

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 CRAY 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 Voluntary income								
Planned giving by standing order	12,590			12,590	12,681			12,681
Planned giving envelopes					55			55
Gift Aid - One-off	1,630			1,630	695			695
Income tax recoverable	2,957			2,957	5,743			5,743
Collections	429			429	823			823
Charity Collections								
Donations and appeals	3,923		1,570	5,493	1,214		2,410	3,624
Income tax recoverable on one off gifts								
Legacies/Grants								
	21,528		1,570	23,098	5,027		2,410	5,027
					26,240			28,649
b Activities for generating funds								
General fundraising	127			127	138			138
Parish Magazine/Notes/Candles	813			813	847			847
	939			939	985			985
c Investment income								
Dividends and interest	28	14	40	82	1	18	35	53
	28	14	40	82	1	18	35	53
d Income from Church Activities								
Church Centre rental	1,080			1,080	840			840
* St Andrews Church Hall rental	16,603			16,603	12,353			12,353
Fees from weddings, funerals, etc	1,169			1,169	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		609	16,988
e Other incoming resources								
Legal Fees					1,000			1,000
Cray Fisher					254			254
Other income					1,254			1,254
Total receipts	41,347	14	1,783	43,144	44,858	18	3,054	47,929

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

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

a *Costs of generating voluntary income*
Stewardship costs

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

Missionary and charitable giving (Note 6):
Ministry Costs

					50			50
5,833			5,833		8,000			8,000
2,228			2,228		1,693			1,693
3,095			3,095		2,984			2,984
					596			596
2,690			2,690		4,609			4,609
8,517			8,517		96			96
3,576			3,576		8,378			8,378
					3,567			3,567
1,585			1,585		1,071			1,071
424			424		798			798
					439			439
3,471			3,471		2,739			2,739
412			412		647			647
		171	171				438	438
							50	50
1,521			1,521		1,951			1,951
572			572		1,381			1,381
33,924	171		34,095		39,001		488	39,489
33,924	171		34,095		39,001		488	39,489
33,924	171		34,095		39,001		488	39,489

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>	0	868

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	
	0	0	50	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.

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.

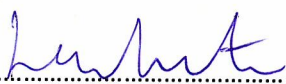
Parish Electoral roll was recorded as 68.

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.