
WIP FOR THE YEAR ENDED 31 DECEMBER 2024

2 Receipts

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2024	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2023
	£	£	£	£	£	£	£	£	£	£
a Voluntary income										
Planned giving by standing order	£9,835.00				£9,835.00	£11,924.41				£11,924.41
Planned giving envelopes										
Gift Aid - One-off	£560.00				£560.00					
Income tax recoverable										
Collections	£7,462.47				£7,462.47	£3,504.34				£3,504.34
Charity Collections										
Donations and appeals	£2,105.00				£2,105.00	£1,942.74				£1,942.74
Income tax recoverable on one off gifts										
Legacies/Grants			£10,420.00		£10,420.00			£8,229.00		£8,229.00
	£19,962.47	47%	£10,420.00		£30,382.47	£17,371.49	41%	£8,229.00		£25,600.49
b Activities for generating funds										
General fundraising	£652.00	2%			£652.00	£1,453.14	3%			£1,453.14
Parish Magazine/Notes/Candles	£248.21	1%			£248.21	£384.56	1%			£384.56
Concerts	£166.00	0%			£166.00					
	£1,066.21	3%			£1,066.21	£1,837.70	4%			£1,837.70
c Investment income										
Dividends and interest	£29.29	0%	£2,588.19	£606.26	£3,223.74	£28.89	0%	£373.15	£536.55	£938.59
	£29.29	0%	£2,588.19	£606.26	£3,223.74	£28.89	0%	£373.15	£536.55	£938.59
d Income from Church Activities										
St Mary's Church Centre rental	£1,930.00	5%			£1,930.00	£2,431.00	6%			£2,431.00
St Andrew's Church Hall rental	£18,050.00	43%			£18,050.00	£16,606.00	39%			£16,606.00
Fees from weddings, funerals, etc	£996.00	2%			£996.00	£5,425.00	13%			£5,425.00
DBF element of fees										
Pre-School Deposits										
Funshine Club										
Social Committee			£100.00		£100.00			£150.00		£150.00
	£20,976.00	50%	£100.00		£21,076.00	£24,462.00	58%	£150.00		£24,612.00
e Other incoming resources										
Legal Fees										
Cray Fisher	£256.36	1%			£256.36					
Other income	£256.36	1%			£256.36					
	£42,290.33	100%	£2,588.19	£11,126.26	£56,004.78	£43,700.08	100%	£373.15	£8,915.55	£52,987.78
Total receipts										
R&P Tab (Summary)	£42,290.33		£2,588.19	£11,126.26	£56,004.78	£43,700.08		£373.15	£8,915.55	£52,987.78
Check to R&P (blank if =)										

PAROCHIAL CHURCH COUNCIL OF GRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
WIP FOR THE YEAR ENDED 31 DECEMBER 2024

3 Payments	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £
c Church Activities											
Missionary and charitable giving (Note 6):											
Ministry Costs											
Diocesan Offer											
Expenses	2,277.18			2,277.18	2,277.18			2,551.00			2,551.00
Vicarage costs	3,710.26			3,710.26	3,710.26			3,456.00			3,456.00
Other Ministry costs											
Parish											
Insurance	10,301.33			10,301.33	10,301.33			9,440.30			9,440.30
Maintenance & Cleaning								6,094.70			6,094.70
Maintenance	13,562.59			13,562.59	13,562.59			5,035.35			5,035.35
Upkeep of Services											
Organ Playing and Tuning	2,258.60			2,258.60	2,258.60						
Other Costs	3,696.89			3,696.89	3,696.89			7,182.06			15,882.06
Parish Running Expenses											
St Andrew's Church											
Utilities	8,510.40			8,510.40	8,510.40			4,553.19			4,553.19
Maintenance											
Cleaning	720.00			720.00	720.00						
St Mary's Church											
Utilities	4,627.11			4,627.11	4,627.11						
Maintenance											
Cleaning											
St Andrew's Hall											
Utilities											
Cleaning & Maintenance								9,640.36			9,640.36
Maintenance								789.23			789.23
Cleaning	380.00			380.00	380.00						
St Mary's Parish Centre											
Utilities								541.84			541.84
Maintenance											
Cleaning											
Administration	12,847.60			12,847.60	12,847.60			11,397.02			11,397.02
	62,891.96			62,891.96	62,891.96			60,901.05			69,601.05
	100.0%			100.0%	100.0%			100.0%			100.0%
Total payments	62,891.96			62,891.96	62,891.96			60,901.05			69,601.05
								8,700.00			8,700.00
								60,901.05			69,601.05

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
WIP FOR THE YEAR ENDED 31 DECEMBER 2024

4 Statement of Fund Movements

	Bal b/fwd 1 Jan 2024	Income	Expenditure	Transfers between funds	Bal c/fwd 31 Dec 2024
	£	£	£	£	£
Unrestricted Fund					
General Fund - Current Account	£ 7,789.91	£ 52,842.33	-£62,891.96	£13,257.59	£10,997.87
	<u>£ 7,789.91</u>	<u>£ 52,842.33</u>	<u>-£62,891.96</u>	<u>£ 13,257.59</u>	<u>£10,997.87</u>
Designated Funds					
St Mary's Church Repair Fund *	£4,586.11	£539.95		-£5,126.06	£0.00
St Andrew's Church Repair Fund **	£9,696.18	£835.35		-£10,531.53	£0.00
Cray Valley Parish Repair Fund ***		£1,212.89	£0.00	£0.00	£1,212.89
	<u>£14,282.29</u>	<u>£2,588.19</u>	<u>£0.00</u>	<u>-£15,657.59</u>	<u>£1,212.89</u>

* Income 5 x £100 transfers = £500 + £39.95 Interest. Account balance transfer to current account on 12th July 2024 when closed.

** Income 5 x £140 transfers = £700 + £135.35 Interest. Account balance transfer to current account on 12th July 2024 when closed.

*** Opened 5th July 2024. Income 5 x £240 transfers = £1,200 + £12.89 Interest.

Total Interest on Repair Fund Accounts £188.19

Restricted Funds

Restoration Fund - St Mary's Spire (incl A Lathey monies) *	£13,876.22	£555.99			£14,432.21
Charitable Giving					
St Andrew's Disabled Entry (incl M Deering monies)	£887.53	£35.56			£923.09
Rossi's Rascals	£1,254.67	£50.27			£1,304.94
Funshine Club	£384.21	£411.17	-£330.23		£465.15
Social Fund	£3,850.32	£42.99			£3,893.31
	<u>£20,252.95</u>	<u>£1,095.98</u>	<u>-£330.23</u>	<u>£0.00</u>	<u>£21,018.70</u>
Total Bank and Current Accounts	<u>£41,939.71</u>	<u>£56,526.50</u>	<u>-£63,222.19</u>	<u>-£2,400.00</u>	<u>£33,229.46</u>

* Additional £35 x 30 months = £1,050 restricted donations held in current account

The General Fund is available to the PCC for day to day income and expenses, the money is held in a Metro Bank current account.

The Church, Church Centre and Church Hall Repair Funds have been designated by the PCC for the repair of those buildings. The monies are held in a deposit account with Rochester Diocese Board of Finance.

The Restoration Fund - St Mary's Spire is a restricted fund for monies set aside towards this St Mary's Church completed project.

The Disabled Entry Fund is a restricted fund for monies set aside towards this St Andrew's Church completed project.

Rossi's Rascals is a Restricted Fund for the Pre-school rent deposit.

The Funshine Club Fund is a restricted fund and includes the income and expenditure for the club. Only transactions which have been processed through the bank account are reflected in these accounts. The Fund has a separate cash account which is managed independently.

The Social Fund is a restricted fund and includes the income and expenditure for the club. The Fund has its own bank deposit account.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

**NOTES TO THE FINANCIAL STATEMENTS
WIP FOR THE YEAR ENDED 31 DECEMBER 2024**

5 Staff costs

	2024	2023
	£	£
a <i>Wages and salaries</i>	<u>£12,873</u>	<u>£10,236</u>

Our Administrator's salary has been paid by Cray Valley Parish since 2023.

Our organist's payments were on a self-employed basis.

b *Payments to PCC members*

No other payments, apart from reimbursement of expenses, were made to PCC members.

6 Missionary and charitable giving

	2024		2023	
	£	£	£	£
	Undesignated	Special Collections	Undesignated	Special Collections
Churches Together	-	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

7

It is PCC policy to maintain a balance on liquid unrestricted funds (including Repair Funds), which equates to approximately 3 months' unrestricted payments, to cover emergency situations. The current balance on 'liquid' unrestricted funds at the year-end represents only one **week's** expenses.

8 Gift Aid Scheme - Claim Backlog

Apr'22-Mar'23 Apr'23-Mar'24

Gift Aid - Standing Orders & Transfers	£	10,135.00	£	9,965.00
Gift Aid - One Off Gifts (incl Goods) *	£	-	£	-
Gift Aid Small Donations Scheme (GASDS) - Collections **	£	2,066.00	£	3,365.00
Gift Aid Small Donations Scheme (GASDS) - Small Donations ***				
Total Claim	£	12,201.00	£	13,330.00
Payment Due (25%)	£	3,050.25	£	3,332.50

* Financial donations and 'goods' for example heaters

** Cash in collection plates and card 'taps'

*** Donations for refreshments, candles etc

85 Crofton Road,
Orpington,
BR6 8HU,

01689 836 825
07801 328 415

23rd March 2025

Mother Jessie Daniels-White
Cray Valley Parish
Parish Office
St Andrew's Church
Lower Road
Orpington, BR5 4AL

Dear Mother Daniels-White,

Examination of Accounts for the Cray Valley Parish

I have completed a thorough examination of the accounts and other financial records for this parish in the past financial year and can confirm that they represent a true and accurate record of the finances of the Parish for the financial year recorded.

Yours sincerely,

A handwritten signature in blue ink that reads "Michael Lawson". The signature is cursive and includes a flourish at the end.

Michael Lawson, BA, AKC.
Independent Financial Examiner

CRAY VALLEY PARISH

England & Wales - Charity number 1165673

Accounts

85 Crofton Road,
Orpington,
BR6 8HU,

01689 836 825
07801 328 415

3rd July 2024

Rev'd Jessie Daniels-White,
Cray Valley Parish,
C/O St Andrew's Church,
Lower Road,
Orpington,
BR5 4AL

Dear Rev'd Daniels-White,

Examination of Accounts for the Cray Valley Parish

I have completed a thorough examination of the accounts, bank statements and other financial records for this parish in the past financial year and can confirm that they represent a true and accurate record of the finances of the Parish for the financial year recorded.

Yours sincerely,



Michael Lawson, BA, AKC.
Independent Financial Examiner

PCC ACCOUNTS

Year Ending 31 December 2023

CRAY VALLEY PARISH

Receipts & Payments Accounts

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £
Receipts									
<i>Voluntary income</i>	2a	17,371		8,229	25,600	34,163		8,201	42,364
<i>Activities for generating funds</i>	2b	1,838			1,838	497			497
<i>Investment income</i>	2c	29	373	537	939	14	54	95	163
<i>Church activities</i>	2d	24,462		150	24,612	21,749		1,523	23,272
<i>Other incoming resources</i>	2e								
		43,700	373	8,916	52,989	56,423	54	9,819	66,296
Payments									
<i>Costs of generating voluntary income</i>	3a								
<i>Fund-raising trading costs</i>	3b								
<i>Church activities</i>	3c	60,901		8,700	69,601	42,515		12,396	54,911
Total resources expended		60,901		8,700	69,601	42,515		12,396	54,911
Excess of Receipts over Payments		(17,201)	373	215	(16,613)	13,908	54	(2,577)	11,385
Transfers between funds - transfers in			2,400		2,400		2,400	210	2,610
Transfers between funds - transfers out		(2,400)			(2,400)	(2,610)			(2,610)
		(19,601)	2,773	215	(16,613)	11,298	2,454	(2,367)	11,385
Bank current and deposit accounts 1 January 2023		26,700	11,509	20,344	58,553	15,402	9,055	22,711	47,168
Bank current and deposit accounts at 31 December 2023	4	7,099	14,282	20,560	41,940	26,700	11,509	20,344	58,553
CHECK NOTE 4		7,099 (0)	14,282 0	20,560 1	41,940 1	26,700 (0)	11,509 0	20,344 1	58,553 1
CHECK ASSET		7,099 0	14,282 0	20,559 1	41,940 1	26,700 (0)	11,509 0	20,344 1	58,553 1

PAROCHIAL CHURCH COUNCIL OF GRAY VALLEY BENEFICE

STATEMENT OF ASSETS AND LIABILITIES

	Notes	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2023 Total £	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2022 Total £
<u>Cash and bank deposits</u>											
Current accounts		6,211	-	5,428		11,639	25,500	-	6,028		31,528
Deposit accounts		888		15,131		16,018	1,200		14,316		15,516
Church repair fund			14,282			14,282		11,509			11,509
	4	7,099	14,282	20,559		41,940	26,700	11,509	20,344		58,553
<u>Other monetary assets</u>											
Gift Aid Tax claim outstanding		-	-	-	-	-	-	-	-	-	-
<u>Investment assets</u>											
COIF Charities Investment Fund Income Units					963	963				963	963
		-	-	-		963				963	963
<u>Assets retained for Church Use</u>											
St Andrews Church Hall values at insurance value			125,887			125,887		125,887			125,887
St Mary's Church Centre valued at Insurance value			100,000			100,000		100,000			100,000
		-	225,887	-		225,887		225,887			225,887
<u>Liabilities</u>											
DBF Fees		150				150					-
Charity Payments				-					-		-
Utility Bills											-
		150				150					-

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

Treasurer

Chairman

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2 Receipts

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £
a Voluntary income								
Planned giving by standing order	11,924			11,924	12,787			12,787
Planned giving envelopes								
Gift Aid - One-off					25			25
Income tax recoverable					3,086			3,086
Collections	3,504			3,504	2,529			2,529
Charity Collections								
Donations and appeals	1,943			1,943	1,790		8,201	9,991
Income tax recoverable on one off gifts								
Legacies/Grants			8,229	8,229	13,946			13,946
	17,371		8,229	25,600	34,163		8,201	42,364
b Activities for generating funds								
General fundraising	1,453			1,453	347			347
Parish Magazine/Notes/Candles	385			385	150			150
	1,838			1,838	497			497
c Investment income								
Dividends and interest	29	373	537	939	14	54	95	163
	29	373	537	939	14	54	95	163
d Income from Church Activities								
Church Centre rental	2,431			2,431	1,608			1,608
St Andrews Church Hall rental	16,606			16,606	16,370			16,370
Fees from weddings, funerals, etc	5,425			5,425	3,771			3,771
DBF element of fees								
Pre-School Deposits								
Funshine Club			150	150			1,523	1,523
Social Committee								
	24,462		150	24,612	21,749		1,523	23,272
e Other incoming resources								
Legal Fees								
Cray Fisher								
Other income								
Total receipts	43,700	373	8,916	52,989	56,423	54	9,819	66,296
Check to R&P	43,700	373	8,916	52,989	56,423	54	9,819	66,296

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

3 Payments

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £
a <i>Costs of generating voluntary income</i>								
Stewardship costs								
b <i>Fund raising costs</i>								
c <i>Church Activities</i>								
Missionary and charitable giving	220			220				
Ministry Costs								
Diocesan Offer					30		30	
Expenses	2,551			2,551	2,400		2,400	
Vicarage costs	3,456			3,456	3,166		3,166	
Other Ministry costs								
Church running expenses								
Utilities	4,553			4,553	2,374		2,374	
Insurance	9,440			9,440	8,813		8,813	
Church maintenance & cleaning	6,095			6,095	4,998		4,998	
Major Structural work								
Upkeep of services	5,035			5,035	3,659		3,659	
Organ Tuning and Playing								
Parish Centre running expenses								
Utilities	541.84			542	470		470	
Cleaning & Maintenance					42		42	
Insurance								
Hall running expenses								
Utilities	9,640			9,640	4,000		4,000	
Cleaning & Maintenance	789			789	569		569	
Insurance								
Funshine Club							1,424	1,424
Social Committee								
Administration	11,397			11,397	10,621			10,621
Upkeep of services								
Other costs	7,182		8,700	15,882	1,375		10,972	12,347
	60,901		8,700	69,601	42,515		12,396	54,911
Total payments	60,901		8,700	69,601	42,515		12,396	54,911

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 Statement of Fund Movements

	Bal b/fwd 1 Jan 2023	Income	Expenditure	Transfers between funds	Bal c/fwd 31 Dec 2023	
	£	£	£	£	£	
Unrestricted Fund						
General fund	26,700	43,700	-60,901	-2,400	7,099	
	<u>26,700</u>	<u>43,700</u>	<u>-60,901</u>	<u>-2,400</u>	<u>7,099</u>	
Designated Funds						
St Mary's Church Repair Fund	3,469	117	0	1,000	4,586	
Church Centre Repair Fund	0	0	0	0	0	
Curate's House Proceeds	0	0	0	0	0	
St Andrew Church Repair Fund	8,040	256	0	1,400	9,696	
St Andrew Disabled Entry Fund	0	0	0	0	0	
	<u>11,509</u>	<u>373</u>	<u>0</u>	<u>2,400</u>	<u>14,282</u>	
Restricted Funds						
Restoration Fund	13,444	432	0	0	13,876	£13876.22
Charitable Giving	0	0	0	0	0	
Disabled Entry (Incl. M Deering Monies)	1,659	8,257	-8,700	0	1,216	£887.53 in
Rossi's Rascals	1,216	39	0	0	1,255	
Funshine Club	213	150	0	0	363	The bank b
Social Fund	3,812	38	0	0	3,850	Business Ir
	<u>20,344</u>	<u>8,916</u>	<u>-8,700</u>	<u>0</u>	<u>20,560</u>	
Total bank and current accounts	<u>58,552</u>	<u>52,989</u>	<u>-69,601</u>	<u>0</u>	<u>41,940</u>	
Total funds	<u>58,552</u>	<u>52,989</u>	<u>-69,601</u>	<u>0</u>	<u>41,940</u>	

The General Fund is available to the PCC for day to day income and expenses. Its assets are held in a Lloyds, Natwest Current and Reserve account and a Metro Current Account.

The Church, Church Centre and Church Hall Repair Funds have been designated by the PCC for the repair of those buildings. The monies are held in a deposit account with Rochester Diocese Board of Finance.

The Restricted Restoration Fund - This Fund is used for Church Maintenance projects.

Rossi's Rascals is a Restricted Fund for the Pre-school deposits.

The Disabled Entry Fund is a restricted fund for monies set aside towards this project.

The Funshine Club Fund is a restricted fund and includes the income and expenditure for the club. Only transactions which have been processed

The Social Fund is a restricted fund and includes the income and expenditure for the club. The Fund has its own bank account.

The Valentine Sparrow Ecclesiastical Charity Endowment fund is held in a CBF Investment Fund. Dividends are credited to general funds.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

5 Staff costs

	2023	2022
	£	£
a <i>Wages and salaries</i>	<u>0</u>	<u>0</u>

The PCC no longer employs a Parish Administrator

Payments of £1120 (£1120 2022) to the Organist were on a self-employed basis.

b *Payments to PCC members*

No other payments, apart from reimbursement of expenses, were made to PCC members.

6 Missionary and charitable giving

	2023		2022	
	£	£	£	£
	Undesignated	Special Collections	Undesignated	Special Collections
Churches Together	-	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

7 Reserves policy

It is PCC policy to maintain a balance on liquid unrestricted funds (including Repair Funds), which equates to approximately 3 months' unrestricted payments, to cover emergency situations. The current balance on 'liquid' unrestricted funds at the year-end represents only one month's expenses.

7,099
60,901
12
5,075
1

CRAY VALLEY PARISH

England & Wales - Charity number 1165673

Accounts

PARISH REVIEW OF THE YEAR 2023

The PCC met four times during the year (April 2022 – February 2023)

Meetings were held in 22nd May 2022, 14th August 2021, 4th December 2022 (re-do of 16th Oct 2022) and 12th February 2023.

The year saw the return to a new normal for the Parish. The PCC has continued to see the growth within the Parish and sees achievements in the matters relating to Church Services, Finances, Social Events, Home Groups etc. This year was particularly challenging due to illness within the ministerial team, however the church rallied together in prayer for recovery and also in keeping the services going. These achievements are contained in the reports written by the various groups.

Notable events that happened during the year included:

1. Services continued alternating between the 2 churches weekly with services moving to a new start time of 10am. It was agreed that this would be the norm going forward. Special services will also be split between the two churches. Derek Longhurst returned to play the organ at both churches, and he has also started teaching someone else.
2. The Cray Valley Parish WhatsApp chat has continued to prove very popular with more and more people joining and contributing. It has also become a good way of sharing service information with parishioners. We have seen the return of more social events such as the monthly coffee morning, prayer meetings, lent courses along with the Fish & Chip club.
3. We saw the return of weddings and christenings being held in both churches. Illyrica performed again at St Mary's Church and St Andrew's church hosted a musical theatre evening. The church also hosted a party for the late Queen's Jubilee. An agreement was also reached to purchase some memorial Jubilees trees.
4. Disabled access and security lighting were installed at St Andrew's church. Work is still ongoing into finalising CCTV for St Mary's. It was agreed to update the signage and noticeboards at both churches. St Mary's work is completed, and we are still awaiting completion of the work at St Andrew's. The churches passed their lightning tests with an advisory to be brought up to standard. The St Mary's church centre went full electric after the gas was cut off.
5. Quotes were obtained and work due to begin in 2023 for:
 - improving the porch area at St Andrews church to improve the electrics and install a kitchenette.
 - Drainage work for St Andrew's

- Fixing the roof at St Mary's Church centre
 - Fixing the fence at St Andrew's
 - Repairing the wall at St Mary's church (damaged by a refuse van)
 - Security lighting at St Mary's
6. There were some worrying incidents of vandalism at St Mary's church which led to the police being brought in to advise on next steps regarding security. The flagpole had to be completely removed after significant damage was done to it. An immediate action of cutting down the hedgerow at St Mary's to improve visibility into the churchyard.
7. New church wardens were sworn in - Lorraine McCowen and Bridget Daly and they were joined in 2023 by Assistant Churchwardens Malcolm Hubbard, Barbara Vance, and Terry McCartney.
8. The officers elected are as follows:
- Safeguarding officer – Sarah Rideout
 - Independent Examiner – Mike Lawson
 - Electoral Roll officer – Rita McKay
 - PCC Treasurer – Patrice Adams
 - PCC Secretary – Stella Matumo
- Rev Jessie checked with all the members who had been elected at the last meeting that they were happy to continue in their roles. Lorraine McCowen will be stepping down.
 - New PCC members - Cheryl Stocker, Rita McKay, Patrice Adams. Barbara Vance, Bobbie Simpson, Trevor Taylor, Jacky Cook and Muriel Unsworth were also confirmed as staying on as members of the PCC.
 - Deanery Synod representative confirmed again as Jacky Cook
 - Bridget Daly will be the contact for GDPR.
 - Cheryl Stocker will be the contact for Health and Safety.
 - In Feb 2023, Bobbie Simpson stepped down from her duties as part of the ministry team and PCC for a 6-month sabbatical.
 - Work continues to secure First aid training so we can have named first aiders within the parish.
 - Confirmed support for Ebere to go on the St Paul's School board of Governors.
 - Sally-Anne Decker is studying for her Bishops Certificate
9. Work continues on merging the 2 church websites and creating one Cray valley parish church website.

10. We welcomed Bishop Jonathan, and some members of the Parish were able to attend ceremony at Rochester cathedral. A new archdeacon for Bromley and Bexley was announced, Reverend Allie Kerr.
11. Focus on rekindling relationship with the local schools in the coming year. Honour Oak have indicated they want to back and visit. Christmas 2023 - push the services.
12. The parish continued in doing good works such as:
 - Collecting goods for the local food bank
 - Knitting blankets for Ukraine
 - Knitting for the newborns
 - Collecting vouchers for local schools
 - Offering a warm space

We made it through another challenging year, not unscathed but together in Christ. As we go further into 2023 in the knowledge that it is God's work we are doing and with God's help, we can confidently go forward and work towards the extension of God's kingdom on earth.

We all hope and pray that the new year would bring good tidings to our Parish.

Stella Matumo—PCC SECRETARY

PCC ACCOUNTS

Year Ending 31 December 2022

CRAY VALLEY PARISH

Receipts & Payments Accounts

PAROCHIAL CHURCH COUNCIL OF GRAY VALLEY BENEFICE

RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
Receipts									
<i>Voluntary income</i>	2a	34,163	0	8,201	42,364	21,529	0	1,570	23,099
<i>Activities for generating funds</i>	2b	497	0	0	497	939	0	0	939
<i>Investment income</i>	2c	14	54	95	163	28	14	40	82
<i>Church activities</i>	2d	21,749	0	1,523	23,272	18,852	0	173	19,025
<i>Other incoming resources</i>	2e	0	0	0	0	0	0	0	0
		<u>56,423</u>	<u>54</u>	<u>9,819</u>	<u>66,296</u>	<u>41,347</u>	<u>14</u>	<u>1,783</u>	<u>43,144</u>
Payments									
<i>Costs of generating voluntary income</i>	3a	0	0	0	0	0	0	0	0
<i>Fund-raising trading costs</i>	3b	0	0	0	0	0	0	0	0
<i>Church activities</i>	3c	42,515	0	12,396	54,911	33,924	0	171	34,095
Total resources expended		<u>42,515</u>	<u>0</u>	<u>12,396</u>	<u>54,911</u>	<u>33,924</u>	<u>0</u>	<u>171</u>	<u>34,095</u>
Excess of Receipts over Payments									
		13,908	54	(2,577)	11,385	7,423	14	1,612	9,049
Transfers between funds - transfers in		0	2,400	210	2,610	0	2,400	582	2,982
Transfers between funds - transfers out		(2,610)	0	0	(2,610)	(2,982)	0		(2,982)
		<u>11,298</u>	<u>2,454</u>	<u>(2,367)</u>	<u>11,385</u>	<u>4,441</u>	<u>2,414</u>	<u>2,194</u>	<u>9,049</u>
Bank current and deposit accounts 1 January 2022		15,402	9,055	22,711	47,168	10,961	6,642	20,517	38,120
Bank current and deposit accounts at 31 December 2022	4	<u>26,700</u>	<u>11,509</u>	<u>20,344</u>	<u>58,553</u>	<u>15,402</u>	<u>9,055</u>	<u>22,711</u>	<u>47,168</u>

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

STATEMENT OF ASSETS AND LIABILITIES

Notes	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2022 Total £	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2021 Total £
<u>Cash and bank deposits</u>										
Current accounts	25,500	-	6,028		31,528	15,402		5,493		20,896
Deposit accounts	1,200		14,316		15,516			17,218		17,218
Church repair fund		11,509			11,509		9,055			9,055
4	26,700	11,509	20,344		58,553	15,402	9,055	22,711		47,168
<u>Other monetary assets</u>										
Gift Aid Tax claim outstanding	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
<u>Investment assets</u>										
COIF Charities Investment Fund Income Units				963	963				897	897
	-	-	-		963				897	897
<u>Assets retained for Church Use</u>										
St Andrews Church Hall values at insurance value		125,887			125,887		125,887			125,887
St Mary's Church Centre valued at Insurance value		100,000			100,000		100,000			100,000
	-	100,000	-		100,000		225,887			225,887
<u>Liabilities</u>										
DBF Fees										-
Charity Payments										-
Utility Bills	0				0					-
	0	0	0		0	0	0	0		0

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

Treasurer

Chairman

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

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Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust of bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

2 Receipts

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
a Voluntary income				0				
Planned giving by standing order	12,787			12,787	12,590			12,590
Planned giving envelopes				0				0
Gift Aid - One-off	25			25	1,630			1,630
Income tax recoverable	3,086			3,086	2,957			2,957
Collections	2,529			2,529	429			429
Charity Collections								0
Donations and appeals	1,790		8,201	9,991	3,923		1,570	5,493
Income tax recoverable on one off gifts				0				0
Legacies/Grants	13,946			13,946				0
	34,163	0	8,201	42,364	21,529	0	1,570	23,098
b Activities for generating funds								
General fundraising	347			347	127			127
Parish Magazine/Notes/Candles	150			150	813			813
	497	0	0	497	939	0	0	939
c Investment income								
Dividends and interest	14	54	95	163	28	14	40	82
	14	54	95	163	28	14	40	82
d Income from Church Activities								
Church Centre rental	1,608			1,608	1,080			1,080
St Andrews Church Hall rental	16,370		0	16,370	16,603			16,603
Fees from weddings, funerals, etc	3,771			3,771	1,169			1,169
DBF element of fees				0				0
Pre-School Deposits	0			0				0
Funshine Club			1,523	1,523			173	173
Social Committee				0				0
	21,749	0	1,523	23,272	18,852	0	173	19,025
e Other incoming resources								
Legal Fees				0				0
Cray Fisher				0				0
Other income	0			0				0
	0	0	0	0	0	0	0	0
Total receipts	56,423	54	9,819	66,296	41,348	14	1,783	43,144

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

3 Payments

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £
a <i>Costs of generating voluntary income</i>				0				
Stewardship costs				0				0
	0		0	0	0			0
b <i>Fund raising costs</i>				0				0
				0	0			0
	0		0	0	0			0
c <i>Church Activities</i>								
Missionary and charitable giving (Note 6):				0				0
Ministry Costs				0				0
Diocesan Offer	30			30	5,833			5,833
Expenses	2,400			2,400	2,228			2,228
Vicarage costs	3,166			3,166	3,095			3,095
Other Ministry costs				0				0
Church running expenses				0				0
Utilities	2,374			2,374	2,690			2,690
Insurance	8,813			8,813	8,517			8,517
Church maintenance & cleaning	4,998			4,998	3,576			3,576
Major Structural work				0				0
Upkeep of services	3,659			3,659	1,585			1,585
Organ Tuning and Playing				0				0
Parish Centre running expenses				0				0
Utilities	470			470	424			424
Cleaning & Maintenance	42			42				0
Insurance				0				0
Hall running expenses				0				0
Utilities	4,000			4,000	3,471			3,471
Cleaning & Maintenance	569			569	412			412
Insurance				0				0
Funshine Club			1,424	1,424			171	171
Social Committee				0			0	0
Administration	10,621			10,621	1,521			1,521
Upkeep of services				0				0
Other costs	1,375		10,972	12,347	572			572
	42,515	0	12,396	54,911	33,924	0	171	34,095
Total payments	42,515	0	12,396	54,911	33,924	0	171	34,095

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

4 Statement of Fund Movements

	Bal b/fwd 1 Jan 2022	Income	Expenditure	Transfers between funds	Bal c/fwd 31 Dec 2022
	£	£	£	£	£
Unrestricted Fund					
General fund	15,402	56,423	(42,515)	(2,610)	26,700
	<u>15,402</u>	<u>56,423</u>	<u>(42,515)</u>	<u>(2,610)</u>	<u>26,700</u>
Designated Funds					
St Mary's Church Repair Fund	2,453	16	0	1,000	3,469
Church Centre Repair Fund	0	0	0	0	0
Curate's House Proceeds	0	0	0	0	0
St Andrew Church Repair Fund	6,602	38	0	1,400	8,040
St Andrew Disabled Entry Fund	0	0	0	0	0
	<u>9,055</u>	<u>54</u>	<u>0</u>	<u>2,400</u>	<u>11,509</u>
Restricted Funds					
Restoration Fund	13,156	79	0	210	13,444
Charitable Giving	0	0	0	0	0
Disabled Entry (Incl. M Deering Monies)	4,424	8,207	(10,972)	0	1,659
Rossi's Rascals	1,208	7	0	0	1,216
Funshine Club	113	1,523	(1,423)	0	213
Social Fund	3,812	0	0	0	3,812
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>22,712</u>	<u>9,816</u>	<u>(12,395)</u>	<u>210</u>	<u>20,344</u>
Total bank and current accounts	<u>47,167</u>	<u>66,293</u>	<u>(54,910)</u>	<u>0</u>	<u>58,553</u>
Total funds	<u>47,169</u>	<u>66,293</u>	<u>(54,910)</u>	<u>0</u>	<u>58,552</u>

The General Fund is available to the PCC for day to day income and expenses. Its assets are held in a Lloyds, Natwest Current and Reserve account and a Metro Current Account.

The Church, Church Centre and Church Hall Repair Funds have been designated by the PCC for the repair of those buildings. The monies are held in a deposit account with Rochester Diocese Board of Finance.

The Restricted Restoration Fund - This Fund is used for Church Maintenance projects.

Rossi's Rascals is a Restricted Fund for the Pre-school deposits.

The Disabled Entry Fund is a restricted fund for monies set aside towards this project.

The Funshine Club Fund is a restricted fund and includes the income and expenditure for the club. Only transactions which have been processed

The Social Fund is a restricted fund and includes the income and expenditure for the club. The Fund has its own bank account.

The Valentine Sparrow Ecclesiastical Charity Endowment fund is held in a CBF Investment Fund. Dividends are credited to general funds.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

5 Staff costs

	2022 £	2021 £
a <i>Wages and salaries</i>	0	0

The PCC no longer employs a Parish Administrator

Payments of £1120 (£305 2021) to the Organist were on a self-employed basis.

b *Payments to PCC members*

No other payments, apart from reimbursement of expenses, were made to PCC members.

6 Missionary and charitable giving

	2022		2021	
	£ Undesignated	£ Special Collections	£ Undesignated	£ Special Collections
Churches Together	-	-	-	-
	0	0	0	0

7 Reserves policy

It is PCC policy to maintain a balance on liquid unrestricted funds (including Repair Funds), which equates to approximately 3 months' unrestricted payments, to cover emergency situations. The current balance on 'liquid' unrestricted funds at the year-end represents over 9 months of such expenditure.

85 Crofton Road,
Orpington,
BR6 8HU
01689 836825
07801 328415

2nd April 2023

Ms Patrice Adams
Parish Treasurer,
Cray Valley Parish,
The Vicarage,
71 Anglesea Road,
Orpington,
BR5 4 AN.

Cray Valley Parish Accounts.

Dear Patrice,

I have made a thorough examination of the Parish Accounts, bank statements and supporting documents and can confirm that they are a true and accurate account of the finances of the Cray Valley Parish,

Yours faithfully,



Michael Lawson, BA, AKC,
Independent Financial Examiner

CRAY VALLEY PARISH

England & Wales - Charity number 1165673

Accounts

PCC ACCOUNTS

Year Ending 31 December 2021

CRAY VALLEY PARISH

Receipts & Payments Accounts

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £
Receipts									
<i>Voluntary income</i>	2a	21,528		1,570	23,098	26,240		2,410	28,650
<i>Activities for generating funds</i>	2b	939			939	985			985
<i>Investment income</i>	2c	28	14	40	82	1	18	35	53
<i>Church activities</i>	2d	18,852		173	19,025	16,379		609	16,988
<i>Other incoming resources</i>	2e					1,254			1,254
		41,347	14	1,783	43,144	44,857	18	3,054	47,929
Payments									
<i>Costs of generating voluntary income</i>	3a								
<i>Fund-raising trading costs</i>	3b								
<i>Church activities</i>	3c	33,924		171	34,095	39,001		488	39,489
Total resources expended		33,924		171	34,095	39,001		488	39,489
Excess of Receipts over Payments									
		7,423	14	1,612	9,049	5,857	18	2,566	8,440
Transfers between funds - transfers in			2,400	582	2,982		1,975	2	1,977
Transfers between funds - transfers out		(2,982)			(2,982)	(1,977)			(1,977)
		4,441	2,414	2,194	9,049	3,880	1,993	2,568	8,440
Bank current and deposit accounts 1 January 2021/20		10,961	6,642	20,517	38,120	7,081	4,649	17,952	29,682
Bank current and deposit accounts at 31 December 2021/20	4	15,402	9,055	22,711	47,168	10,961	6,642	20,517	38,120

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

STATEMENT OF ASSETS AND LIABILITIES

	Notes	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2021 Total £	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	2020 Total £
<u>Cash and bank deposits</u>											
Current accounts		15,402		5,493		20,896	10,961		3,920		14,881
Deposit accounts				17,218		17,218			16,597		16,597
Church repair fund			9,055			9,055		6,642			6,642
	4	15,402	9,055	22,711		47,168	10,961	6,642	20,516		38,121
<u>Other monetary assets</u>											
Gift Aid Tax claim outstanding		-		-		-	5,300				5,300
		-	-	-		-					-
		-	-	-		-					5,300
<u>Investment assets</u>											
COIF Charities Investment Fund Income Units					897	-				897	897
		-	-	-		-				897	897
<u>Assets retained for Church Use</u>											
St Andrews Church Hall values at insurance value			125,887			125,887		125,887			125,887
St Mary's Church Centre valued at Insurance value			100,000			100,000		100,000			100,000
		-	100,000	-		100,000		225,887			225,887
<u>Liabilities</u>											
DBF Fees											-
Charity Payments				-					-		-
Utility Bills											-

No valuation statement has been received for the COIF Investment for 2021, so the value remains as at 31st December 2018.

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

Treasurer

Chairman

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

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

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

PAROCHIAL CHURCH COUNCIL OF GRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2 Receipts

	Unrestricted Funds		Designated Funds		Restricted Funds		TOTAL FUNDS 2021		Unrestricted Funds		Designated Funds		Restricted Funds		TOTAL FUNDS 2020	
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
a <i>Voluntary income</i>																
Planned giving by standing order	12,590						12,590		12,681							12,681
Planned giving envelopes								55	55							55
Gift Aid - One-off	1,630						1,630	695	695							695
Income tax recoverable	2,957						2,957	5,743	5,743							5,743
Collections	429						429	823	823							823
Charity Collections																
Donations and appeals	3,923				1,570		5,493	1,214	1,214					2,410		3,624
Income tax recoverable on one off gifts																
Legacies/Grants									5,027					2,410		5,027
	21,528				1,570		23,098	26,240	26,240					2,410		28,649
b <i>Activities for generating funds</i>																
General fundraising	127						127	138	138							138
Parish Magazine/Notes/Candles	813						813	847	847							847
	939						939	985	985							985
c <i>Investment income</i>																
Dividends and interest	28		14		40		82	1	1		18		35			53
	28		14		40		82	1	1		18		35			53
d <i>Income from Church Activities</i>																
Church Centre rental	1,080						1,080	840	840							840
St Andrews Church Hall rental	16,603						16,603	12,353	12,353							12,353
Fees from weddings, funerals, etc	1,169						1,169	3,186	3,186							3,186
DBF element of fees																
Pre-School Deposits																
Funshine Club					173		173						389			389
Social Committee													220			220
	18,852				173		19,025	16,379	16,379				609			16,988
e <i>Other incoming resources</i>																
Legal Fees									1,000							1,000
Cray Fisher									254							254
Other income									1,254							1,254
	41,347		14		1,783		43,144	44,858	44,858		18		3,054			47,929

* Includes £1,200 received in advance for the pre-school.

PAROCHIAL CHURCH COUNCIL OF GRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

3 Payments

Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2021			Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	
			£	£	£				£	£

a Costs of generating voluntary income
Stewardship costs

b Fund raising costs

c Church Activities

Missionary and charitable giving (Note 6):

Ministry Costs

Diocesan Offer
Expenses
Vicarage costs
Other Ministry costs
Church running expenses

Utilities
Cleaning
Insurance
Church maintenance
Major Structural work
Upkeep of services
Organ Tuning and Playing
Parish Centre running expenses

Utilities
Cleaning & Maintenance
Insurance
Hall running expenses
Utilities
Cleaning & Maintenance

Insurance
Funshine Club
Social Committee
Administration
Other costs

Total payments

	5,833	2,228	3,095	2,690	4,609	96	8,378	3,567	1,585	1,071	50	8,000	1,693	2,984	596	4,609	96	8,378	3,567	1,071	50	8,000	1,693	2,984	596	
	8,517	3,576	1,585	8,517	3,576	1,585	8,378	3,567	8,517	3,576	1,585	8,000	1,693	2,984	596	8,378	3,567	8,378	3,567	1,071	50	8,000	1,693	2,984	596	
	3,471	412		3,471	412		2,739	647	3,471	412		2,739	647		3,471	412		2,739	647				2,739	647		
	1,521	572		1,521	572		1,951	1,381	1,521	572		1,951	1,381		1,521	572		1,951	1,381				438	50	1,951	1,381
	33,924	171		34,095	171		39,001	488	34,095	171		39,001	488		33,924	171		39,001	488				39,489	488		
	33,924	171		34,095	171		39,001	488	34,095	171		39,001	488		33,924	171		39,001	488				39,489	488		

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4 Statement of Fund Movements

	Bal b/fwd 1 Jan 2021	Income	Expenditure	Transfers between funds	Bal c/fwd 31 Dec 2021
	£	£	£	£	£
Unrestricted Fund					
General fund	10,961	41,347	(33,924)	(2,982)	15,402
	<u>10,961</u>	<u>41,347</u>	<u>(33,924)</u>	<u>(2,982)</u>	<u>15,402</u>
Designated Funds					
St Mary's Church Repair Fund	1,449	3	0	1,000	2,453
Church Centre Repair Fund	0	0	0	0	0
Curate's House Proceeds	0	0	0	0	0
St Andrew Church Repair Fund	5,192	10	0	1,400	6,602
St Andrew Disabled Entry Fund	0	0	0	0	0
	<u>6,642</u>	<u>14</u>	<u>0</u>	<u>2,400</u>	<u>9,055</u>
Restricted Funds					
Restoration Fund	12,544	30	0	582	13,155
Charitable Giving	0	0	0	0	0
Disabled Entry (Incl. M Deering Monies)	2,847	1,577	0	0	4,424
Rossi's Rascals	1,206	3	0	0	1,208
Funshine Club	111	173	(171)	0	113
Social Fund	3,811	1	0	0	3,812
	<u>20,517</u>	<u>1,783</u>	<u>(171)</u>	<u>582</u>	<u>22,711</u>
Total bank and current accounts	<u>38,121</u>	<u>43,144</u>	<u>(34,095)</u>	<u>0</u>	<u>47,168</u>
Total funds	<u>38,120</u>	<u>43,144</u>	<u>(34,095)</u>	<u>0</u>	<u>47,168</u>

The General Fund is available to the PCC for day to day income and expenses. Its assets are held in a Lloyds, Natwest Current and Reserve account and a Metro Current Account.

The Church, Church Centre and Church Hall Repair Funds have been designated by the PCC for the repair of those buildings. The monies are held in a deposit account with Rochester Diocese Board of Finance.

The Restricted Restoration Fund - This Fund is used for Church Maintenance projects.

Rossi's Rascals is a Restricted Fund for the Pre-school deposits.

The Disabled Entry Fund is a restricted fund for monies set aside towards this project.

The Funshine Club Fund is a restricted fund and includes the income and expenditure for the club. The Fund has its own bank account.

The Social Fund is a restricted fund and includes the income and expenditure for the club. The Fund has its own bank account.

The Valentine Sparrow Ecclesiastical Charity Endowment fund is held in a CBF Investment Fund. Dividends are credited to general funds.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

5 Staff costs

	2021 £	2020 £
a <i>Wages and salaries</i>	<u>0</u>	<u>868</u>

The PCC no longer employs a Parish Administrator

Payments of £305 (£868 2020) to the Organist were on a self-employed basis.

b *Payments to PCC members*

No other payments, apart from reimbursement of expenses, were made to PCC members.

Total donations made to the PCC by PCC members in 2021 was £3,634 (£3,520 2020) incl. Gift Aid.

6 Missionary and charitable giving

	2021		2020	
	£ Undesignated	£ Special Collections	£ Undesignated	£ Special Collections
Churches Together	-		50	
	<u>0</u>	<u>0</u>	<u>50</u>	<u>0</u>

7 Reserves policy

It is PCC policy to maintain a balance on liquid unrestricted funds (including Repair Funds), which equates to approximately 3 months' unrestricted payments, to cover emergency situations. The current balance on 'liquid' unrestricted funds at the year-end represents over 9 months of such expenditure.

Financial Report for 2021

We finished the year with a balance in the Bank account of £16,972.17 but this included £1,500 for the disabled account that has not been transferred to the restricted account which makes the general account balance at the end of the year £15,472. This is a lot better than last year.

We have are not paying the offering for the next year but we have now to pay the administrators salary so although we have done well in 2021, we still need to watch what we are spending and to try to improve our income.

The following are the amounts in the Designated and Restricted Funds

Repair Fund St Andrews	6,602	Designated
Repair Fund St Marys	2,452	Designated
Disabled Entry	4,353	Restricted
Restoration Fund	13,155	Restricted
Rossi's Rascals Deposit	1,208	Restricted

The Disabled entry ramps are in the process of being made which will use most of the current balance.

Churchwardens Report 2021.

It has been a quiet year as Churchwarden. Due to just getting back to normal at St Mary's and St Andrew's churches. No decoration or repairs have been undertaken at St Mary's.

It only leaves me to thank the girls who do an amazing job with the flowers the church always looks amazing. Thank you to all who do different things in the back ground. Thank you to Bridget my co Churchwarden who does all the phoning and emailing to different people. I look forward to working with you this coming year. I thank Jessie and Jane for their support of us both. I also thank Terry the Churchwarden I took over from. You certainly keep myself and Bridget on our toes. Let us hope that this coming year will be a lot better for us all. And that we can continue to do God's work in the Cray Valley Parish.

Lorraine McCowen Churchwarden Cray Valley Parish.

Just a short message from the absentee churchwarden .

What a couple of years it has been for us all . Such sad worrying times , painful times. We all at some time have been through such trying times, either one of us being Ill, or loved ones who have been Ill or have even passed away. But here at St. Marys as ever, I have experienced over the years that we all come together as one family, keeping an eye on each other, helping each other , always being there for one another . Our WhatsApp group has proven that . And I am thankful to all of you, for that.

As with regards to us churchwardens. Not much has been happening, we were supposed to have had the quinquennial but that has been cancelled till a later date. Lorraine has been on a churchwardens course. I would like to give a huge thankyou to Lorraine, who has covered for me in many ways. She has been a devoted and hard working churchwarden, and friend.

I would also like to thank Rev Jesse and Rev Jane for their unfailing dedication to us all at Cray valley Parish , it has been such a difficult time arranging all the services during the pandemic ,trying to gratify us all.

Thankyou also to Joyce, Jackie and Maureen for their continued dedication, passion and creativity in transforming our church with their beautiful floral arrangements . Thankyou also to our readers and those who do the intercession's. To those who make refreshments. To Danielle for her devotion and hard work in her administrative duties.

I must not forget our amazing Terry, who is still helping Lorraine and myself with our churchwardens duties, we cannot get through without him . Thankyou Terry. Here is to next year, hopefully I will be back at church permanently.

God bless you all
Bridget

BUILDINGS REPORT

YEAR 2021

During the year we spent much time restricted by covid dictats.

In January we had to replace one of the heaters in the hall as age had not helped it. We also had the church boiler serviced.

During the year we had several meetings with electricians concerning outside lights installation at both churches + CCTV cameras. During lockdown we had a vagrant camping behind the church hall. We notified Bromley Council Homeless Department and believe they eventually made contact with him and rehoused him. We had a second incident just before Christmas, and again we in touch with the Council to sort out.

Also during the year we had several meetings with the rep from Orange concerning disabled access at St. Andrews. Ramps have been ordered since the year end.

In July we renewed the licence to Ros's Rascals Pre-school for another 2 years.

In August the alarm systems in the church and hall were serviced.

We had a guage fitted to the church boiler, in December as the pressure had dropped from time to time causing the boiler to shut down. The guage shows us when the water pressure is dropping so that it can be topped up.

Last November we cleared the gutters of the church hall with the help of Bobby Simpson's husband, Brent. Sadly, because of the storms recently we will have to clear them again as a great deal of debris was brought down.

TREVOR TAYLOR
CHURCH WARDEN

Report for APCM

PARISH REVIEW OF THE YEAR 2022

The PCC met four times during the year (April 2021 – March 2022)

Meetings were held in 25th April 2021, 15th August 2021, 7 November 2021 and 20 February 2022.

The year continued the theme of 2020 with the Covid pandemic continuing to cause disruption and bring challenges for the Parish. The PCC has continued to see the growth within the Parish and sees achievements in the matters relating to Church Services, Finances, Social Events, Home Groups etc. These achievements are contained in the reports written by the various groups.

Notable events that happened during the year included:

1. Services moved from Zoom and back indoors alternating between the 2 churches weekly with services moving to a new start time of 10am. This was a very welcome change although a little daunting as the congregation adjusted to being back together in one building. The use of the different churches brought it's own challenges which will covered lower down. We initially kept the Zoom going during the services but this proved quite disruptive with various challenges such as internet service, parishioners' lack of familiarity with the technology. The Zoom was stopped in the summer.
2. The Cray Valley Parish WhatsApp chat continued to prove very popular with more and more people joining and contributing. We also saw the return of social events such as the monthly Fish & Chip club.
3. The changes in Covid regulations meant we were also to host various events within the church building. We saw the return of weddings and christenings being held in both churches. Illyrica performed again at St Mary's Church and St Andrew's church hosted a concert but the Rock Choir.
4. We had a visit from Liz Mullins - Diocese Generous giving adviser who gave a very illuminating talk on how the parish could improve finances. One of the actions taken was agreeing to advertise the Church halls more prominently. We had a few bookings and the addition of the security lighting will only help this. We are also looking adopting new measures such as use of QR codes and card readers.
5. After much discussion, we went and got quotes for much needed improvement work for the churches. Quotes were obtained for improving disabled access to St Andrews church and security lighting at both church in the parish. Work will be starting soon and carried out in 2022.

6. Christmas services were once again in held church in spite of the threat of the Omicron variant of Covid.
7. New church wardens were sworn in -Trevor Taylor, Brenda Smith, Lorraine McCowen, Bridget Daly.
8. The officers elected are as follows:
 - Safeguarding officer – Sarah Rideout
 - Independent Examiner – Mike Lawson
 - Electoral Roll officer – Brenda Smith
 - PCC Treasurer – Linda Sexton
 - PCC Secretary – Stella Matumo

Rev Jessie checked with all the members who had been elected at the last meeting that they were happy to continue in their roles and no one wanted to step down.

New members, Barbara Vance, Bobbie Simpson, and Jill Renwick and Muriel Unsworth were also confirmed as staying on as members of the PCC.

Trevor Taylor was replaced as Deanery Synod representative by Jacky Cook.

9. Work continued on merging the 2 church websites and creating one Cray valley parish church website.

Brenda Smith (Church Warden), and Jill Renwick (Pastoral assistant) both stepped down as officials of PCC during the year. We extend our gratitude to them for the tremendous efforts they exhibited during their engagements in serving the Parish.

We made it through another challenging year, not unscathed but together in Christ. As we go further into 2022 in the knowledge that it is God's work we are doing and with God's help, we can confidently go forward and work towards the extension of God's kingdom on earth.

We all hope and pray that the new year would bring good tidings to our Parish.

Stella Matumo—PCC SECRETARY

THE PARISH OF CRAY VALLEY
MINUTES OF THE APCM HELD ONLINE VIA ZOOM
ON SUNDAY 7th March 2021

PRESENT: Ten people attended the meeting on Zoom due to the coronavirus situation.

APOLOGIES: Jill Renwick , Jenny, Muriel Unsworth

The meeting started by Rev Jessie Daniels-White confirming the swearing in of the churchwardens, Trevor Taylor, Brenda Smith, Lorraine McCowen and Bridget Daly, and installing them into office.

The reports from the last quarter had been sent out via the parish administrator, Danielle Cooper including the minutes from the last meeting.

The minutes of the last meeting for 2020 were signed as being a true record.

The officers elected are as follows:

- Safeguarding officer – Sarah Rideout
- Independent Examiner – Mike Lawson
- Electoral Roll officer – Brenda Smith
- PCC Treasurer – Linda Sexton
- PCC Secretary – Stella Matumo

Rev Jessie checked with all the members who had been elected at the last meeting that they were happy to continue in their roles and no one wanted to step down.

New members, Barbara Vance, Bobbie Simpson, and Jill Renwick and Muriel Unsworth

Were also confirmed as staying on as members of the PCC.

Trevor Taylor is continuing as Deanery Synod representative; we need another member alongside Trevor. Rev Jessie encouraged others to consider taking on the roll together with Trevor, as we can have more than one representative. Jacky Cook volunteered to do this as she had done this before.

"Malcolm Hubbard told the meeting that the Funshine Club had donated £100 to the Cray Valley Parish."

The money was paid into the Cray Valley Account via BACS on 15th January 2021.

The meeting discussed how we could reward/thank Danielle, Mike, and Ryan for all their hard work and contributions to the Parish. A few suggestions were made and there would be finalised in due time.

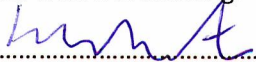
A suggestion was made bring something colourful to the Mothering Sunday service by Jacky Cook.

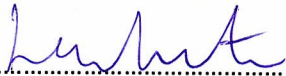
Parish Electoral roll was recorded as 68.

Rev Jessie thanked all the groups for all they do.

Next meeting to be held - 25th April 2021 11:15am

The meeting ended with the blessing.

Signed..........(Chair)

Date..........

PP. 25th May 2021

The Safer Church Safeguarding Policy 2017 was sent out to the PCC on 20th May 2021 via email. PCC members agreed via email for Cray Valley Parish to adopt this policy as part of the Parish safeguarding policy.

CRAY VALLEY PARISH

England & Wales - Charity number 1165673

Accounts

CRAY VALLEY PARISH
FINANCIAL REPORT FOR 2020

Repair Fund	CRFS C1651A	5,192.05	Designated
Repair Fund	CRFS C1651 B	1,449.78	Designated
Disabled Entry	DLFD C 1651 A	2,846.97	Restricted
Church Roof	DLFD C 1651 C		Restricted
Rossi's Rascals	DLFD C 1651 D	1,205.67	Restricted
Restoration Fund	DFLD C1651 E	12,544.00	Restricted

We finished the year with a balance in the general account of £10961.06 but included in that was the January 2021 rent of £1200 from Rossy's Rascals. Also included was a Grant we had in June of £5000.

I opened an account with the Diocese for the Tower Fund on which interest will be earned.

The combining of the three account, St Mary's, St Andrew's, and Cray Valley Parish is now complete. The bank accounts for St Mary's and St Andrew's have been closed.

Although the balance at the end of the year looks good, the expenses each month on average exceeds the income by £600 - £1000. Although we have missed out on the income from the Hall because of Covid Virus. We need to think of ways to increase our income and spending less.

PCC ACCOUNTS

Year Ending 31 December 2020

CRAY VALLEY PARISH

Receipts & Payments Accounts

85 Crofton Road,
Orpington,
Kent,
BR6 8HU.

01689 836 825
07801 328 415

24th February 2021.

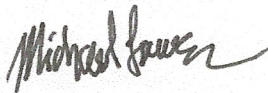
Mother Jessie Daniels-White,
The Parish Office,
St. Andrews Church,
Lower Road,
Orpington,
Kent,
BR5 4AL.

Examination of Accounts for the Cray Valley Benefice.

Dear Mother Jessie,

I have made a thorough examination of the Accounts for Cray Valley Benefice for 2020 that were forwarded to me as 'e-mail' attachments I and can confirm that to the best of my knowledge, without having seen all of the receipts and supporting documents, there is no reason to doubt that these figures represent a true and accurate account of the Benefice's finances. In the light of Covid-19 restrictions that are in force this is the best assurance that can be given.

Yours truly,



Michael Lawson BA AKC,
Independent Financial Examiner.