

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales · Charity number 1170577

Details

Other names ST.MARY'S PCC, HADLOW

Status Registered

Legal form Other

Registered 2016-12-06

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

Contact

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Religious activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£95,469	£88,382	-	-
2024-12-31	£89,833	£91,344	-	-
2023-12-31	£105,347	£85,265	-	-
2022-12-31	£90,271	£86,047	-	-
2021-12-31	£83,639	£70,751	-	-
2020-12-31	£81,747	£74,566	-	-

Trustees

Name	Role	Appointed
Cathy Brill		2020-11-16
Iris Shaw		2022-04-24
Janice Massy		2020-10-25
Jennifer Hopkins		2017-04-23
John Speed		2020-10-25
Joycelyn Gage		2023-04-30
Katerina Plucknett-Nixon		2017-04-23
Kirsty Finch		2017-04-23
Lea Menday-Kolozsvari		2022-04-24
MARTIN MASSY		2017-05-16
Michael Harvey		2021-04-25
Nicola Canham		2021-09-20
Peter James May		2023-04-30
Rev Simon James Horton		2023-05-15
Richard Hopkinson		2020-10-25
Sharon Vanns		2023-05-15

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Accounts

ST MARY'S CHURCH HADLOW

ANNUAL PAROCHIAL CHURCH MEETING FOR THE YEAR 2025

To be held on

Sunday 26 April 2026, 11.30 a.m. in
St Mary's Church, Hadlow

Documents for the meeting:

Agenda for the 2026 APCM, p.2

Minutes of the APCM Meeting held 6 April 2025, p.3

Churchwardens', committee and other reports for 2025, p.6

The 2025 Annual Report and Accounts, p.17

ST MARY'S CHURCH, HADLOW

ANNUAL PAROCHIAL CHURCH MEETING

Sunday 26th April 2025, 11.30 a.m. in
St Mary's Church, Hadlow

AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 6th April 2025
3. Election of two (2) Churchwardens
(*Two churchwardens to be chosen in accordance with the Churchwardens' Measure 2001*)
4. Election of two (2) parochial representative of the laity to the Deanery Synod
5. Election of five (5) parochial representatives of the laity to the Parochial Church Council
6. The appointment of an Independent Examiner
7. Report on changes to the Electoral Roll (a copy of the Roll is available for inspection)
8. Adoption of The Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2025
9. The Churchwardens' Report on the fabric, goods and ornaments of the Church*
(*in accordance with Section 50 of the & Ecclesiastical Jurisdiction and Care of Churches Measure 2018*)
10. Report on the proceedings of the Paddock Wood Deanery Synod*
11. Reports of the activities of the sub-committees of the PCC*:
 - a. Fabric;
 - b. Finance (Treasurer's Report);
 - c. Social and Fundraising;
 - d. Worship.
12. Reports on other areas of the life of the Parish*:
 - a. Anna Chaplain, Bell Ringers; Café Plus; Carers, Church Cleaning; Coffee Pots and Tiny Tots; Delhi Brotherhood Society; Church Flowers; Kibakwe Link; Hospital Car Service Messy Church; Music; Newsletter Delivery; Welcomers; Friends of St Mary's
13. Reflections on the year

* Reports for items 2 and 9 to 13 follow in this document, which may also be downloaded from our 'A Church Near You' website <https://www.achurchnearyou.com/church/16980/>. There is a sign-up sheet at the back of church If you would like a paper copy.

Minutes of the Annual Parochial Church Meeting of St Mary's Church, Hadlow held 6th April 2025

In the Chair:
Minutes taken by:

Fr Jim Horton
Richard Hopkinson, PCC Secretary

1. Members present

Fr Jim Horton, Vicar

Officers of the current PCC: John Speed, Churchwarden (JS), Katerina Plucknett-Nixon, Churchwarden (KN), Martin Massy, Treasurer (MM), Richard Hopkinson Secretary (RH).

Plus 42 members present in church.

Apologies were received from Linda Moore, Carol Wickham, Barry and Sue Wheeler, and Michael Payne.

2. Minutes of the Annual Parochial Church Meeting held on 21st April 2024

Minutes of the Annual Parochial Church Meeting held on Sunday 21st April 2024 were approved by unanimous vote.

3. Election of Churchwardens

Nominations were received for Katerina Nixon and John Speed. There being no other nominations, Katerina and John were elected unopposed.

4. Election of parochial representatives of the laity to the Parochial Church Council (PCC)

There was one nomination for vacant positions on the PCC; Kirsty Finch was duly elected unopposed.

5. Election of parochial representatives of the laity to the Deanery Synod

There was one nomination to fill the role of a representative to the Deanery Synod. Mike Harvey was elected. The second role remains vacant.

6. Report on the Electoral Roll (A copy of the Roll is available for inspection in the porch)

RH thanked David Lear who acted again as our Electoral Roll Officer. There are 91 on the Electoral Roll. This is down on previous years.

7. Adoption of the Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2024

MM proposed that the APCM adopt the Annual Report and Accounts for the year ending 31 December 2024. Approved unanimously.

RH commented that income as well as members of the roll, was down year on year. MM had to be thanked for guiding the church to a balanced budget, but this had implications for our parish share offering to the Diocese which was down on the figures requested.

MH commented that the parish offer was well below the requested level and this was not normal and would in the long term not be able to support the church hierarchy, as it was below the cost of the provision of a Vicar to the Parish.

Parishioners were encouraged to consider legacy giving, in addition to gift aid giving (PGS Scheme) and those not on this system were encouraged to join this (request help if they need this as this maximises their giving value whilst considerably saving on the time required for administration of gift aid). It was noted that in setting this up you could opt for inflationary updates which was beneficial, or easily reduce or increase contributions should your circumstances change.

Fr Jim suggested that the level of parish share being below the cost of the provision of a vicar would lead to a different view being taken on the provision of Vicar in the future should he resign.

MM thanked the finance team – Duncan Murray, Gabrielle and David Lear and John Speed – for their support, and reiterated his thanks to the congregation for their generosity.

8. The appointment of an Independent Examiner

MM proposed that Jason Foxwell, FCCA, FACIE, be re-appointed as Independent Examiner (IE). Jason was first appointed in January 2024. This was agreed.

9. The Churchwardens' report on the fabric, goods and ornaments of the Church

Fr Jim drew members' attention to the Churchwardens' report in the APCM booklet.

10. Other Reports

Reports on all other areas of church life were in the documents available from the church website.

It was noted that the Brass cleaning team had retired, and thanks was offered for the great work they had done over the years, but a new set of volunteers was required to continue this. (Please speak to the church wardens if you want to help)

Father Jim stated there were opportunities for others to join in all aspects of church life and encouraged people to come forward to be readers, sides people, welcomers or to speak to him about how else they would like to help.

11. Questions

A question was raised about the budget and MM replied setting out the adjustments of the budget were made to balance the books. Savings had been made in expenditure despite increased inflationary costs.

12. Vicar's reflections

Fr. Jim began by saying that in addition to the recorded reflection in the APCM report, he wished to add further thoughts, thanking all for their contributions and in particular:

- Janice, for her role as Parish Administrator, and without whom there would be no services!
- Christopher, for his support and wise counsel
- Jenny, for all she does in her role as Anna Chaplain
- Cathy, for her work with young people and on safeguarding

- The choir, organist and servers, who enhance our services
- The welcomers,
- People who organise events and provide refreshments
- Many others, not all church members – church cleaning, flowers, activities (Café Plus, Seniors, Coffee Pots & Tiny Tots), village newsletter, etc., etc., etc. [Ed. See 2025 APCM booklet]

Looking forward, we are part of a great tradition that stretches back over 1,000 years as we approach our 1,050th anniversary here in Hadlow (summer 2025). We need to look beyond ourselves and trust that the church will continue. Building on prayer and giving of ourselves in all its opportunities, offering time, skills and finances, we can work to enhance the life of our community.

Signature

Date: 2026

REPORTS FOR THE YEAR 2025

Agenda Item 9: Churchwardens' Report on the fabric, goods & ornaments of the church

The Churchwardens' report is to cover the fabric and ornaments of the Church and for the most part they are in good condition.

2025 as a mixed year with Fr Jim moving on to pastures new leaving the Church in another interregnum. The PCC and Fabric Committees started the year looking towards the future of St Mary's and reviewing what we think we will want from the Church in the future. Vision 2030 as the plan of action is now known covers several projects including, green energy supplies, heating changes, reordering of the Choir and Occasional Vestries, redecorating and levelling of the floor. This also has led to members of the congregation and the community becoming Friends of St Mary's, Hadlow to help support the development of the Church.

Michael Pound, has continued, overseeing the choir and currently playing the organ at the majority of services. We now have a Hymnal plus machine, which can be used to accompany the hymns for those services Michael is unable to play and we are unable to find a willing organist to play. These are few and far between these days. To assist Michael there is now a music committee led by Sue Mason, to assist with the choice of music and we are very excited about the congregation being able to have their own choice in some services. John and Katerina are, as always, eternally grateful for the support and dedication Michael gives to the church.

The congregation has continued to grow we are pleased to continue to welcome several new faces to our congregation. We do continue to suffer from a lack of volunteers in many areas of the Church. Which given the current circumstances of an interregnum it is even more important for us all to work together to keep our thriving church going. While we are thankful for all the work that people have done over many years, we do ask that anyone who is able to volunteer to do so. This will enable us to do what we need to do to encourage more new people and grow the Church, therefore taking the pressure off of the few who do so much.

In October we said goodbye to Fr Jim, after 3 years. Two minibuses took members of the congregation to Holy Trinity, Lamorbey, for Fr Jim's installation showing the caring nature of the community of St Mary's. Although the parish has been left in another interregnum, John and Katerina are heartened by the welcome shown by the congregation to each other and newcomers joining, the continued community feel and the upbeat focus on the future of St Mary's.

Our thanks go to everyone who has helped make 2025 a successful year for our Church. We would like to thank those who gave their time and efforts to paint the porch and Chancel giving a fresh feel to these areas. Thanks also goes to all those who also have taken on many different jobs or who have helped by doing jobs they see need doing and for that we are very grateful. With everyone's support there are so many possibilities for the year ahead to continue to build the Church and promote more activities, for a new incumbent to see the opportunities and talents that give them every opportunity to join us and with us develop the next chapter of St Mary's.

Katerina and John

Agenda Item 10: Report on the Paddock Wood Deanery Synod for 2025.

Paddock Wood Deanery Synod met three times in 2025, in March, May and August. The Area Dean, Andrew Axon, Vicar of Lamberhurst, took the chair for the March meeting and Paul Kish, Vicar of Yalding, took over the role of Area Dean for the remaining period.

Bishop Jonathn and the Archdeacon attended the March meeting to mark the retirement of Rev Bryan Knapp, Viar of Paddock Wood. The Bishop gave a presentation on the Diocesan strategy focused on the vision of 'Change, Serve and Grow'. He stated that the Diocese was committed to maintaining clergy numbers, but there were challenges in achieving this in terms of availability and finance.

In May, Miranda Hungerford was welcomed as the new Deanery Secretary. There was much discussion about the extended vacancy in Horsmonden and the difficulty in filling this 'house-for-duty' post. This was a common problem in the general area, with a shortage of people coming forward for training for the ministry, which was particularly apparent in our Deanery. It was agreed that more cooperation between parishes would be needed.

The August meeting also focused on the issue of vacancies, which now included Paddock Wood and Lamberhurst with Matfield as well as Horsmonden. The Area Dean said he would be on sabbatical from September until Advent.

Mike Harvey

Agenda Item 11: PCC Committee Reports

Fabric Committee

The fabric committee supports the churchwardens in discharging their responsibility for the fabric of the church and develops and implements projects to improve the church building. In 2023 the committee began to develop a long-term plan for improvements. Several projects have been identified, and progress has been made on building them into a plan that will hopefully enable us to attract grant funding given that the costs – estimated at £300,000 – cannot be met from our own resources. A 'Friends' group is being established as part of the plan.

Richard is leading a project to replace the gas-fired boilers with electric infrared heating – the approach is to heat the people, not the space. The project will include removing the pipework in church, which is a necessary step to a later stage of improving access by levelling the floor in the nave. Richard and Martin visited Rattlesden church to see how it implemented a similar scheme. A boiler condition survey was undertaken as part of the process to secure a grant as a 'demonstrator church'.

Usual regular routine maintenance of fire protection, organ, blower and humidifier, clearing gutters and replacing damaged tiles. Richard and Martin redecorated the chancel in July using a traditional limewash.

Thanks are due to the committee members, who are: James Munday-Kolozsvári, Richard Hopkinson, Mike Harvey, Martin Massy plus vicar and churchwardens as ex officio members. The committee met on five occasions, normally meeting every other month, between PCC meetings.

Martin Massy, Convenor

Finance Committee

The treasurer is supported by the finance committee, with additional assistance from Duncan Murray (bookkeeper), Gabrielle and David Lear (accounting advice and support throughout the year and particularly for year-end) and John Speed (Gift Aid). Committee members are: Martin Massy, Jim May, Mike Harvey, John Speed plus vicar and churchwardens as ex officio members.

We encourage all donors to use the Parish Giving Scheme (PGS); if you are a taxpayer, it would make our administration much easier if you could switch to the scheme. The PGS can be used for one-off donations as well as regular giving. The PGS is a direct debit scheme with the usual DD guarantees. The PGS is secure and reliable – it is part of the Church of England – and doesn't cost us anything. It reduces the amount of time we spend on claiming Gift Aid because it does it for us. Registration for the PGS is very straightforward and can be done online, by telephone or by post; forms are available in church. Talk to me, Martin Massy, if you would like more information.

We would also like to encourage people to consider leaving a legacy to St Mary's in their wills. "To make it easier, the Church of England has partnered with Farewill, the UK's favourite will writer, to offer a free online will writing service which you can do from the comfort of your home in less than 30 minutes." Search online for "church of England farewill"

(<https://www.churchofengland.org/faith-life/lasting-gift-your-church/writing-your-will>).

Thank you to all our supporters; without you it would not be possible to fulfil our aim of "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical" as well as we would like. Thank you again.

Martin Massy, Convenor and Hon. Treasurer

Social & Fundraising – Report for year 2025

St Mary's 2025 social and fundraising calendar began with our first ever Burns Night celebration. It was a great evening; the church looked beautiful, the food was delicious – even the haggis!, and the tartan was in evidence; all that was missing were the bagpipes – maybe another time.

That was the first of a number of events held during the year, some to raise funds and others to celebrate the church's position in the community – this was particularly the case in a year which saw the 1,050th anniversary of a known church in Hadlow. The most fitting date to mark this anniversary year was the Patronal Festival in August when a service in church was followed by a barbecue in the churchyard. Guests were also invited to view exhibits: one a superb timeline of the church's history through mice knitted by the gifted members of Knit and Natter, a Historical Society display and a beautiful collection of historic chalices.

Other events were two band concerts, four quizzes, a cream tea and village mouse hunt, a film showing and the biennial Scarecrow Trail which, as in previous years, saw many community organisations take part with an excellent range of scarecrows; seeing so many families and individuals out and about around the village was pure joy.

Fundraising achieved a profit of nearly £3,200. This figure was a bit down on previous years as an anticipated major fund raiser – a Christmas Fête – did not go ahead. Instead we will be holding a summer fête in June this current year. The 'Social' side of the committee's efforts – particularly in the anniversary year – incurred a cost of over £230.

We have a wonderful team and I would like to thank Kirsty, Sharon, Iris, Lee, Richard and Sally. However, we would very much welcome a few more people to join us to contribute ideas and manpower. Our thanks go too to all who have helped out at events and come along to support them.

Janice Massy

Convenor Social and Fundraising Committee

Worship Committee Report

The Worship Committee, comprising the Vicar, a Church Warden, representatives from the choir and servers, and the organist, meets quarterly to review past services and plan ahead. Our role is to reflect on how our worship serves the congregation and to ensure that upcoming services are well-prepared and meaningful. Typically, we work three to six months in advance of the liturgical calendar.

Over the past year, much of our focus has been on reviewing and refining our services. A key development was the introduction of the Easter Vigil Service, which was a great success, offering a powerful and moving start to our Easter celebrations.

Looking ahead, alongside our non-Eucharistic services; Mothering Sunday, Pet Blessing, Backpack Blessing, Harvest, and the Toy Service/Teddy Bear Blessing; we are looking at developing a monthly All Age Eucharist.

As always, our aim is to provide worship that is welcoming, spiritually enriching, and reflective of the needs of our congregation.

John Speed

Agenda Item 12: Reports from other areas of the Parish

Report from the Anna Chaplain

Coffee mornings continued on 1st and 3rd Friday mornings each month and I started Tea at 3 on the 3rd Sunday afternoon. Both these events are attended by members of the Community as well as Church members. On Thursday mornings I am involved with Hadlow Seniors Pop-in Club.

Holiday at Home was held over two days in September. Father Jim came in uniform to talk about his work as Area Chaplain Southern Area Sea Cadets, which was much enjoyed. In the afternoon a friend came to do card-making with them. The next morning Iris did some flower arranging with them and they all had a flower arrangement to take home with them. In the afternoon we enjoyed Stephanie's lovely garden and refreshments. I am grateful to Julia Hopkinson who helped me plan the event and the volunteers who gave their time and to Christopher Miles who came to say grace on the Tuesday complete with surfboard.

Home Communion and Visits have continued for those who are not able to come to church. I am grateful to Iris, Liz, Carol and Ann who have faithfully supported me in this valuable ministry. I also want to thank Viv Wickham.

I have attended Anna Chaplain hub meetings with other Anna Chaplains and Julia Burton Jones and these have always been a time of support for us. Julia is always a great support and encourager.

Jenny Hopkins

Hadlow Bell Ringers report for 2026 APCM – covering the year 2025

Hadlow bell ringers rang for every Sunday service last year, and we are grateful to some ringers from Tonbridge who help out with Sunday ringing and attend our Wednesday practices. This helps us try out a range of ringing methods on practice evenings – including some more advanced ones. The band also tries to ring a quarter peal lasting around 45 minutes on the first Sunday of every month. We achieved this 9 times, each quarter peal meaning every bell rings at least 1200 times!

During the year the band welcomed three people new to ringing who are “learning the ropes” and progressing well and we hope they may soon take part in ringing on Sundays.

In June several of our members made up the band who represented the Tonbridge District in the Kent County Association striking competition which this year took place at Bromley Parish Church. Tonbridge scored 96% and still only came third in an extremely high scoring and close competition on one of the hottest days of the year.

The band enjoyed its annual “Outring” – this year to east London, visiting four churches between Leyton and Barkingside. On a sadder note, the band rang at the funeral of a very longstanding member, Mark Lewis, who died in December.

The year saw a change of Tower Captain for the band. Our thanks to Ray Taylor who led practices as Tower Captain until October, and to Howard Rogers who kindly stepped in to take on the role at our AGM in November. Huge thanks too to all who attend practices and Sunday ringing and help make St Mary's such an enjoyable place to ring.

Janice Massy

Café Plus

Another busy year for the Cafe Plus group, meeting twice monthly throughout the year. As usual our focus has been on craft-based activities, charity fundraising and contributing to the life of the Church.

We have been fortunate to link with Tonbridge Adult Education whose Wellbeing tutors have delivered three, popular, free craft workshops on mosaic, fabric decoration and paper flower making.

To support the St. Mary's group visit to Tanzania, the Cafe Plus group made many knitted items for babies and children, the feedback we received was very positive and appreciative.

The group's ongoing project throughout the year continued to be knitting blankets for homeless charities and for the Making Miracles charity. Once again we hired the village minibus to make our third annual trip to Rochester Cathedral to the Making Miracles Big Knit event in October, timed to coincide with the Baby Loss Awareness week.

Through various fundraising activities we raised a total of £581, this year, £290.50 to the St Mary's and St Stephens churches foodbanks jointly, with £145 each to the Hadlow Parish minibus and Hospice in the Weald. In addition, we organised a seaside trip to Herne Bay and a pre- Christmas Winter Lunch.

Contributions to the life of the Church have included our Mouse Historical Timeline display to celebrate the 1050th anniversary of the St Mary's. We also created Displays for Harvest Festival, the Scarecrow Trail and Remembrance.

We have again benefitted from funding from Involve Kent under their Adult Wellbeing Contract.

Sally Bentham

Carers Together

As a direct result of completing the Wellbeing Outcome Surveys required for the Involve Kent contract, I came to understand that there a number of our participants were caring for an adult family member. In consultation with Fr. Jim and Involve Kent I set up a small group from June onwards, meeting for an hour twice monthly, with the support of Jenny Hopkins and Iris Shaw. The aim is to provide a listening ear and the warmth of support from those who understand the challenges that caring for someone entails. We have been able to signpost to services and support from outside agencies including Involve Kent.

Sally Bentham

Church Brass Cleaning

We need some assistance with this. If anyone would be willing to take on cleaning the brass just once or twice a year then please speak to one of the church wardens.

John Speed Church Warden

Church Cleaning

We still have a small but very loyal band of cleaners who keep the church looking good and welcoming. More offers of help would be much appreciated especially as some of us are not as young as we would like to think we are!

Ann Jenner

Coffee Pots and Tiny Tots

This year, we have continued to welcome mums, dads, grandparents, babies and children on Wednesday mornings from 10.30 – 12 noon. We aim to provide a safe environment where parents and other carers can meet informally while their babies and small children play. Tea, coffee and biscuits are provided for a small donation. Every week, there is a simple craft activity and we finish with a music session of action songs and musical instruments.

Many of the families who attend make firm friendships which benefit both adults and children and extend beyond the weekly meetings in church. Last year, we received a card from a group of families who were part of the group ten years ago. It said 'Coffee Pots introduced us to each other. You supported us and changed our children's futures. You gave us the 'village' to raise our children. The impact you have had on us is immeasurable.' One of the cards we received this Christmas said 'Thank you for all the hard work you put in to run such a lovely group, we really love coming along.'

The group is run by a group of volunteers including Cathy Brill, Carole James, Jim and Pippa May, Val Newell, Jem Spalding and Liz Davies. Thanks also to Father Christmas who came to distribute presents at our annual party, and to the team of volunteers who have been moving chairs and preparing the space.

Cathy Brill

The Delhi Brotherhood Society

St Mary's has supported the Delhi Brotherhood Society (DBS) for well over thirty years through annual donations. The DBS was formally established in 1973 as a Christian charitable society to "help without distinction of nationality, caste, creed or religion, persons who stand in need of aid". However, the Brotherhood of the Ascended Christ, from which the DBS takes its name and ethos, has worked tirelessly for the betterment of the city and India as a whole since its establishment in 1877. Today, DBS ministers to the poor and marginalised across Delhi whatever their religion and operates many projects such as women's empowerment, education (primary and secondary schools, after-school club), vocational training, abuse prevention, an old people's home, etc. DBS has recently completed an ambitious project to build the new St Stephen Cambridge Senior Secondary School for 4,000(!) students in in Sonipat Village, Haryana, which opened in 2024. Fr. Monodeep Daniel, head of the DBS, and the Reverend Samuel Shekhar (Chaplain at St Stephens College, Delhi University) visited us again over three days in September.

Martin Massy

Flowers

Thank you to our lovely flower ladies for their time, effort and expertise in producing usually two beautiful displays a week, and considerably more at major church festivals. Last year we had wonderful displays for the 50th anniversary of VE day.

Thank you also to all who so generously donate to our church flowers.

Carol Wickham

Food Bank

The Hadlow Foodbank, run by St Mary's, was in place until June 2025. We were generously supported by grants from Tonbridge & Malling Borough Council as well as many individual donations, for which we are very grateful.

Between August 2023 (we didn't keep specific records before that) and March 2025 we gave out over 500 bags to residents in the parish.

Thankfully, there appeared to be no longer a real need for a food bank in Hadlow; use of the food bank dropped off markedly in April and May (only three bags in the whole of May), with many weeks when nobody came at all. There are also other food banks locally that can offer fresh fruit and vegetables and refrigerated foods, which we could not. The PCC took the decision that the St Mary's weekly food bank closed at the end of June. The balance of the food bank restricted fund was distributed to local food banks and to the General Fund according to donors' expressed wishes in proportion to their total original donations (see Note 3.8 on p.33).

We are also very grateful to and would like to thank all our volunteers, especially Iris Shaw who led food purchasing (cash donations generally being preferred to food to ensure that a balanced and full selection of foods and toiletries were available).

Martin Massy

Hadlow-Kibakwe Parish Link

Bishop Luzineth, Bishop of Mpwapwa, invited us to visit our Diocesan Link Partner, Kibakwe, during his visit to the Rochester Diocese in October 2024. In July 2025, a team of four from St Mary's travelled to Tanzania to renew the Diocesan Partnership link between Hadlow and Kibakwe. It had been seven years since our last visit, so we were excited to reconnect with old friends and make new ones while catching up on the past seven years. We brought along 20 water filters for the hospital and schools, a large supply of baby clothes knitted by members of Café Plus and others for the hospital, as well as footballs, volleyballs and stationery for the schools. The team also brought clerical collars, wafers and a set of communion bells for St Philip's Theological College.

We were warmly welcomed by everyone we met and well cared for by Mpwapwa Diocese's Link coordinator, Steven Ngailo, who, along with the link coordinators in Kibakwe, helped us have a smooth trip. We saw firsthand the benefits of drip irrigation schemes and how they have changed the lives of school pupils in the schools where they have been installed. We also visited Kibakwe to see the location of the two drip irrigation schemes that St Mary's is funding, which are now in progress after a delay caused by a motorbike accident to the irrigation scheme training team.

Funds from St Mary's were used to fund a 150-metre water pipeline and a standpipe to help Kibakwe Primary School irrigate and grow more crops. At Idunda Primary School, we saw the challenges facing teachers and pupils. They're short of desks and only have two toilets for about 700 students. We had enough money to give Idunda Primary School ten desks, and with Hadlow Primary School we are hoping to get more. We're also exploring how St Mary's might help with a new toilet block.

The Hadlow Scouts have been friends with the Scouts in Kibakwe for a long time and have helped with many Scout projects. We visited and heard about their latest project, which they need our help with. They've used money generated by their goat project and its successor projects to start a tailoring project to teach school leavers how to sew. They've found a room and the Scouts have given money to turn it into a training room. They are now trying to raise more money to buy four sewing machines to add to the two they already have.

The hospital in Kibakwe has been greatly expanded, and now all the maternity services are together on one site. The hospital management was so grateful for the knitted baby clothes made by members of Café Plus. These clothes encourage mums-to-be to go to antenatal clinics and have their babies in hospital. They also encourage mums of young children to go to postnatal clinics.

None of this would have been possible without the help and support of Mpwapwa Diocese, Pastor Sunday, his curate Pastor Alfonsina and the congregation of Kibakwe's Church of Christ the King. Memorable moments were the church services, so different from St Mary's, a picnic in the foothills around the village where the church has 20 acres of land and plans to turn it into a hostel and nursery.

We're hoping to come back in 2027.

Jim May

St Mary's Hospital Car Service

2025 report for 2026 APCM

The number of trips was down quite a bit on the previous two years at 338, although the number of clients was unchanged at 69. The service continues to be highly valued by everyone who uses it and we continue to attract new clients each year.

We had 8 active drivers again last year, although most journeys were done by just 4 of us. However, it goes without saying that without all our volunteer drivers this service could not exist and I am extremely grateful to them all for their efforts on behalf of the local community. The drivers in 2025 were, in alphabetical order: Marie Dawes, David Gater, Ann Jenner, Jim May, Linda Moore, Duncan Murray, John Pierce and myself.

Whilst we still manage to cope with the demand for hospital trips, we really do need additional drivers. If you are interested in giving up a little of your time between 8.30 am and 5.30 pm on weekdays, please do speak to me at church or call me on either 01732 851881 or 07464 548448. It really is not onerous but is extremely rewarding. An enhanced DBS (Disclosure & Barring Service) check would be required, undertaken by Cathy Brill at St Mary's church.

Mike Harvey

Messy Church

Messy Church provides a different way of worship for church members and an exciting outreach opportunity. Every craft activity is linked to a theme from a Bible story. We finish with a short act of worship followed by a simple shared meal. Everyone is welcome. This year an average of more than twenty children and families joined us to celebrate Messy Christmas, Messy Easter, and sessions about 'Who is a saint?', 'God is love' and 'Lent and getting ready for Easter'. Although these sessions are run by a small team of regular volunteers, everyone from the congregation is invited to attend and experience this new way of exploring the Bible.

Cathy Brill

Music

Our ten choir members continue to give loyal service and latterly we were joined by Richard and Ellie, very welcome younger singers. We still strive to sing an anthem each Sunday in addition to hymns and service settings. Michael continued to play and rehearse the choir but unfortunately had to take time out in the latter part of the year due to his and his wife's medical problems. During that period Sharon and others filled many of the gaps and a machine was obtained to play hymns when no-one was available.

Michael Pound, organist.

Welcomers

My thanks go to all those who are part of our team of Welcomers, you make the jobs as Church Warden much easier by knowing we can count on you to welcome everyone who comes in the door and make sure they have what they need for a service. We have seen a few new people joining the Welcomer's team but we would always 'welcome' some more hands. If you were able to just support the team with 45 minutes a month (30 minutes before Church and 15 minutes after) then we would love to have you. Please speak to one of the Church Wardens.

Richard Hopkinson

Village Newsletter

The Hadlow newsletter keeps residents informed of church events, parish council news and the activities of local organisations. Every month except August the newsletter is compiled by Lesley Bright and 1400 copies printed by Janice Massy. We can be proud to have a great team working to keep everyone in Hadlow connected with St Mary's church as well as local news and events.

Many thanks to the team of volunteer newsletter folders (who meet in the church on the last Thursday morning of each month) as well as the 40 volunteers delivering them to their neighbourhoods. Special thanks go to Anne Hughes, who stepped back from her role as longstanding coordinator and distributor last year.

Some of the outlying areas of Hadlow, like North Frith Park are not covered in the distribution, and some areas of the Parish receive the newsletter via email, kindly distributed by Anne Waddingham in Golden Green and others.

Hildegard Pax.

Richard Hopkinson would like to thank the Newsletter team for distributing the **Vision 2030** questionnaire which has helped the church focus on the needs of the community in its plans for the next ten years.

The Friends of St Marys, Hadlow :

This group has been set up following the distribution of the Questionnaire mentioned above, to help guide the Vision for the Church building and the plans for change as described in the leaflets distributed at the celebration of the 1050 years of a church supporting the community in Hadlow. The Vision looks forward to the next decade. Our membership is committed to supporting fundraising efforts for building improvements that address the evolving needs of the wider community. Additionally, we seek to enhance our provision of facilities and activities, ensuring these initiatives are delivered in a sustainable manner.

Richard Hopkinson

Agenda Item 13: Reflections on the Year

As we reflect on the past year at St Mary's Hadlow, we particularly want to thank the leadership and direction given by Father Jim in his ministry here in Hadlow.

We are deeply grateful to him for his time with us and the new ideas he brought to our community, and wish him well in his new endeavours.

He led us in our Patronal Festival in the summer, which was especially strongly supported in celebration of the 1050 years of the church in Hadlow. We wish to thank all who took part in this and joined us for the service and the lunch. Our thanks to Michael Payne for his outstanding display of silver chalices etc, Sall Bentham for her team's effort in the wonderfully engaging knitted mouse history of the church in Hadlow, and the History Society for their informative exhibition. As always, the Bell ringers did us proud and all those who helped with the catering need our special thanks. It made this a very special day. The Friends of St Mary's grew that day, and we hope will go on to help with the development of the Vision 2030 project.

Looking ahead we are anticipating the implementation of Phase 3 of our **Vision 2030** project in September 2026 and are being supported by the diocese in applications for Central Church Funds to help provide for this.

However, we will need to close the gap with locally raised funds to make sure the project can go ahead and achieve the aims of better serving the community in the future.

If anyone can help with fundraising or wants to know more about the project, please contact the church wardens or PCC Secretary.

The Bishop of Rochester joined us recently and thanked all members who are working hard in the Interregnum, and we ask for your continuing support and patience going forward.

Please continue to pray for all those involved in running St Mary's, and for new people to join us in worship and service.

Love and prayers

John Speed and Katerina Nixon

Church Wardens

Annual Report and Financial Statements of the Parochial Church Council of St. Mary's church, Hadlow

For the
Year Ended 31 December 2025

Incumbent: Position vacant

Churchwardens: John Speed, Katerina Plucknett-Nixon

Independent Examiner: Jason Foxwell, FCCA, FCIE

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow
(St Mary's, Hadlow)

Charity registration number: 1170577

ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. The ecclesiastical parish includes the villages of Hadlow and Golden Green and is part of the Paddock Wood deanery and the diocese of Rochester. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. It was registered as a charity with the Charity Commission in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules; they may also be co-opted for a period up to the following APCM. PCC members during 2025 are listed below. Following a complete revision, the 2025 Electoral Roll recorded 91 lay persons, for which the Church Representation Rules 2025 specify there should be nine elected members of the laity represented on the PCC. There was one nomination as an elected member of the laity; Kirsty Finch was duly elected unopposed.

PCC members normally serve for three years – the terms of elected members are shown below in brackets – and afterwards may stand for re-election. Churchwardens are elected each year and normally serve a maximum six consecutive terms of office.

PCC members †

Incumbent and Chairman Position vacant

Churchwardens Katerina Plucknett-Nixon (2023 – 26) *
John Speed (2020 – 2026) *

Elected Deanery Synod Representatives

Mike Harvey (2022 – 2028)

Elected representatives of the laity

Cathy Brill	(2021 – 2027)
Nicola C	(2018 – 2026) *
Kirsty Finch	(2020 – 2028)
Joycelyn Gage	(2023 – 2026)
Jenny Hopkins	(2020 – 2025) *
Richard Hopkinson	(2020 – 2027)
Janice Massy	(2020 – 2026)
Martin Massy	(2020 – 2027)
Jim May	(2023 – 2026)
Lea Menday-Kolozsvari	(2022 – 2025)
Iris Shaw	(2022 – 2025)
Sharon Vanns	(2023 – 2027)

Honorary Treasurer Martin Massy (2019 to date) *

PCC Secretary Richard Hopkinson (2024 to date) *

† Years in brackets run from APCM to APCM

* Members of the Standing Committee

PCC STRUCTURE, MANAGEMENT AND GOVERNANCE

The church is governed by the Parochial Church Council (PCC). The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended – which sets out the general functions of the PCC – and the model rules set out in the Church Representation Rules 2025.

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod and 12 members elected to represent the interests of church members (the laity; the Treasurer and Secretary may also be elected representatives of the laity).

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by sub-committees that meet regularly throughout the year, whose terms of reference are set out below. The committees provide a written report to the PCC after each meeting. The committees have at least one PCC member plus ex officio churchwardens and incumbent but also depend very much on the help of other members of the congregation. PCC members are strongly encouraged to join one or more of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

A Standing Committee, comprising the Incumbent, Churchwardens and at least two nominated representatives of the PCC, meets when necessary in between meetings of the full PCC.

Standing Committee

The Standing Committee comprises the minister, churchwardens and at least two other members of the PCC appointed by the PCC by resolution. The powers of the Standing Committee are defined in the Church Representation Rules: “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.”

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of improvement projects and necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

Social and Fundraising Committee

This committee oversees the fundraising events and some of the social activities held during the year. It initiates and organises fundraising activities to help increase income for the church, but also to foster a closer relationship between the church and the parish as a whole. The social activities help to promote cohesion and a sense of community among church members.

Worship Committee

The Worship Committee is responsible for planning and reviewing the liturgy and assisting the Vicar with liturgical decisions including music. The Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Organist/Director of Music, a choir representative, a server representative, and members appointed by the PCC.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal purpose of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The main activities in relation to those purposes for the public benefit are the celebration of religious services throughout the year and provision of services to the community through ministry and communal activities such as Coffee Pots & Tiny Tots and Café Plus (see section on Community on p.6). We rely heavily on volunteers to support and carry out activities.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

St Mary's is known as a vibrant, active and welcoming church, serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do. St Mary's continues to flourish, despite facing challenges of an ageing congregation gradually declining in numbers, and holds regular services throughout the year. Events organised by St Mary's in church and around the village help bring the local community together.

Church Attendance 2025

The Electoral Roll was completely revised in 2025, recording a fall to 91. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Typical Sunday attendance in person was 48, down from the average 58 in 2024, although festivals such as Easter, Harvest Festival, Remembrance Sunday, Carol service and Midnight Mass attract over 60 (e.g., 130 for Remembrance Sunday). Although not a formal service, hundreds of people attend the annual Carols in The Square on Christmas Eve, which is organised by St. Mary's. A few people still continue to follow Sunday services via Zoom. Non-Eucharistic services such as Teddy Bear & Toy service, Backpack Blessing and Pet Blessing helped attract more families. Attendance at midweek holy communion typically averages around seven people.

Review of the Year

GOVERNANCE: Fr. Jim Horton resigned during the year and left at the end of September 2025.

The full Parochial Church Council (PCC) met six times during the year – January, March, June, July, September and November. No Standing Committee meetings were required. The 2025 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 6 April.

Reports on sub-committee activities are included in the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority at St Mary's. We work to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops' guidance 'Promoting a Safer Church'.

Cathy Brill is our Parish Safeguarding Officer and a member of the PCC. Safeguarding is a standing item on the PCC agenda. Cathy has completed courses on Safeguarding Induction, and Safer Recruitment and People Management. She regularly joins Zoom meetings with the Rochester Diocesan Safeguarding team, who provide valuable support and information. Volunteers continue to complete national Church of England safeguarding training courses online or in person as required.

We will continue to use the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development.

WORSHIP: Regular services are held on Sundays at 10am. These are live streamed (audio plus presentation of the order of service, which enables people who are otherwise unable to attend in person to participate). Other regular services comprise morning prayer Tuesday to Thursday, Holy Communion on Wednesday mornings, Compline on Thursday evenings and occasional Messy Church. Compline and Morning Prayer were suspended when Fr. Jim left.

Special services helped attract more children: Pet Blessing (13 Jul, 52 adults and 7 children) Backpack Blessing (7 Sep, 48 adults plus 8 children), Harvest Festival (12 Oct, 61 adults and 4 children), Teddy Bear service (30 Nov, 45 adults and 4 children) and Messy Christmas on the day before Christmas Eve. Attendance on Remembrance Sunday (89 adults and 41 children) was boosted by the "uniformed organisations", Scouts, etc.

The Patronal Festival on Saturday 16 August was well attended (110), including several previous incumbents and local dignitaries. A short service was followed by a barbecue and refreshments in the church grounds.

COMMUNITY: The church is open to visitors every day, normally between about 10am and 3pm.

Coffee Pots and Tiny Tots (CPTT), capably led by Cathy Brill, is held every Wednesday morning 10.30 – 12 noon, where parents and other carers can meet socially while their babies and pre-school children play. CPTT is run by a dedicated team of volunteers from within the church and local community.

Jenny Hopkins is our busy Anna Chaplain. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Friday coffee mornings for seniors on the first and third Friday mornings each month, Tea@3 for seniors on the third Sunday afternoon of each month, as well as Holiday at Home over two days normally in August or September (this year 14-15 November). She also coordinates home visits and home communions.

Café Plus meets on the second and fourth Wednesday afternoons each month for craft activities and a chance to socialise, plus excursions, e.g., to the seaside. We are very grateful to Sally Bentham for leading activities and to Involve Kent for financial support (£3,000). Involve Kent's funding will stop at the end of March 2026 as Kent County Council looks for savings in its budget.

The food bank closed at the end of June as it was hardly used by then and volunteer staff left because there were weeks when nobody came. Funds will be distributed to nearby food banks in Tonbridge and Paddock Wood and transferred to the General Fund according to individual donors' wishes.

Events help to raise funds for the church and also attract many members of the local community. Events during 2025 included concerts by the East Peckham Silver Band and Bacchus Orchestra, Quizzes, cream tea in the churchyard, Mouse Hunt and Scarecrow Trail. Carols in The Square on Christmas Eve, organised by St Mary's, was enjoyed by several hundred people and raised over £800, which was shared equally between St Mary's and Hospice in the Weald.

The Hospital Car Service run by St Mary's continues to provide caring, responsible transport for people to attend appointments.

St Mary's hosted carol services for local schools – Hadlow College and Hadlow Primary School.

We sent a donation of £1,569 to the Delhi Brotherhood Society (DBS) in Delhi, India, which St Mary's has supported for over 30 years. Fr. Monodeep Daniel, who is head of the Brotherhood, and Rev'd Samuel spent three days with us in September; it was good to see them. A team of four visited our link parish in Kibakwe, Tanzania in July, taking with them water filters and sports equipment. St. Mary's made a grant of £750 for drip irrigation systems in Kibakwe routed via the diocese and St Philip's Theological College in Dodoma, Tanzania.

STEWARDSHIP: We are fortunate to have the support of church members in the spirit of generous giving to thank a generous God from whom all things come.

THANKS: We thank all members of the Ministry team, Fr. Jim as vicar, Jenny as Anna Chaplain, and the Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks (especially relating to lightning protection!).

We thank John and Katerina as our churchwardens, who keep St. Mary's running during the interregnum, for all that they do. We also thank all those others who help keep the show on the road in so many ways and are grateful for the support of many volunteers who help with all the activities (although we can always use more!).

Richard Hopkinson, PCC Secretary

Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.27 and the Notes to the Accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 2.2 and 10). Unrestricted funds comprise the General Church Fund plus designated funds that represent monies set aside by the PCC for specific purposes such as church repairs or planned projects. Annual results are shown in the Statement of Financial Activities and Balance Sheet on pp. 27 and 28, with further breakdown of income and expenditure for unrestricted and restricted funds at the end of this report (p. 37 et seq.).

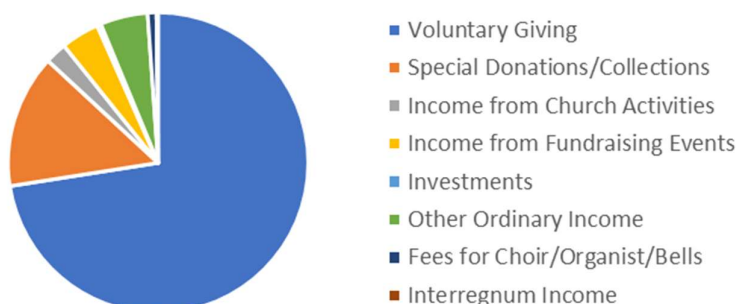
Budgeting and monitoring: The PCC uses Xero accounting software to record all financial transactions. The PCC agrees assumptions for the following year's budget in September, which it approves in November. The Treasurer reports outturn against budget at all PCC meetings, and lists all outgoings greater than £100 (date, amount, description). The annual financial accounts are reviewed by the Independent Examiner.

Financial results: The financial results for 2025 show an overall surplus before transfers of £10,570 (£11,499 in 2024), enabled by a lower contribution to the Diocese of Rochester than the requested "indicative offer". The indicative offer is calculated by the diocese to cover the cost of ministry (clergy stipends, pensions, housing, etc.), provision of diocesan services and mission in the diocese. Aside from fundraising, we are only able to "balance the books" through the annual budget process and calculating what we can afford to give to the diocese as our parish offer. For 2025, we budgeted for £38,400, 1.6% more than 2024, but still £22,345 short of the £60,745 requested. In the event, we have been able to contribute an additional £5,000 to the diocese from the larger than expected surplus, reducing the shortfall to 29%. The parish offer is the largest item of expenditure (55% of the total).

At the end of 2025 the balance in the unrestricted General Church Fund was £18,504. These "free reserves" exceed our reserve policy level by £504 (see the Reserves Policy below and Notes 9, 10 and 11).

Designated funds hold a total of £47,762, including £18,010 set aside in the Church Repair Fund, of which £15,311 is invested with the CBF Church of England Investment Fund. The PCC agreed to set aside £20,000 at the end of 2025 as contribution to the planned heating project, which will convert from the ageing gas-fuelled system to electric heating, primarily through infrared heaters (the strategy being to heat the people rather than the space). Another designated fund holds £6,666 from contracts with Involve Kent over the last three years to support the provision of wellbeing services through Café Plus, Seniors' Coffee, Hadlow Carers Together and the village library's Knit & Natter group. This funding will stop at the end of March 2026 because of council funding cuts.

Total unrestricted income in 2025 was £90,129 (Note 2), 9% more than 2024 (£82,429), largely because of two comparatively large donations, a 2% increase in voluntary giving and closure of the food bank (see Notes 3.8 and 5). 73% of our income came from voluntary giving and Gift Aid; there is no contribution from the national church, quite the opposite. Fundraising events raised £3,190 net of costs, £713 less than in 2024.



73% of our income came from voluntary giving and Gift Aid

Total unrestricted expenditure was £79,559 (£70,930 in 2024), with £5,600 higher contribution to the diocese, £2,481 for equipment to play accompanying organ music through the sound system when an organist is not available and £2,300 in backdated holiday pay. Note 3 on p.32 et seq provides a breakdown of expenditure.

Gift Aid is a valuable source of income, providing 17% of 2025 total income. St. Mary's joined the Parish Giving Scheme (PGS) in 2021. The PGS collects Gift Aid on our behalf every month, which reduces our administrative burden and improves cashflow. The PGS is a direct debit scheme, owned by the Church of England, with the same DD guarantee as banks and other organisations. The PGS is straightforward to use and helps St. Mary's enormously, especially by taking on some of the time-consuming workload in managing Gift Aid (N.B., they can also take one-off donations).

We are very grateful to the many loyal church members who support St Mary's so generously. Many thanks also to the finance team – David & Gabrielle Lear, Duncan Murray, John Speed – for their kind and patient assistance over many hours.

Martin Massy, Hon. Treasurer

Reserves Policy

The PCC reviewed the reserves policy in September, maintaining a level of free reserves for 2026 of £18,000 to cover the possibility of higher costs and lower income from various causes. Additional reserves include the Church Repair Fund, a Designated Fund that holds £18,010, for larger repairs resulting from, for example, a quinquennial inspection (a QI took place in 2024; minor repairs identified are generally undertaken as part of regular maintenance) and a designated fund for Current Projects, which holds £20,000 (see Note 9). Designated Funds, although a class of unrestricted fund, are intended by the PCC for specific purposes and do not form part of the free reserves (see Charity Commission guidance CC19).

The PCC aims to review the reserves policy annually and to take steps aimed at maintaining the free reserves as necessary to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding, (b) health and safety, (c) buildings and other issues. The PCC continues to assess risks through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

Safeguarding: The PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding

children and vulnerable adults. A volunteer acts as Parish Safeguarding Officer, monitoring the level of safeguarding training needed and undertaken and acting as point of contact for any safeguarding issues. The PCC renews its commitment to safeguarding annually.

Health & safety: Risk assessments are carried out for new activities and reviewed for current activities. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

Fabric: Risk to the fabric of the building is mitigated by insurance for the church building (with Ecclesiastical Insurance) plus electrical, lightning protection and other testing carried out at recommended intervals and quinquennial inspections by a conservation architect.

PCC Financial Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

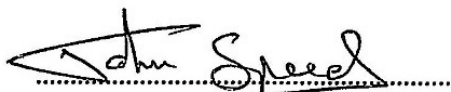
In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

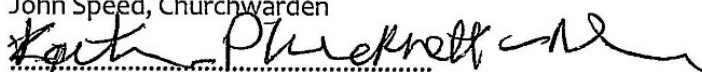
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 16 March 2026.

Signed on behalf of the PCC



John Speed, Churchwarden



Katerina Plucknett-Nixon, Churchwarden

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2025

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (PCC of St Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2025, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Dated: 19 March 2026

Jason Foxwell, FCCA, FCIE

Chartered Certified Accountant and Fellow of the Association of Charity Independent Examiners

12 Hillbourne Road,

Poole,

BH17 7JB

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2025 TO 31 DEC 2025

01-Jan-24 -
31-Dec-24

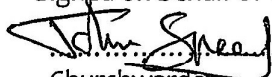
31-Dec-24			01-Jan-25 – 31-Dec-25		
All Funds	Notes	Activity	Unrestricted Funds	Restricted Funds	Total Funds
£			£	£	£
Income					
68,205	2.1	Voluntary Giving	69,239	-	69,239
8,910	2.2	Special Donations/Collections	8,044	5,662	13,706
2,580	2.3	Income from Church Activities	2,223	-	2,223
5,063	2.4	Income from Fundraising Events	3,932	-	3,932
987	2.5	Investments	729	(322)	407
4,128	2.6	Other Ordinary Income	4,890	-	4,890
1,120	2.7	Fees for Choir/Organist/Bells	910	-	910
-	2.8	Interregnum Income	162	-	162
90,993		Total Income	90,129	5,340	95,469
Expenditure					
2,152	3.1	Away Giving and Special Collections	694	8,315	9,009
4,298	3.2	Fund Expenses	1,231	508	1,739
302	3.3	Training, Education and Support	94	-	94
53,305	3.4	Church Activities	61,431	-	61,431
1,160	2.4	Fund Raising Expenses	742	-	742
8,849	3.5	Management & Administration	10,910	-	10,910
21,318	3.6	Church Repair and Maintenance	2,521	-	2,521
1,120	2.7	Fees paid to Choir/Organ/Bells	910	-	910
-	2.8	Interregnum Expenses	1,026	-	1,026
92,504		Total Expenditure	79,559	8,823	88,382
(1,511)	9/10	NET RESOURCES BEFORE TRANSFERS	10,570	(3,483)	7,087
-	9/10	Transfers between Funds	2,278	(2,278)	-
(1,511)		NET MOVEMENT IN FUNDS	12,848	(5,761)	7,087
83,924	9/10	Fund Balances B/Fwd 01 Jan 2025	53,418	28,995	82,413
82,413	11	FUND BALANCES C/FWD 31 DEC 2025	66,266	23,234	89,500

BALANCE SHEET AT 31 DECEMBER 2025

31-Dec-24			31-Dec-25	31-Dec-25	31-Dec-25
£	Note	ASSETS AND LIABILITIES	£	£	£
		Investments			
8,047	8	CBF Investment Fund			7,725
		CURRENT ASSETS			
		Debtors			
18,307	4	Debtors		8,270	
		Diocesan Church Repair Fund			
14,663	6	Church Repair Fund Savings Acc	15,311		
		Cash At Bank and In Hand			
6,370	7	General Current Account	7,960		
29,590	7	FWO Current Account	54,640		
2,473	7	Young People's Work Current A/C	2,593		
7,277	7	Capital Reserve Account	7,359		
-		Rochester Diocese Deposit A/C	-		
125		HyperJar Account	-		
100		Petty Cash in Hand	100		
60,598		Total Cash at Bank and In Hand		87,963	
78,905		Total Current Assets		96,233	
		CURRENT LIABILITIES			
		Creditors Due Within One Year			
(4,539)	5	Sundry creditors		(14,458)	
74,366		NET CURRENT ASSETS/LIABILITIES			81,775
82,413		TOTAL NET ASSETS			89,500
		REPRESENTED BY FUNDS			
	9	Unrestricted Funds			
23,317		General Church Fund		18,504	
2,908		Young People's Work		2,964	
17,281		Church Repair Fund		18,010	
4,897		Involve Kent		6,666	
15		Away Giving		122	
5,000		Current Projects		20,000	
53,418		Total Unrestricted Funds			66,266
	10	Restricted Funds			
808		Away Giving (Restricted)		808	
709		Choir Fund		839	
8,047		Chancel Emergency Fund		7,725	
10,617		Church Improvements		10,717	
822		Beacon		822	
1,900		Kibakwe		1,723	
1,132		Delhi Brotherhood		277	
261		Anna Chaplaincy		323	
4,699		Food Bank		-	
28,995		Total Restricted Funds			23,234
82,413		TOTAL FUNDS			89,500
		(See notes on following pages)			

The PCC approved these accounts on 16 March 2026.

Signed on behalf of the PCC


Churchwarden


Martin Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2025

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2022 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC (Designated Funds) are also unrestricted and may be repurposed by the PCC.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

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

1.2 Income

Income is accounted for depending on its category as follows:

Voluntary Income and Capital Resources

Collections and donations are recognised when received by the PCC (although they may not be paid in to the bank until the following year).

Gift Aid receivable under planned giving arrangements, for special donations and the small donations scheme is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

Income from the letting of the Upper Room or church is recognised when the rental is due. Income from external funding is recognised in the period to which it relates.

Sales of books, magazines or any other items are accounted for gross.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Expenditure

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets

Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

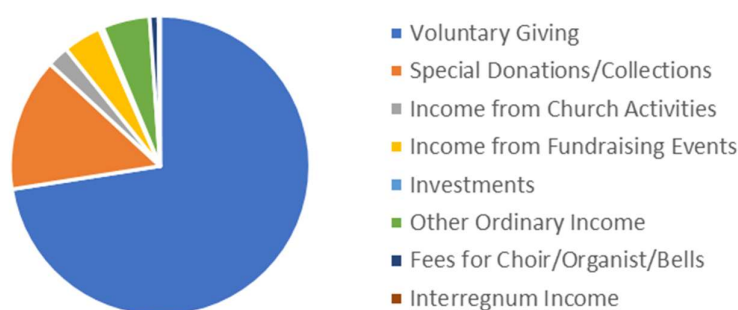
Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

2. Income

Almost three-quarters of income comes from voluntary donations, over 90% of which comes from regular, planned giving and Gift Aid. Gift Aid is a valuable component of income (17% of total income). The chart below shows total income for both unrestricted and restricted funds. The following notes provide more detail on the breakdown.



73% of our income came from voluntary giving and Gift Aid

2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2024. Voluntary giving excluding Gift Aid declined overall by 2% compared with the previous year

Unrestricted Voluntary Income	2024 (£)	2025 (£)
Cash Collections	3,602	3,475
Planned Giving	47,473	47,130
Gift Aid Recovered	13,583	15,700
Sundry Donations	3,257	2,776
YPW Fund Donations	120	120
Church Wall Boxes	170	38
TOTALS	68,205	69,239

2.2 Special Collections and Donations

Special collections and donations raised £5,369 for the Food Bank and Away Giving by St Mary's; the figures include estimated Gift Aid not yet received (Note 3.1 explains the grants made to charities during the year).

Special Collections/Donations	2024 (£)	2025 (£)
Legacies & Major Donations	-	5,999
Children's Society	742	-
Delhi Brotherhood Society	999	714
Kibakwe Link	-	1,698
Food Bank	5,262	2,957
Church Improvements	851	100
Other	1,056	2,238
TOTALS	8,910	13,706

2.3 Income from Church Activities

Church activities include weddings, funerals and baptisms and income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fundraising. Total income from church activities was £2,223 in 2025, £357 less than 2024. Weddings and funerals accounted for £956 (£1,524 in 2024) – St. Mary's appears less attractive as a wedding venue since the only hotel in the village closed – there were no weddings at St. Mary's in 2025. Gross receipts from the sale of, or contributions received towards, refreshments and from Outreach Events was £812 (£652 in 2024).

2.4 Fundraising Activities

Fundraising events included concerts, theatre, film night, Mouse Hunt and Scarecrow Trail, together raising £3,932 for the General Fund (4% of total income), £1,131 less than 2024. Net of costs, fundraising contributed £713 less than in 2024.

2.5 Income from Investments

Income from investments comprises bank interest and dividends on deposits (£729) and the unrealised loss in the value of investments held in the CBF Chancel Emergency Fund (£322).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room and church (£1,890 compared with £1,128 in 2024), and £3,000 from Involve Kent (also £3,000 in 2024). Funding from Involve Kent is provided under contract to improve the wellbeing of older residents – church activities that support this objective include Café Plus, Hadlow Carers Together, Friday coffee mornings and Holiday At Home for over-55's. This source of funding will come to an end in March 2026.

2.7 Fees for Choir, Organist, Bells and Verger

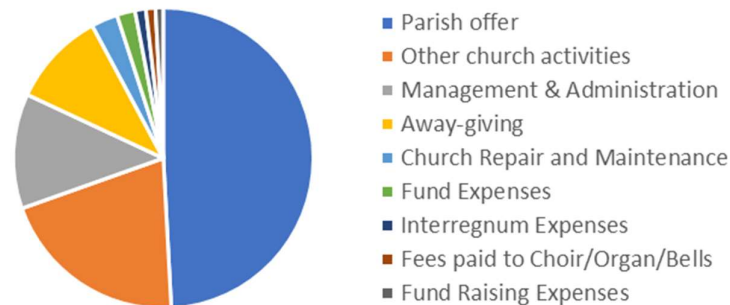
This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc. at weddings, funerals and other special services. There is no administration charge for handling those fees, which are passed on in full.

2.8 Interregnum Income and expenses

Interregnum income comprises statutory fees for weddings and funerals that are normally collected by the diocese; during the interregnum, the parish retains those fees. Interregnum expenses comprise fees paid to visiting clergy, vicarage expenses, advertising costs.

3. Expenditure

The £43,400 contributed to the diocese as the parish offer (what used to be called the parish share) accounts for 49% of the £88,382 total expenditure; other church activities 20%, described in Note 3.4; 10% for Away-Giving (Note 3.1) and 12% on administration (Note 3.5). We were fortunate in having to spend only 3% for repairs and maintenance this year.



St. Mary's contribution to the diocese, the parish offer, accounted for 49% of total expenditure

3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 2.2, Special Collections and Donations. The PCC is no longer able to provide funds from general income for grants to charities but continues to raise significant amounts from regular giving, fundraising events and special collections / donations. As well as the Delhi Brotherhood Society, the charities supported in 2025 (£5,564) were the Royal British Legion, Hospice in the Weald and local food banks, the last resulting from the closure of St. Mary's food bank (see Note 3.8) (Community Storehouse in Paddock Wood, Feast at St. Stephen's church, Tonbridge and Sustain at the Tonbridge Baptist Church, together receiving £4,870).

Away Giving	2024 (£)	2025 (£)
Children's Society	742	-
Delhi Brotherhood Society	880	1,569
Kibakwe	-	1,876
Other	530	5,564
TOTALS	2,152	9,009

3.2 Fund Expenses

Expenses for the Food Bank and Involve Kent funds are shown below. Expenses for Involve Kent include a contribution to energy costs of £1,050.

Fund Expenses	2024 (£)	2025 (£)
Food Bank	2,864	508
Involve Kent	1,434	1,231
TOTALS	4,298	1,739

3.3 Training, Education and Support

Expenditure on training, education and support was £94 (£302 in 2024).

3.4 Church Activities

The largest component of expenditure on church activities was our contribution to the diocese, known as the parish offer, of £43,400, comprising regular monthly contributions amounting to £38,400 plus and ad hoc contribution of £5,000 (£37,800 in 2024). Utilities (gas, electricity, water, wastewater) and insurance for the church cost £9,253 (£8,565 in 2024). Energy costs are much higher than they were as the old contracts came to an end in 2024, combined with a 23% increase in gas consumption. Vicarage expenses for water and council tax amounted to £2,905. General church and other expenses amounted to £5,873. For breakdown see the Unrestricted Funds – Expenditure table on p.37 et seq. Organist costs in 2025 (£2,876) include the purchase of a digital Hymnal Plus system, which operates through the sound system to provide traditional organ accompaniment when an organist is not available.

3.5 Management and Administration

Administration costs amounted to £10,910 as set out in the Table below. Professional & Legal Fees are for the Independent Examiner. The Secretarial Honorarium is the salary paid to the part-time Parish Administrator, which included £2,300 for backdated holiday pay.

The Parish Administrator is the only employee. No pension schemes were involved (see Note 12 on p.36).

Management and Administration	2024 (£)	2025 (£)
Printing, Stationery, Copier	3,779	3,065
Professional & Legal Fees	695	715
Post/Phone	440	435
Secretarial Honorarium	3,935	6,695
TOTALS	8,849	10,910

3.6 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2025 included maintenance and tuning of the organ, fire protection inspection, repairs and cleaning of the Church roofs, gullies and gutters, a heating survey and boiler maintenance. The total of £2,521 compares with £4,856 for 2024 (an additional £16,462 was spent in 2024 to upgrade the lighting system) and includes a credit of £351 for VAT reclaimed through the Listed Places of Worship scheme (the scheme will be discontinued after the end of March 2026).

3.7 Trustees

No Trustee received remuneration for acting as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, is employed as Parish Administrator, incurring a cost of £6,695 in 2025. Mrs. Massy was elected to the PCC in October 2020 and re-elected in 2023; the Charity Commission confirmed in February 2021 that because she was already employed as Parish Administrator before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary reviews. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, or, in the absence of an incumbent, by both churchwardens.

3.8 Food Bank

Collections for the food bank in 2025 raised £2,597, including a very generous donation of £2,000 from Tonbridge & Malling Borough Council, as against expenditure of £508. To avoid volunteers having to spend their own money and reclaim the cost through expenses we had a pre-paid credit card. The advantages of the card included being able to maintain a comparatively low amount of credit when compared to a conventional credit card, not being able to use it to withdraw cash and a simple mechanism to top up from the general current bank account. The company providing the credit card, HyperJar, provides them only to individuals, not organisations. The card was therefore in Martin Massy's name (the Hon. Treasurer) and regular payments were made from the General bank account to the card to maintain a balance of £125; the card was used only by food bank volunteers and only for purchases of food and toiletries for the food bank. The PCC was fully aware of this situation. The Treasurer reported all credit card transactions to every PCC

meeting up to July 2025 and retains copies of all receipts. Mr. Massy repaid the £125 balance to the PCC on 14 July and retains the card.

Between August 2023 (we didn't keep specific records before that) and March 2025 we gave out over 500 bags to residents in the parish. Thankfully, there appeared to be no longer a real need for a food bank in Hadlow; use of the food bank dropped off markedly in April and May (only three bags in the whole of May), with many weeks when nobody came at all. There are also other food banks locally that can offer fresh fruit and vegetables and refrigerated foods, which we could not. We also lost volunteers staffing the food bank in part because it was demoralising to give up their time when it was not needed. St Mary's weekly food bank closed at the end of June. The balance of the food bank restricted fund was distributed to local food banks (£4,870) and to the General Fund (£2,278) according to donors' expressed wishes in proportion to their total original donations.

4. Debtors and Prepayments

Tax recoverable means Gift Aid and includes Gift Aid relating to 2025. Donations are those received in the 2025 financial year but banked in 2026. Involve Kent fees receivable relate to funding for Café Plus and Friday Seniors. VAT recoverable relates to a claim via the Listed Places of Worship scheme for VAT paid on church maintenance (the LPOW scheme will be discontinued after 31 March 2026).

	31-Dec-24 (£)	31-Dec-25 (£)
Tax Recoverable	16,044	6,956
Donations	125	394
Fund Raising Proceeds	622	104
Involve Kent Fees Receivable	250	500
Room Lettings	150	-
VAT Recoverable	1,116	316
TOTALS	18,307	8,270

5. Creditors

Creditors for general church expenses include a £5,000 additional contribution to the diocese, £715 for professional fees for the Independent Examiner, £223 for administration, £640 for gas, electricity and water, and £174 of fundraising expenses incurred prior to the year end and paid in 2026. Prepaid income comprises fund raising donations received in 2025 for 2026 events and room hire fees paid in advance. Statutory fees are the fees payable quarterly to the Diocesan Board of Finance for weddings and funerals; DBF fees are not payable during the interregnum.

	31-Dec-24 (£)	31-Dec-25 (£)
General Church Expenses	3,772	7,552
Food Bank Distributions	-	4,870
YPW Expenses	120	36
Away Giving	113	410
Involve Kent Expenses	330	257
Prepaid Income	-	1,250
PAYE	46	83
Statutory Fees	158	-
TOTALS	4,539	14,458

6. Church Repair Savings Account

The Church Repair Savings Account is a savings account invested through the Diocese in the CBF Investment Fund; it is maintained to help meet the cost of repairs arising from a Quinquennial Inspection. Dividends and interest of £648 in this account were received in 2025, giving a balance at the end of the year of £15,311.

7. Bank Accounts

The PCC holds four bank accounts with NatWest bank. Two general current accounts together held £62,600 at 31 December 2025 and an account for young people's work held £2,593. The Capital Reserve Account is a savings account for funds intended to be used for major capital building projects; the balance at 31 December 2025 was £7,359.

8. Trust Funds

The CBF Investment Fund – Income Shares

The only investment fund now remaining is the Chancel Emergency Fund. This is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended “to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel”. As the fund value is below £25,000 the PCC may resolve to spend the endowment as well as the income from it, provided the purposes of the fund can be achieved more effectively by spending the fund itself rather than just spending the income. The fund is included in the accounts at the current market value.

Fund Name	No. of shares	Value at 31 Dec 2024 (£)	Value at 31 Dec 2025 (£)	Gain/(Loss) (£)
Chancel Fund	348	8,047	7,725	(322)

9. Summary of Unrestricted and Designated Funds

The Young People's, Church Repair, Current Projects and Involve Kent funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Designated funds can be undesignated or re-designated. The Away Giving designated fund is used when the PCC sets aside money from general funds for giving to other charities. There is also a separate restricted fund for Away Giving. The Church Repair Fund is invested through the diocese and is intended for major repairs arising from, typically, a Quinquennial Inspection.

Three-quarters of funds by value are unrestricted, 53% of the total being designated primarily for church repairs, current projects and Involve Kent activities (see below). The General Church Fund holds £18,504, a little above the desired level of free reserves (Reserves Policy on p.24). Restricted Funds make up 26% of the total (Note 10).

The General Church Fund made a surplus in 2025 of £7,447, and designated funds overall increased by £3,123 mainly due to income from Involve Kent. Regular monthly donations continue to be made to the Young People's fund. After the food bank closed, £2,278 was transferred from the food bank restricted fund to the General Fund. £12,260 was transferred from the General Fund to the Current Projects Fund to make up £20,000 that the PCC had agreed to set aside as contribution towards the cost of the current project to convert to all-electric heating as part of Vision 2030.

	Unrestricted	Designated					Total
	General Church Fund	Away Giving (Designated)	Young People's Work	Church Repair Fund	Current Projects	Involve Kent	
	(£)	(£)	(£)	(£)	(£)	(£)	(£)
Balance at 1 Jan 2025	23,317	15	2,908	17,281	5,000	4,897	53,418
Movements in Funds	7,447	107	56	729	462	1,769	10,570
Transfers	(12,260)	-	-	-	14,538	-	2,278
Balance at 31 Dec 2025	18,504	122	2,964	18,010	20,000	6,666	66,266

10. Summary of Restricted Funds

The Beacon and Food Bank funds are “restricted”, the Beacon fund being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as

the Lighthouse 2 Project Fund and is intended to support work with young people. Donations plus Gift Aid for the food bank during 2025 were £2,958, including £2,000 from Tonbridge & Malling Borough Council, as against £508 expenditure. The food bank closed at the end of June (see Note 3.8) and its assets have been transferred to nearby food banks in Paddock Wood and Tonbridge and to the General Fund in accordance with individual donors' wishes.

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Anna Chaplaincy (£)	Total (£)
Balance at 1 Jan 2025	808	822	709	10,617	8,047	1,132	1,900	4,699	261	28,995
Movements in Funds	-	-	130	100	-	(855)	(177)	(2,421)	62	(3,161)
Increase/(Decrease) in value, investments	-	-	-	-	(322)	-	-	-	-	(322)
Transfers	-	-	-	-	-	-	-	(2,278)	-	(2,278)
Balance at 31 Dec 2025	808	822	839	10,717	7,725	277	1,723	-	323	23,234

11. Summary of Assets by Type of Fund

Asset	Unrestricted and Designated Funds (£)	Restricted Funds (£)	Total Funds (£)
Investments	-	7,725	7,725
Current Assets	75,854	20,379	96,233
Current Liabilities	(9,588)	(4,870)	(14,458)
Totals	66,266	23,234	89,500

12. Pension Act 2008

During 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2023.

The Parish Administrator, now the only employee, has opted not to pursue this opportunity, and the above position remained unchanged in 2025.

13. PCC as a 'Going Concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition and is used by several community groups as well as the regular congregation.

14. Income and Expenditure Accounts

The following pages show the income and expenditure accounts for Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	2024		2025	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	3,602		3,475	
Planned Giving	47,473		47,130	
Tax Reclaim	13,583		15,700	
Sundry Donations	3,257		2,776	
YPW Donations	120		120	
Wall Boxes	170		38	
Choir Fund Donations	-	68,205	-	69,239
SPECIAL COLLECTIONS		526		8,044
CHURCH ACTIVITIES				
Outreach	652		812	
Funerals	832		856	
Weddings	692		100	
Other Fees	404	2,580	455	2,223
FUNDRAISING		5,063		3,932
INVESTMENTS				
Bank Interest	807	807	729	729
OTHER INCOME				
Room Letting	1,128		1,890	
Involve Kent Fees	3,000	4,128	3,000	4,890
CHOIR/ORGANIST/BELLS/VERGER		1,120		910
INTERREGNUM INCOME		-		162
TOTAL INCOME		82,429		90,129
TOTAL EXPENDITURE (from SOFA)		70,930		79,559
SURPLUS/(DEFICIT)		11,499		10,570
TRANSFERS (TO)/FROM:				
Restricted Funds		(13,952)		2,278
TOTAL SURPLUS/(DEFICIT)		(2,453)		12,848

UNRESTRICTED FUNDS – EXPENDITURE

	2024		2025	
EXPENDITURE ON :	£	£	£	£
AWAY GIVING				
Various Charities		-		694
FUND EXPENSES				
Involve Kent	1,434	1,434	1,231	1,231
TRAINING AND EDUCATION				
Sunday Clubs and Young People	140		94	
Adult	-		-	
Books and Resources	162	302	-	94
CHURCH ACTIVITIES				
Children & Young People - Activities	-		-	
Visiting Clergy	-		100	
Diocesan Offer	37,800		43,400	
YPW and Beacon	-		-	
Clergy Expenses	790		268	
Vicarage Expenses	3,826		2,905	
Sacristy	312		475	
Insurance	4,067		3,993	
Gas/Electric/Water	4,498		5,260	
Upper Room Expenses	331		-	
Choir Director/Organists	200		2,876	
Outreach & Social Events	310		1,045	
General Church Expenses	1,075	53,209	1,109	61,431
FUNDRAISING		1,160		742
ADMINISTRATION				
Printing, Stationery, Copier	3,779		3,065	
Professional & Legal Fees	695		715	
Gift Aid Envelopes	-		-	
Post/Phone/Fax	440		435	
Secretarial Honorarium	3,935	8,849	6,695	10,910
MAINTENANCE				
Church General	4,452		1,744	
Organ/Piano	404	4,856	777	2,521
CHOIR/ORGANIST/BELLS/VERGER		1,120		910
INTERREGNUM EXPENSES		-		1,026
TOTAL EXPENDITURE		70,930		79,559

RESTRICTED FUNDS – INCOME & EXPENDITURE

	2024		2025	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	999		714	
Christian Aid	-		-	
Children's Society	742		-	
Kibakwe Link	-		1,698	
Food Bank	5,262		2,957	
Choir	-		130	
Anna Chaplaincy	-		63	
Church Improvements	851		100	
Others	530	8,384	-	5,662
FUNDRAISING		-		-
INVESTMENTS				
Chancel Fund - Unrealised Gain/(Loss)		180		(322)
TOTAL INCOME		8,564		5,340
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Christian Aid	-		-	
Children's Society	742		-	
Delhi Brotherhood	880		1,569	
Kibakwe Link	-		1,876	
Other Special Collections	530	2,152	4,870	8,315
FUND EXPENSES				
Food Bank	2,864		508	
Anna Chaplaincy	-	2,864	-	508
CHURCH ACTIVITIES				
Choir Books/Activities	96		-	
Church Improvements	16,462		-	
Other Activities	-	16,558	-	-
TOTAL EXPENDITURE		21,574		8,823
SURPLUS/(DEFICIT)		(13,010)		(3,483)
TRANSFERS (TO)/FROM:				
Current Projects Fund		13,952		(2,278)
TOTAL SURPLUS/(DEFICIT)		942		(5,761)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales - Charity number 1170577

Accounts

ST MARY'S CHURCH HADLOW

ANNUAL PAROCHIAL CHURCH MEETING FOR THE YEAR 2025

To be held on

Sunday 6 April 2025, 11.30 a.m. in
St Mary's Church, Hadlow

Documents for the meeting:

Agenda for the 2025 APCM, p.2

Minutes of the APCM Meeting held 21 April 2024, p.3

Churchwardens', committee and other reports for 2024, p.6

The 2024 Annual Report and Accounts, p.15

ST MARY'S CHURCH, HADLOW ANNUAL PAROCHIAL CHURCH MEETING

Sunday 6th April 2025, 11.30 a.m. in
St Mary's Church, Hadlow

AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 21st April 2024
3. Election of TWO (2) Churchwardens
(*Two churchwardens to be chosen in accordance with the Churchwardens' Measure 2001*)
4. Election of TWO (2) parochial representative of the laity to the Deanery Synod
5. Election of FOUR (4) parochial representatives of the laity to the Parochial Church Council
6. The appointment of an Independent Examiner
7. Report on changes to the Electoral Roll (a copy of the Roll is available for inspection)
8. Adoption of The Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2024
9. The Churchwardens' Report on the fabric, goods and ornaments of the Church*
(*in accordance with Section 50 of the & Ecclesiastical Jurisdiction and Care of Churches Measure 2018*)
10. Report on the proceedings of the Paddock Wood Deanery Synod*
11. Reports of the activities of the sub-committees of the PCC*:
 - a. Communication
 - b. Education;
 - c. Fabric;
 - d. Finance (Treasurer's Report);
 - e. Social and Fundraising;
 - f. Worship & Mission.
12. Reports on other areas of the life of the Parish*:
 - a. Anna Chaplain, Bell Ringers; Café Plus; Church Brass Cleaning; Church Cleaning; Coffee Pots and Tiny Tots; Delhi Brotherhood Society; Church Flowers; Food Bank; Kibakwe Link; Hospital Car Service Messy Church; Music; Newsletter Delivery; Sides Persons;
13. The vicar's reflections

* Reports for items 2 and 9 to 13 follow in this document, which may also be downloaded from our 'A Church Near You' website <https://www.achurchnearyou.com/church/16980/>. There is a sign-up sheet at the back of church If you would like a paper copy.

Minutes of the 2024 Annual Parochial Church Meeting of St Mary's Church, Hadlow

Held in Church on Sunday 21 April 2024

In the Chair:

Minutes taken by:

Fr Jim Horton

Martin Massy, PCC Secretary

1. Members present

Fr Jim Horton, Vicar

Officers of the current PCC: John Speed, Churchwarden (JS), Katerina Plucknett-Nixon, Churchwarden (KN), Martin Massy, Secretary (MM).

Plus 36 members present in church and five listening via Zoom.

Apologies were received from Kirsty Finch.

2. Minutes of the Annual Parochial Church Meeting held on 30th April 2023

Minutes of the Annual Parochial Church Meeting held on Sunday 30th April 2023 were approved by unanimous vote.

3. Election of Churchwardens

Nominations were received for Katerina Nixon and John Speed. There being no other nominations, Katerina and John were elected unopposed.

4. Election of parochial representatives of the laity to the Parochial Church Council (PCC)

There were four nominations for the four vacant positions on the PCC; the following were therefore elected unopposed: Cathy Brill, Richard Hopkinson, Martin Massy, Sharon Vanns.

5. Election of parochial representatives of the laity to the Deanery Synod

There were no nominations to fill the role of a second representative to the Deanery Synod. The role remains vacant.

6. Report on the Electoral Roll (A copy of the Roll is available for inspection)

MM thanked David Lear who acted again as our Electoral Roll Officer. There are 113 on the Electoral Roll, of whom 78 are resident in this parish, and 35 non-resident (69:31 split). Of 20 names removed from the list: five had died, five had moved away and 10 had left or had not habitually attended in the last six months. Five people were added to the roll.

7. Adoption of the Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2023

MM proposed that the APCM adopt the Annual Report and Accounts for the year ending 31 December 2023. Approved unanimously.

MM thanked everyone for their generous support, both for turning up and, wearing his treasurer hat, for their financial contributions. 80% of our income comes directly from voluntary giving, including Gift Aid, with the balance from events, weddings and funerals, room hire and external grant funding.

There was a surplus in 2023 but for the wrong reasons: we had not yet appointed an organist cum choir director, which we had budgeted for, and we are not paying enough into the Common Fund at the diocese (the parish offer, which is what we give to the Common Fund, is a balancing item in the budget – we give what we can afford).

People are often not aware of the Common Fund; it is the same as our General Church Fund except at the level of the diocese. The Common Fund is used to run the diocese, paying priests and contributing to insurance and pensions, maintaining vicarages, training new priests and deacons, covering all the central functions of HR, safeguarding, overseeing maintenance and improvements of churches (Diocesan Advisory Committee), etc.

MM encouraged church members to use the Parish Giving Scheme – it can be trusted, being owned by the Church of England – to reduce the administrative burden to reclaim Gift Aid and minimise the time and cost of counting cash and paying it in to the bank (now Tunbridge Wells). MM felt it disappointing that St.Mary's receives no legacies, even from people for whom the church played a central part in their lives and who were well-loved members of the congregation.

MM thanked the finance team – Duncan Murray, Gabrielle and David Lear and John Speed – for their support, and reiterated his thanks to the congregation.

8. The appointment of an Independent Examiner

MM proposed that Jason Foxwell, FCCA, FACIE, be re-appointed as Independent Examiner (IE). Jason was newly appointed in January 2024, our previous IE, David Stephens, having retired at the end of 2023. The motion was proposed by Linda Moore and seconded by Iris Shaw, and was carried unanimously.

9. The Churchwardens' report on the fabric, goods and ornaments of the Church

Fr Jim drew members' attention to the Churchwardens' report in the APCM booklet.

10. Other Reports

Reports on all other areas of church life were in the documents available from the church website.

11. Questions

A question was raised about when new chairs would be installed. Fr. Jim noted that we need a new floor and heating to make the church more accessible and make better use of space, but that the provision of new chairs had not been forgotten and would be considered in the context of a development programme. It would be possible for money for chairs to be given in memory. Grant funding might be available to improve disability access.

A second questioner asked whether redecoration was still planned. Volunteers might redecorate small areas, but the main parts of the building would probably need grant funding.

12. Vicar's reflections

Fr. Jim began by saying that the past year had been a success, seeing more people at services and moving into the community. Special services, such as the Backpack Blessing and Teddy Bear's Services, helped St Mary's draw in more people. He thanked the churchwardens and everybody who helps:

- Janice, for her role as Parish Administrator, and without whom there would be no services!
- Cathy, for her work with young people and on safeguarding
- The choir, organist and servers, who enhance our services
- The welcomers, noting that there will be changes to come
- People who organise events and provide refreshments
- Christopher, for his support and wise counsel
- Jenny, for all she does in her role as Anna Chaplain
- Many others, not all church members – church cleaning, flowers, activities (Café Plus, Seniors, Coffee Pots & Tiny Tots), village newsletter, etc., etc., etc. [Ed. See 2024 APCM booklet]

Looking forward, we need to be heralds and prophets to proclaim our faith. As well as bringing more people in we also need to focus on recharging the spiritual batteries of the people already here, building ourselves up.

Fr. Jim concluded by thanking everybody for all that they do and saying that he was here to help them be ambassadors for Christ, proclaiming Jesus Christ is Lord.

Signature

Date: 17 March 2025

REPORTS FOR THE YEAR 2024

Agenda Item 9: Churchwardens' Report on the fabric, goods & ornaments of the church

The Churchwardens' report is to cover the fabric and ornaments of the Church and for the most part they are in good condition. During the year we had the Quinquennial inspection, which has shown that the church is in good condition and just requires a few minor repairs and some maintenance. These items will be resolved over the next few years.

Thanks to the work of members of the Fabric Committee, especially Martin and Richard we had a new lighting system installed in Church. This system has dramatically improved the lighting in the nave which had got very bad over the last few years.

In previous years we had sustained some water damage in the upstairs WC and in the Choir Vestry, which had been caused by problems with the rain gutters on the West side of the Church. Last year work was completed to improve this and damage to the upstairs WC was repaired. Our thanks to Richard and Kirsty for their work redecorating.

During 2023 we started fundraising for new chairs with a hope to replace the existing chairs in 2024, allowing us to make the main nave more flexible to the needs of the wider Church. Unfortunately, the cost of the Chairs has risen, and further fundraising will be necessary before this project can be completed.

Planning the future of St Mary's and reviewing what we think we will want from the Church in the future, has also continued. With the Church of England's goal to be carbon neutral by 2030 we have begun work on what we, as a Church would need to do to carbon neutral. We have looked at green energy, solar panels and changes to the heating system. We also acknowledge that there are several areas in which the Church is not as accessible as we would like. We are developing plans to level the floor and make as much more of the Church fully accessible to all. To aid this we are developing a plan that will be launched in early 2025.

Unfortunately we were unable to reach our goal of employing a new Organist \ Choir Director during 2025. We have been incredibly lucky that Michael Pound has tirelessly continued in this role throughout the whole of 2024. Our heartfelt thanks go to Michael Pound for his continued service to St Mary's. The services would not be the same without your music and we greatly appreciate all you do for us.

The congregation has remained consistent, and we continue to welcome some new faces to our congregation. We do continue to suffer from a lack of volunteers in many areas of the Church and this puts increasing pressure on those that already do a lot. We are thankful for all the work that so many have done over many years, but there are now several jobs which have no volunteers. This will mean that during 2025 some tasks are just not going to be done. For example, until we have volunteers to help, there will be no more cleaning of the brasses around Church with the exception of the candlesticks before major festivals like Easter and Christmas. We do ask that anyone who feels able, to speak to John or Katerina or Fr. Jim about some of the jobs we are looking for help.

Our thanks go to everyone who has helped make 2024 a successful year for our Church, there are too many to name individually.

With everyone's support there are so many possibilities for the year ahead to continue to build the Church and promote more activities.

John and Katerina

Agenda Item 10: Report on Paddock Wood Deanery Synod for 2024

The Paddock Wood Deanery comprises the churches in Brenchley, Capel, Collier Street, Five Oak Green, Hadlow, Horsmonden, East Peckham, Laddingford, Lamberhurst, Matfield, Nettlestead, Paddock Wood, Pembury, Tudeley and Yalding.

For various reasons there was only one meeting in 2024, which took place in November at Lamberhurst.

It was announced that the Rev. Andy Cameron (previously Curate at Lamberhurst) was to become the House-for-Duty priest-in-charge at Brenchley as from 27th November 2024. A similar appointment was being sought for Horsmonden.

The bulk of the meeting was taken up by a presentation from the The Rev'd Wil North, Vicar of Barming and Associate Archdeacon for the Tonbridge Archdeaconry. He gave us some background information and a description of his role. The associate role has arisen because of the increase in workload of the administrative ministry of archdeacons and the need to share this more widely. It would be inappropriate to push this burden onto Area Deans when they already have parish responsibilities.

It was asked what the best approach would be when a parish is anticipating a vacancy. The response was that it is always good to make sure that the parish makes a strong effort to fill the volunteer vacancies that the current incumbent has had to take on, and perhaps not with volunteers that are already doing too much. It is also perhaps one of the reasons why clergy can look to move on when their ministerial and priestly roles are compromised by the other tasks which take up their time.

It is also important to make sure that the parsonage is in good condition so that it is not a barrier to clergy appointments. Incumbent clergy have a role in this. There is always some contention as to how diocesan money is spent, so preventative maintenance is always better and cheaper. Some consideration also needs to be given as to the suitability of parsonages and whether they might need to be replaced with better suited properties.

There is no reserve pot of money for housing, so it is often the case that replacing a parsonage depends on selling first before buying. However, buying and selling houses is not always straightforward.

An additional associate archdeacon will likely be appointed in due course so that there will be two, who can each work part-time.

In respect of other news, the Rev'd Andrew Axon announced that he has resigned as Area Dean as from the end of 2024 and we should have a new Area Dean in place soon. Canon Bryan Knapp is retiring from Paddock Wood in March 2025. The Deanery Secretary is also resigning from his role as of 2025.

Mike Harvey

Agenda Item 11: PCC Committee Reports

Fabric Committee

The fabric committee supports the churchwardens in discharging their responsibility for the fabric of the church and develops and implements projects to improve the church building. In 2023 the committee began to develop a long-term plan for improvements. Several projects have been identified, and progress has been made on building them into a plan that will hopefully enable us to attract grant funding given that the costs – estimated at £300,000 – cannot be met from our own resources. Establishing a ‘Friends’ group will be part of the plan.

We investigated installing solar panels but were denied a faculty that would be needed for their installation.

A comprehensive lighting design carried out in 2022 was too expensive to do all at once. A smaller scheme was implemented in January following PCC approval. High-level lights in the nave and chancel, which were failing, obsolete and inefficient, were replaced. The new control system is much more flexible, with several pre-set schemes. Emergency lighting in the nave has also been improved, plus some other items. We look forward to being able to implement the remaining elements of the design at some point, with additional funding. Outside services and events, the new lights should be switched to ‘OFF’, which means that they are activated by sensors at the west and north doors to the nave and turn off after 15 minutes.

The 5-yearly Electrical Inspection took place in January and remedial works carried out over the following couple of months. Biannual PAT testing was completed in December 2023. Usual maintenance was done: boiler service, fire protection inspection and service, organ blower and humidifier servicing, organ tuning, clearing gutters, modifying one of the rainwater hoppers.

Our (delayed) Quinquennial Inspection by a conservation architect took place over two visits, in July and September. The report was issued the end of December. Encouragingly, there is nothing urgent to be dealt with, although there is a list of items to be addressed over the next five years. To be followed up in 2025.

Thanks are due to the committee members, who are: Stephanie Ingham, Anne Hughes, James Mendeny-Kolozsvári, Richard Hopkinson, Mike Harvey, Martin Massy plus vicar and churchwardens as ex officio members. The committee met on six occasions, normally meeting every other month, between PCC meetings.

Martin Massy, Convenor

Finance Committee

The treasurer is supported by the finance committee, with additional assistance from Duncan Murray (bookkeeper), Gabrielle and David Lear (accounting advice and support throughout the year and particularly for year-end) and John Speed (Gift Aid). Committee members are: Martin Massy, Jim May, Mike Harvey, Richard Hopkinson plus vicar and churchwardens as ex officio members.

A report on the financial situation forms part of the annual report and accounts. The committee met to discuss energy contracts and the 2025 budget, including recommendation on the amount of the parish offer to be made to the diocese (see financial report).

We would like all regular giving to be via the Parish Giving Scheme (PGS); if you are a taxpayer, it would make our administration much easier if you could switch to the scheme. The PGS is a direct debit scheme with the usual DD guarantees. The PGS is secure and reliable – it is part of the

National Church – and doesn't cost us anything. It reduces the amount of time we need to spend on claiming Gift Aid because it does it for us and also reduces the amount of cash we need to handle, which helps since we now have to go to Tunbridge Wells to pay in cash. Registration for the PGS is very straightforward and can be done online, by telephone or by post; forms are available in church. Talk to me, Martin Massy, if you would like more information.

We would also like to encourage people to consider leaving a legacy to St Mary's in their wills. "To make it easier, the Church of England has partnered with Farewill, the UK's favourite will writer, to offer a free online will writing service which you can do from the comfort of your home in less than 30 minutes." Search online for "church of England farewill".

Thank you to all our donors; without you it would not be possible to fulfil our aim of "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical" as well as we would like (see objectives of the PCC in the annual report). Thank you again.

Martin Massy, Convenor and Hon. Treasurer

Social & Fundraising Committee

The Social and Fundraising team delivered a varied programme of events and fundraising activities in 2024. Twenty events ranged from concerts to the now established monthly quizzes, and, of course, events involving food and drink! Together they raised over £4,300.

The single biggest fundraiser of the year was the Christmas raffle, followed by an enjoyable performance to a packed church in December by Theatrical Moves about Charles Dickens and the making of A Christmas Carol.

Another good fund raiser was July's Mouse Hunt and Strawberry Cream Tea which saw families taking part in the Mouse Hunt through the village and returning for refreshment.

Purely 'social' events were the Patronal Festival barbecue with fizz in August on a gloriously sunny day, and a Harvest Supper in church.

As ever, my thanks go to our wonderful team: Kirsty, Sharon, Iris, Lee, John, Katerina and Fr. Jim, and to all who gave their time to help out, cook and bake cakes and turn up to support our events.

Janice Massy, Convenor, Social & Fundraising Committee

Worship Committee

The Worship Committee, comprising the Vicar, a Church Warden, representatives from the choir and servers, and the organist, meets quarterly to review past services and plan ahead. Our role is to reflect on how our worship serves the congregation and to ensure that upcoming services are well-prepared and meaningful. Typically, we work three to six months in advance of the liturgical calendar.

Over the past year, much of our focus has been on reviewing and refining our services. A key development was the introduction of the Easter Vigil Service, which was a great success, offering a powerful and moving start to our Easter celebrations. In contrast, our Blue Christmas Service, intended to provide a space for those struggling during the festive season, was less well attended. However, we remain committed to offering services that meet the diverse spiritual needs of our community and will continue to explore how best to support those for whom Christmas is a difficult time.

Looking ahead, alongside our non-Eucharistic services; Mothering Sunday, Pet Blessing, Backpack Blessing, Harvest, and the Toy Service/Teddy Bear Blessing, we are looking at developing a monthly All Age Eucharist.

As always, our aim is to provide worship that is welcoming, spiritually enriching, and reflective of the needs of our congregation.

Fr. Jim
Vicar, St Mary's Hadlow

Agenda Item 12: Reports from other areas of the Parish

Report from the Anna Chaplain

Coffee mornings continued on 1st and 3rd Friday mornings each month and I started Tea at 3 on the 3rd Sunday afternoon. Both these events are attended by members of the Community as well as Church members. On Thursday mornings I am involved with Hadlow Seniors Pop-in Club.

Holiday at Home was held over two days in September. Father Jim came in uniform to talk about his work as Area Chaplain Southern Area Sea Cadets, which was much enjoyed. In the afternoon a friend came to do card-making with them. The next morning Iris did some flower arranging with them and they all had a flower arrangement to take home with them. In the afternoon we enjoyed Stephanie's lovely garden and refreshments. I am grateful to Julia Hopkinson who helped me plan the event and the volunteers who gave their time and to Christopher Miles who came to say grace on the Tuesday complete with surfboard.

Home Communion and Visits have continued for those who are not able to come to church and I am grateful to Iris, Liz, Carol and Ann who have faithfully supported me in this valuable ministry. I also want to thank Viv Wickham.

I have attended Anna Chaplain hub meetings with other Anna Chaplains and Julia Burton Jones and these have always been a time of support for us. Julia is always a great support and encourager.

Jenny Hopkins

Hadlow Bell Ringers

Report for 2025 APCM – covering the year 2024

The Hadlow band managed to ring for all Sunday services throughout the past year and are grateful to some ringers – particularly from Tonbridge – who help with Sunday ringing and attend practices to enable some more advanced methods to be rung. Our newer ringers are progressing well and now take an active part in Sunday ringing.

Ringling at Hadlow is to a good standard and in September the band represented Tonbridge District in the Kent county 6-bell striking competition, where we came second.

For most of the year there has been no Tower Captain in charge of the band, so we were very grateful that, at our Annual General Meeting in November, Ray Taylor agreed to take on the role. He now runs the weekly practices, and Stan Jenner runs the Sunday service ringing.

The band enjoys some social occasions: in March 2024 we had our annual Bell Ringers Dinner and in July, an outing to ring at towers in the north Kent area.

Our huge thanks in particular to Ray, Stan and Deputy Tower Captain Howard Rogers for leading our ringing, and also to all who turn up for Sunday ringing and Wednesday practices.

Janice Massy, Secretary

Café Plus

It has been another busy year for Cafe Plus. We have an average of ten participants per session, enjoying various activities, trips and participating in events organised by the church and others.

We have continued to make blankets, which have been distributed to the Food Bank and other local groups. We have also continued to fundraise and have raised £350 for the Hadlow Food Bank, and £172 each for Hospice in the Weald and Crossroads, by selling our crafts and through voluntary contributions.

With the funding from Involve Kent we have been able to go on various visits. Penshurst Place, Craft Fair, a day at the seaside at Dymchurch and to participate in The Big Knit at Rochester Cathedral, hiring the village minibus to get us there.

We have also put on two lunches in May and December, which were also open to the Senior Coffee participants and other senior members of the village.

Our craft activities have included a lace-making demonstration, given by a member of the Lace-Makers Guild, making Dickensian Mice for Fr. Jim's Mouse Hunt and Cream Tea event, and making a poppy curtain and Unknown Soldier for Remembrance. We have also had card-making and angel-making workshops as well as a Knit in the Open Air afternoon at Mote Park.

We continue to raise money for charity and plan for future events involving Tonbridge Adult Education to bring us even more expertise and variety. We have certainly benefitted from Involve Kent funding and wish them well in their future endeavours.

Sally Bentham

Hadlow Carers Together Group

As part of the ongoing surveys I was required to complete with participants of the Cafe Plus, Senior Coffee and Knit and Natter groups for Involve Kent funding, (and through informal conversations I had in the wider community), I became aware of a number of people who were caring for adult family members with little or no support and/or respite.

As Vanessa Bird and I both have experience with being carers in those circumstances, we felt that an informal group to offer support and signpost services in the community might be of benefit. In discussion with Involve Kent, Fr Jim and members of PCC, Vanessa Bird and I, with the Anna Chaplaincy support of Jenny Hopkins and Iris Shaw, launched the group initially monthly on the 2nd Mondays 1.30-3 pm in June.

We have 7/8 participants who have varied abilities to attend the sessions, such is the nature of being a carer. On reflection, and in consultation, we expanded the session to the 4th Fridays 10.30-11.30 in January, to give greater flexibility.

Feedback from three of the participants:

“ I have found it interesting and helpful to get to know other carers and hear of their varying difficulties and ways of dealing with them. The input of the leaders in discussions is always helpful

and often illuminating. As the group is growing it is giving an insight into more varied experiences of members.”

“I feel the group provides essential support both moral and practical to carers – Especially in my case as I have no other family members to share the caring and am juggling this with full time work. My husband doesn’t drive so it’s especially worrying when I am in London for work and he needs to get to a doctor or out of the house as he is limited to using his walking aid. The group provides tremendous moral support in the face of the challenges and stresses we each have as carers, as well as the essential pointers on how to find material help – through Involve or otherwise eg finding a local carer to help out, finding someone to help out getting your loved one to an appointment etc.”

“ Have found support and useful advice. As the group grows and gets know each other I am sure it will be a great help. The experience of the leaders is a tremendous asset.”

We aim to be led by the carers in facilitating activities that will be helpful in the future.

Sally Bentham March 2025

Church Brass Cleaning

For years Linda and Carole diligently cleaned the brass every few months and our thanks goes out to them for all they have done. However in December both Linda and Carole have stepped down from the rota which leaves no one to clean the brass work. We will continue to clean the candles 3 times a year for key festivals, but other brass work will remain uncleaned until such time as someone else volunteers. If anyone would be willing to take on cleaning the brass just once or twice a year, then please speak to one of the church wardens.

John Speed Church Warden

Church Cleaning

We still have a small but very loyal band of cleaners who keep the church looking good and welcoming. More offers of help would be much appreciated especially as some of us are not as young as we would like to think we are! Ann

Ann Jenner

Coffee Pots and Tiny Tots

This year, we have continued to welcome mums, dads, grandparents, babies and children on Wednesday mornings from 10.30 – 12 noon. We aim to provide a safe environment where parents and other carers can meet informally while their babies and small children play. Tea, coffee and biscuits are provided for a small donation. Every week, there is a simple craft activity and we finish with a music session of action songs and musical instruments. Many of the families who attend make firm friendships which benefit both adults and children and extend beyond the weekly meetings in church.

In the summer, a group of families returned to visit us one Wednesday. Their oldest children were about to start secondary school. The friendships the families had made a decade ago at CPTT were flourishing. They sent us a card.

‘Thank you so much for everything you do to support local families. As new parents we were vulnerable and each sought a small piece of sanity and acceptance. Coffee Pots gave us this and introduced us to each other. You supported us and changed our children’s futures. You gave us the ‘village’ to raise our children. The impact you have had on us is immeasurable.’

The group is run by a group of volunteers including Cathy Brill, Carole James, Jim and Pippa May, Val Newell and Jem Spalding. Thanks also to Father Christmas who came to distribute presents at our annual party, and to the team of volunteers who move chairs and prepare the space on Tuesday evenings.

Cathy Brill

The Delhi Brotherhood Society

St Mary's has supported the Delhi Brotherhood Society (DBS) for well over thirty years through annual donations. The DBS was formally established in 1973 as a Christian charitable society to "help without distinction of nationality, caste, creed or religion, persons who stand in need of aid". However, the Brotherhood of the Ascended Christ, from which the DBS takes its name and ethos, has worked tirelessly for the betterment of the city and India as a whole since its establishment in 1877. Today, DBS ministers to the poor and marginalised across Delhi whatever their religion and operates many projects such as women's empowerment, education (primary and secondary schools, after-school club), vocational training, abuse prevention, an old people's home, etc. DBS has recently completed an ambitious project to build the new St Stephen Cambridge Senior Secondary School for 4,000(!) students in in Sonipat Village, Haryana, which opened in 2024. We were visited in July by the head of the DBS, Fr. Monodeep Daniel and the Reverend Samuel Shekhar (Chaplain at St Stephens College, Delhi University).

Martin Massy

Flowers

Thank you to all our lovely flower ladies for their beautiful arrangements throughout the year. Thank you to Carole Waters, who has been on our flower rota for many years and has now moved out of Hadlow. Thank you to the two ladies who are to join us. Thank you to our generous congregation who help with our finances. Many thanks; a real team effort.

Carol Wickham

Food Bank

The Hadlow Foodbank, run by St Mary's, serves on average 6-7 people every week, opening on Thursday mornings. We have been generously supported by grants from Tonbridge & Malling Borough Council as well as many individual donations, for which we are very grateful.

We are also very grateful to and would like to thank all our volunteers. Iris Shaw leads food purchasing, with cash donations preferred generally to food to ensure that a balanced and full selection of foods and toiletries are available. Iris is supported by Marilyn and Keith, Julia, Linda, Sharon, Bob and Jackie, Pauline and David.

Martin Massy

Hadlow-Kibakwe Parish Link

Communications with Kibakwe and Mpwapwa have improved, helped by the appointment of a Pastor to Kibakwe who speaks English and greater contact with the Mpwapwa Diocesan Link co-ordinator. We were fortunate to meet the newly installed Bishop of Mpwapwa, Bishop Luzineth, on several occasions during his visit to the UK to attend the Conference for New Bishops at Canterbury. A result of these meetings is that we are planning to visit Kibakwe in July 2025.

Jim May

St Mary's Hospital Car Service

During 2024 we completed 391 journeys, which was the same as in 2023 with 302 in 2022 on behalf of 69 'clients' (64 in 2023). This equates to about 7½ appointments per week in 2024, so demand for the service is certainly not diminishing.

We had just 8 active drivers last year (10 in 2023), although most journeys were done by just 4 of us. However, it goes without saying that without all our volunteer drivers this highly valued service could not exist and I am extremely grateful to them all for their efforts on behalf of the local community. The drivers in 2024 were, in alphabetical order: Marie Dawes, David Gater, Ann Jenner, Jim May, Linda Moore, Duncan Murray, John Pierce and myself.

Whilst we still manage to cope with the demand for hospital trips, we really do need additional drivers. If you are interested in giving up a little of your time between 8.30 am and 5.30 pm on weekdays, please do speak to me at church or call me on either 01732 851881 or 07464 548448. It really is not onerous but is extremely rewarding (spiritually if not financially). An enhanced DBS (Disclosure & Barring Service) check would be required, undertaken by St Mary's church.

Mike Harvey

Messy Church

Messy Church provides a different way of worship for church members and an exciting outreach opportunity. Every craft activity is linked to a theme from a Bible story. We finish with a short act of worship followed by a simple shared meal. All ages are welcome. This year more than twenty children and families joined us to celebrate a very successful Messy Christmas, Messy Easter and a session exploring the creation story. Although these sessions are run by a small team of regular volunteers, everyone from the congregation is invited to attend and experience this new way of exploring the Bible.

Cathy Brill

Music

The choir continues to be a small but dedicated group of singers. Unfortunately, Mavis and Pippa have had to retire on health grounds and so have halved the number of altos, although both still attend St Mary's on most Sundays. So the need for more singers is even more pressing if the good standard of singing is to continue. And the choir members are not exactly in the 'first flush of youth'. We continue to go to the Rose Revived after Friday practice for a social chat.

Since the departure of Francis, Michael has borne the major burden of playing and rehearsing the choir with the occasional help from Sharon and Michael Alexander. Plans for advertising for a replacement are under way, although the feeling in the church music world is that regular players are not easy to come by.

Michael Pound, organist.

Welcomers Report

During 2024 the Sidespeople were renamed to be Welcomers. This is part of a mission to make visitors to our Church feel as welcome as possible. What we were doing was not bad, but we want to do more. Fr. Jim led the Welcomers team in some training and our hope is to try and develop this further over the coming year. We have seen a few new people joining the Welcomer's team, but we would always 'welcome' some more hands. If you were able to just support the team with 45 minutes a month (30 minutes before

Church and 15 minutes after) then we would love to have you. Please speak to one of the Church Warden.

My thanks go to all those who are part of the team, you make our jobs as Church Wardens much easier by knowing we can count on you to welcome everyone who comes in the door and make sure they have what they need for service.

John Speed, Church Warden

Village Newsletter

The Hadlow newsletter keeps residents informed of church events, parish council news and the activities of local organisations. Every month except August the newsletter is compiled by Lesley Bright and 1400 copies printed by Janice Massy. We can be proud to have a great team working to keep everyone in Hadlow connected with church as well as local news and events.

Many thanks go to the longstanding volunteers Anne Hughes, Carol Wickham, Carol Bramham and Sylvia Bush and the small team of newsletter folders (who meet in the church on the last Thursday morning of each month) as well as the 35 volunteers delivering them to their neighbourhoods.

Some of the outlying areas of Hadlow, like North Frith Park are not covered in the distribution, and some areas of the Parish receive the newsletter via email, kindly distributed by Anne Waddingham in Golden Green and others.

Hildegard Pax.

Agenda Item 13: Vicar's Reflections

As we reflect on the past year at St Mary's Hadlow, I am deeply grateful for the many ways in which our church community continues to grow in faith, service, and fellowship.

One of the most encouraging developments has been our growing work with children and young families. We have introduced more non-Eucharistic family services, providing accessible and engaging worship for younger members of our congregation. Our connections with Hadlow Primary School remain strong through regular assemblies, and we continue to build meaningful relationships with Hadlow Rural School and Hadlow College. This year, we also held our first-ever Pet Blessing Service, which was a great success, and continued the now-established tradition of blessing backpacks at the start of the school year.

It has been a joy to see four members of our church take the next step in their faith journey through confirmation. We pray for them as they continue to grow in their relationship with God.

Alongside our worship and ministry, our social activities have increased, providing more opportunities for fellowship and strengthening our bonds as a church family. None of this would be possible without the tireless work of our volunteers, whose dedication is a true blessing. Our church is also ably guided by the committed members of the Parochial Church Council, whose wisdom and leadership help to sustain and shape our mission.

However, we do face challenges, particularly in our finances. While I know that many give sacrificially, I urge everyone to prayerfully consider their giving, so that we can continue our ministry and maintain our beautiful church for generations to come.

Please continue to pray for all those involved in running St Mary's, and for new people to join us in worship and service. May we remain faithful in our calling to be Christ's hands and heart in this community.

Love and prayers

Fr. Jim.

ST MARY'S CHURCH HADLOW

Annual Report and Financial Statements of the Parochial Church Council

For the
Year Ended 31 December 2024

Incumbent: The Reverend Jim Horton

Churchwardens: John Speed, Katerina Plucknett-Nixon

Independent Examiner: Jason Foxwell, FCCA, FCIE

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow
(St Mary's, Hadlow)

Charity registration number: 1170577

ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. The ecclesiastical parish includes the villages of Hadlow and Golden Green and is part of the Paddock Wood deanery and the diocese of Rochester. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England, and was registered with the Charity Commission as a charity in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members.

Nine representatives of the laity were elected or re-elected at the 2023 APCM. Lots were drawn to decide who was to retire in 2024, who in 2025 and who in 2026 in order to have one-third of members retire in each subsequent year (Rule M16(5) of the Church Representation Rules 2023).

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members for 2023 are listed below.

PCC members normally serve for three years – the terms of elected members are shown below in brackets – and afterwards may stand for re-election. Churchwardens are elected each year and may serve a maximum six consecutive terms of office.

PCC members

Incumbent and Chairman Fr. Jim Horton *

Churchwardens Katerina Plucknett-Nixon (2023 – 25) *
John Speed (2020 – 2025) *

Elected Deanery Synod Representatives

Mike Harvey (2022 – 2025)

Elected representatives of the laity

Cathy Brill	(2021 – 2027) re-elected 2024
Nicola C	(2018 – 2026) *
Kirsty Finch	(2020 – 2025)
Joycelyn Gage	(2023 – 2026)
Jenny Hopkins	(2020 – 2025) *
Richard Hopkinson	(2020 – 2027) re-elected 2024 *
Janice Massy	(2020 – 2026)
Martin Massy	(2020 – 2027) re-elected 2024 *
Jim May	(2023 – 2026)
Lea Munday-Kolozsvari	(2022 – 2024) resigned 2024
Iris Shaw	(2022 – 2025)
Sharon Vanns	(2023 – 2027) re-elected 2024

Honorary Treasurer	Martin Massy (2019 to date) *
PCC Secretary	Richard Hopkinson (2024 to date) *

* Members of the Standing Committee

PCC STRUCTURE, MANAGEMENT AND GOVERNANCE

The church is governed by the Parochial Church Council (PCC). The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended – which sets out the general functions of the PCC – and the model rules set out in the Church Representation Rules 2023.

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod and 12 members elected to represent the interests of church members (the laity; the Treasurer and Secretary may also be elected representatives of the laity).

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by committees that meet regularly throughout the year, whose terms of reference are set out below. The committees provide a written report to the PCC after each meeting. The committees always have at least one PCC member, but also depend very much on the help of other members of the congregation. PCC members are strongly encouraged to join one or more of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

A Standing Committee, comprising the Incumbent, Churchwardens and at least two nominated representatives of the PCC, meets when necessary in between meetings of the full PCC.

Standing Committee

The powers of the Standing Committee are defined in the Church Representation Rules: “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.”

Communications Committee

The Communications Committee will facilitate open communication between the Church, Clergy, the Congregation and the wider community. The committee will be responsible for the advertising of Church services and events. This will be done by; maintaining a variety of communication tools in order to publicise and promote St Mary’s services, events and activities to a diverse audience both within the church and within the neighbouring community. The Communications Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Administrator, members appointed by the PCC and coopted members as deemed necessary.

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of any necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

Social and Fundraising Committee

This committee oversees the fund-raising events and some of the social activities held during the year. It initiates and organises fund-raising activities to help increase income for the church, but also to foster a closer relationship between the church and the parish as a whole. The social activities help to promote cohesion and a sense of community among church members.

Worship Committee

The Worship Committee is responsible for planning and reviewing the liturgy and assisting the Vicar with liturgical decisions including music. The Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Organist/Director of Music, a choir representative, a server representative, and members appointed by the PCC.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal purpose of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The main activities in relation to those purposes for the public benefit are the celebration of religious services throughout the year and provision of services to the community through ministry and communal activities such as Coffee Pots & Tiny Tots and Café Plus (see section on Community on p.6). We rely heavily on volunteers to support and carry out activities.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

St Mary's is known as a vibrant, active and welcoming church, serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do. St Mary's continues to flourish, despite facing challenges of an ageing congregation gradually declining in numbers, and holds regular services throughout the year. Events organised by St Mary's in church and around the village help bring the local community together.

Church Attendance 2024

The Electoral Roll was revised in 2024, recording a roll 112. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Around five people continue to follow services via Zoom. Sunday attendance in person averaged 59, although this was swelled by special, non-Eucharistic services such as Teddy Bear service, Backpack Blessing and Harvest Festival, and school services with a total of 480 attending from

either the college or the primary school including 333 young persons. In addition Carols in the Square, our annual event was a huge success with approximately 300 people attending including many children and young persons.

Review of the Year

GOVERNANCE: Fr. Jim Horton has been our vicar since his installation on 23 November 2022.

The full Parochial Church Council (PCC) met six times during the year – January, March, May, July, September and October – and the Standing Committee met once, in February. The 2023 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on the 24th April 2024.

Committees: Reports on their activities are included in the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority at St Mary's. We are working to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops 'Promoting a Safer Church'.

Cathy Brill is our Parish Safeguarding Officer and a member of the PCC. Safeguarding is a standing item on the PCC agenda. Cathy has completed courses on Safeguarding Induction, and Safer Recruitment and People Management. She regularly joins Zoom meetings with the Rochester Diocesan Safeguarding team, who provide valuable support and information. Volunteers continue to complete national Church of England safeguarding training courses online as required.

We will continue to use the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development.

Cathy Brill

WORSHIP: Regular services are held on Sundays at 10am. These are live streamed (audio plus presentation of the order of service, which enables people who are otherwise unable or unwilling to attend in person to participate). Other regular services comprise morning prayer Tuesday to Thursday, Holy Communion on Wednesday mornings, Compline on Thursday evenings and Messy Church on some Sunday afternoons. Special services helped attract more children: Backpack Blessing (3 Sep, 10 children), Harvest Festival (1 Oct, 37 children), Teddy Bear service (3 Dec) and the Crib service on Christmas Eve (25 children). Attendance at Harvest Festival and Remembrance Sunday is boosted by the "uniformed organisations", e.g. Scouts.

COMMUNITY: The church is open to visitors every day, normally between about 10am and 3pm.

Coffee Pots and Tiny Tots (CPTT) is held every Wednesday morning 10.30 – 12 noon, where parents and other carers can meet socially while their babies and pre-school children play. CPTT is run by a dedicated team of volunteers from within the church and local community.

We are fortunate in having Jenny Hopkins as our Anna Chaplain. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Friday coffee mornings for seniors on the first and third Friday mornings each month, Tea@3 for seniors on the third Sunday afternoon of each month, as well as Holiday at Home over two days in August or September. She also coordinates home visits and home communions.

Café Plus meets on the second and fourth Wednesday afternoons each month for craft activities and a chance to socialise, plus excursions, e.g., to the seaside. We are lucky and very grateful to have Sally Bentham leading activities and to Involve Kent for generous financial support (£3,000). Future funding post-March 2025 is looking unlikely as KCC looks for savings in its budget.

The food bank is open on Thursday mornings and each week gives food bags to around six to seven people on average. It is staffed by volunteers and run by Iris Shaw; many thanks to all (see p.13 for more information). We are also very grateful for financial support for the food bank from Tonbridge & Malling Borough Council.

Events help to raise funds for the church and also attract many members of the local community. Events during 2024 included concerts Quizzes, cream tea in the churchyard. Carols in The Square on Christmas Eve, organised by St Mary's, was enjoyed by several hundred people and raised over £800, which was shared equally between St Mary's and Macmillan Cancer Support.

The Hospital Car Service run by St Mary's helped 391 people to attend appointments, a wonderful effort (see p.14).

St Mary's hosted carol services for local schools – Hadlow College and Hadlow Primary School with over 330 students teachers and children attending.

We sent a donation of £880 to help our friends at the Delhi Brotherhood Society (DBS) in Delhi, India, which St Mary's has supported for over 30 years (further information in the DBS report on p.12). Fr. Monodeep Daniel, who is head of the Brotherhood, and Rev'd Samuel spent three days with us in July; it was good to see them. We were unable to visit our link parish in Kibakwe, Tanzania in 2024 and maintaining contact is challenging owing to changes in personnel and language difficulties (see Kibakwe link report on p.13).

STEWARDSHIP: We are fortunate to have the support of church members in the spirit of generous giving to thank a generous God from whom all things come.

THANKS: We thank all members of the Ministry team, Fr. Jim as vicar, Jenny as Anna Chaplain, and the Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks (especially relating to lightning protection!).

We are lucky to have John and Katerina as our churchwardens, who support the vicar admirably – we thank them for all that they are doing. We also thank all those others who help keep the show on the road in so many ways and are grateful for the support of many volunteers who help with all the activities, although we could always use more!

Richard Hopkinson, PCC Secretary

Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.27 and the Notes to the Accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 1.2 and o). Unrestricted funds comprise the General Church Fund plus designated funds that represent monies set aside by the PCC for specific purposes such as church repairs. Annual results are shown in the Statement of Financial Activities and Balance Sheet on pp. 27 and 28, with further breakdown of income and expenditure for unrestricted and restricted funds at the end of this report (p. 36 et seq.).

The financial results for 2024 show an overall surplus of £11,499 (£7,849 in 2023), enabled by a lower contribution to the Diocese of Rochester than the requested “indicative offer”. The indicative offer is calculated by the diocese to cover the cost of ministry (clergy stipends, pensions, housing, etc.), provision of diocesan services and mission in the diocese. Aside from fundraising, we are only able to “balance the books” through the annual budget process and calculating what we can afford to give to the diocese as our parish offer. For 2024 we were only able to budget for £37,800, £29,373 short of the £67,173 requested, a 44% shortfall.

£13,952 of the available reserves was used to fund the lighting project, leaving a £23,317 balance in the unrestricted General Church Fund at the end of 2024, £4,128 more than at the end of 2023. These “free reserves” exceed our revised reserve policy level by £5,317. However, we have budgeted to use around £4,000 of that balance in order to increase our parish offer in 2025.

Designated funds hold a total of £30,101, including £17,281 set aside in the Church Repair Fund, £5,000 for Projects and £4,897 from funding received from Involve Kent over the last two years to support the provision of wellbeing services through Café Plus, Seniors’ Coffee, Hadlow Carers Together and the village library’s Knit & Natter group (see Note o on p.34).

Total unrestricted income in 2024 was £81,269, 10% less than 2023 (£89,910). 84% of our income came from voluntary giving and Gift Aid. Like many other churches, St Mary’s faces a continuing slow decline in numbers and hence in voluntary giving, which was £4,078 less than in 2023 (see p.21). Fundraising events raised £3,903 net of costs, £2,967 less than in 2023.

Total unrestricted expenditure was 15% lower at £69,770 (£82,061 in 2023), the big difference being a £10,200 lower parish offer. We spent £949 more on maintenance of the church and organ, mostly following on from the Electrical Inspection Condition Report. But we spent £2,698 less on administration. Our energy costs more than doubled compared with 2023 as our pre-pandemic contracts expired, ending £2,164 higher.

Gift Aid is a valuable source of income, providing 17% of the 2024 total. Many thanks to the 31 people who had joined the Parish Giving Scheme (PGS) by the end of the year (just three more than 2023). The PGS collects Gift Aid on our behalf every month, which reduces our administrative burden and improves cashflow. The PGS is a direct debit scheme, owned by the Church of England, with the same DD guarantee as banks and other organisations. Could all taxpayers please use the PGS in preference to other ways of giving (N.B., they can also accept one-off donations).

We are very grateful to the many loyal church members who support St Mary’s so generously. Thanks are also due to the finance team – David & Gabrielle Lear, Duncan Murray, John Speed – for their kind assistance over many hours.

Martin Massy, Hon. Treasurer

Reserves Policy

The PCC updated the reserves policy in September, agreeing a level of free reserves for 2025 of £18,000 to cover the possibility of higher costs and lower income from various causes. Additional reserves include the Church Repair Fund, a Designated Fund that holds £17,281, for larger repairs resulting from, for example, a quinquennial inspection (a QI took place in 2024 and we and the diocese will assess the likely cost and urgency of repairs) and a designated fund for Current Projects, which holds £5,000. Designated Funds, although a class of unrestricted fund, are intended by the PCC for specific purposes and do not form part of the free reserves (see Charity Commission guidance CC19).

The PCC aims to review the reserves policy annually and to take steps aimed at maintaining the free reserves as necessary to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding, (b) health and safety, (c) buildings and other issues. The PCC continues to assess risks through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

Safeguarding: The PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. A volunteer acts as Parish Safeguarding Officer, monitoring the level of safeguarding training needed and undertaken and acting as point of contact for any safeguarding issues. The PCC renews its commitment to safeguarding annually.

Health & safety: Risk assessments are carried out for new activities and reviewed for current activities. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

Fabric: Risk to the fabric of the building is mitigated by insurance for the church building (with Ecclesiastical Insurance) plus electrical, lightning protection and other testing carried out at recommended intervals and quinquennial inspections by a conservation architect.

PCC Financial Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

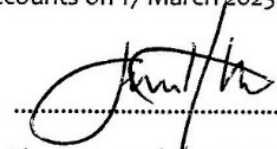
state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;

prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 17 March 2025.

Signed on behalf of the PCC


.....
The Reverend Jim Horton, Vicar

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2024

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (PCC of St Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2024, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Dated:

21 March 2025

Jason Foxwell, FCCA, FCIE

Chartered Certified Accountant and Fellow of the Association of Charity Independent Examiners

PO Box 9846,

Poole,

BH15 9JZ

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2024 TO 31 DEC 2024

01-Jan-23 - 31-Dec-23			01-Jan-24 – 31-Dec-24		
All Funds	Notes	Activity	Unrestricted Funds	Restricted Funds	Total Funds
£			£	£	£
Income					
72,283	2.1	Voluntary Giving	68,205	-	68,205
15,503	2.2	Special Donations/Collections	526	8,384	8,910
3,309	2.3	Income from Church Activities	2,580	-	2,580
6,870	2.4	Net Income from Fundraising Events	3,903	-	3,903
1,366	2.5	Income from Investments	807	180	987
4,586	2.6	Other Ordinary Income	4,128	-	4,128
1,430	2.7	Fees for Choir/Organist/Bells	1,120	-	1,120
105,347		Total Income	81,269	8,564	89,833
Expenditure					
2,901	3.1	Away Giving and Special Collections	-	2,152	2,152
4,916	3.2	Fund Expenses	1,434	2,864	4,298
-	3.3	Training, Education and Support	302	-	302
60,564	3.4	Church Activities	53,209	96	53,305
11,547	3.5	Management & Administration	8,849	-	8,849
3,907	3.6	Church Repair and Maintenance	4,856	16,462	21,318
1,430	2.7	Fees paid to Choir/Organ/Bells	1,120	-	1,120
85,265		Total Expenditure	69,770	21,574	91,344
20,082	9/10	NET RESOURCES BEFORE TRANSFERS	11,499	(13,010)	(1,511)
-	9/10	Transfers between Funds	(13,952)	13,952	-
20,082		NET MOVEMENT IN FUNDS	(2,453)	942	(1,511)
63,842	9/10	Fund Balances B/Fwd 01 Jan 2024	55,871	28,053	83,924
83,924	11	FUND BALANCES C/FWD 31 DEC 2024	53,418	28,995	82,413

BALANCE SHEET AT 31 DECEMBER 2024

31-Dec-23			31-Dec-24	31-Dec-24	31-Dec-24
£	Note		£	£	£
		ASSETS AND LIABILITIES			
		Investments			
7,867	8	CBF Investment Fund			8,047
		CURRENT ASSETS			
		Debtors			
21,892	4	Debtors		18,307	
		Diocesan Church Repair Fund			
13,960	6	Church Repair Fund Savings Acc	14,663		
-		Cash At Bank and In Hand			
6,207	7	General Current Account	6,370		
33,490	7	FWO Current Account	29,590		
2,354	7	Young People's Work Current A/C	2,473		
7,173	7	Capital Reserve Account	7,277		
-		Rochester Diocese Deposit A/C	-		
125		HyperJar Account	125		
80		Petty Cash in Hand	100		
63,389		Total Cash at Bank and In Hand		60,598	
85,281		Total Current Assets		78,905	
		CURRENT LIABILITIES			
		Creditors Due Within One Year			
(9,224)	5	Sundry creditors		(4,539)	
76,057		NET CURRENT ASSETS/LIABILITIES			74,366
83,924		TOTAL NET ASSETS			82,413
		REPRESENTED BY FUNDS			
	9	Unrestricted Funds			
19,189		General Church Fund		23,317	
2,925		Young People's Work		2,908	
16,474		Church Repair Fund		17,281	
3,331		Involve Kent		4,897	
-		Away Giving		15	
13,952		Current Projects		5,000	
55,871		Total Unrestricted Funds			53,418
	10	Restricted Funds			
808		Away Giving (Restricted)		808	
806		Choir Fund		709	
7,867		Chancel Emergency Fund		8,047	
12,276		Church Improvements		10,617	
822		Beacon		822	
1,900		Kibakwe		1,900	
1,012		Delhi Brotherhood		1,132	
261		Anna Chaplaincy		261	
2,301		Food Bank		4,699	
28,053		Total Restricted Funds			28,995
83,924		TOTAL FUNDS			82,413
		(See notes on following pages)			

The PCC approved these accounts on 17 March 2025.

Signed on behalf of the PCC

.....
The Reverend Jim Horton

.....
Martin Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2024

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2022 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC (Designated Funds) are also unrestricted and may be repurposed by the PCC.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

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

1.2 Income

Income is accounted for depending on its category as follows:

Voluntary Income and Capital Resources

Collections and donations are recognised when received by the PCC (although they may not be paid in to the bank until the following year).

Gift Aid receivable under planned giving arrangements, for special donations and the small donations scheme is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

Income from the letting of the Upper Room or church is recognised when the rental is due. Income from external funding is recognised in the period to which it relates.

Sales of books, magazines or any other items are accounted for gross.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Expenditure

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets

Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

Income

2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2023.

Unrestricted Voluntary Income	2023 (£)	2024 (£)
Cash Collections	4,335	3,602
Planned Giving	49,532	47,473
Gift Aid Recovered	15,395	13,583
Sundry Donations	2,699	3,257
YPW Fund Donations	250	120
Church Wall Boxes	72	170
TOTALS	72,283	68,205

2.2 Special Collections and Donations

Special collections and donations raised £7,533 for the Food Bank and Away Giving by St Mary's (Note 3.1 explains the grants made to charities during the year).

Special Collections/Donations	2023 (£)	2024 (£)
Children's Society	-	742
Delhi Brotherhood Society	750	999
Christian Aid	-	-
Kibakwe Link	-	-
Food Bank	3,635	5,262
Church Improvements	10,000	851
Other	1,118	1,056
TOTALS	15,503	8,910

2.3 Income from Church Activities

Church activities include weddings, funerals and baptisms and income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fundraising. Total income from church activities was £2,580 in 2024, £729 less than 2023. Weddings and funerals accounted for £1,824 (£2,235 in 2023). Gross receipts from the sale of, or contributions received towards, refreshments and from Outreach Events was £652 (£1,074 in 2023).

2.4 Fundraising Activities

Income from fundraising activities is presented net of costs and raised £3,903 for St Mary's compared with £6,870 in 2023. It is unlikely that the annual Boot Fair will be reinstated; it had typically generated income of £800-£1,000.

2.5 Income from Investments

Income from investments comprises bank interest and dividends on deposits (£807) and the unrealised gain in the value of investments held in the CBF Chancel Emergency Fund (£180).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room and church (£1,128 compared with £536 in 2023), and £3,000 (£4,050 in 2023) from Involve Kent in support of Café Plus, Friday coffee mornings for seniors and other activities for over-55's.

2.7 Fees for Choir, Organist, Bells and Verger

This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc. at weddings, funerals and other special services. There is no administration charge for handling those fees, which are passed on in full.

Expenditure

3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 1.2, Special Collections and Donations. The PCC is no longer able to provide funds from general income for grants to charities but continues to raise significant amounts from regular giving, fundraising events and special collections / donations. As well as Children's Society and the Delhi Brotherhood

Society, the charities supported in 2024 (£530) were: Dementia UK, Christians Against Poverty and the Royal British Legion.

Away Giving	2023 (£)	2024 (£)
Children's Society	-	742
Delhi Brotherhood Society	-	880
Other	2,901	530
TOTALS	2,901	2,152

3.2 Fund Expenses

Expenses for the Food Bank, Anna Chaplaincy and Involve Kent funds are shown below. Expenses for Involve Kent include a contribution to energy costs of £650.

Fund Expenses	2023 (£)	2024 (£)
Food Bank	3,179	2,864
Anna Chaplaincy	25	-
Involve Kent	1,712	1,434
TOTALS	4,916	4,298

3.3 Training, Education and Support

Expenditure on training, education and support was £302 (£0 in 2023).

3.4 Church Activities

The largest component of expenditure on church activities was our contribution to the diocese, known as the parish offer, of £37,800 (£48,000 in 2023). Utilities (gas, electricity, water, wastewater) and insurance for the church cost £8,565 (£6,208 in 2023). Energy costs are much higher than they were as the old contracts came to an end in 2024. Vicarage expenses for water and council tax amounted to £3,826. General church and other expenses amounted to £3,114. For full breakdown see Note 14 (p. 36 et seq.).

3.5 Management and Administration

Administration costs amounted to £8,849 as set out in the Table below, taken from Unrestricted Funds – Expenditure on p.22. Professional & Legal Fees are for the Independent Examiner. The Secretarial Honorarium is the salary paid to the Parish Administrator.

The Parish Administrator is the only employee. No pension schemes were involved (see Note o on p.35).

Management and Administration	2023 (£)	2024 (£)
Printing, Stationery, Copier	5,704	3,779
Professional & Legal Fees	675	695
Gift Aid Envelopes	98	-
Post/Phone	450	440
Secretarial Honorarium	4,620	3,935
TOTALS	11,547	8,849

3.6 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2024 included maintenance and tuning of the organ, fire protection inspection, repairs and cleaning of the Church roofs, gullies and gutters, and boiler maintenance. The total of £4,856 compares with

£3,907 for 2023 and includes a credit of £892 for VAT reclaimed through the Listed Places of Worship scheme.

3.7 Trustees

No Trustee received remuneration for acting as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, received £3,935 in 2024 for her role as Parish Administrator. Mrs. Massy was elected to the PCC in October 2020; the Charity Commission confirmed that because she was already employed as Parish Administrator before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary review. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, or, in the absence of an incumbent, by both churchwardens.

3.8 Food Bank

St Mary's operates a weekly food bank. Expenditure in 2024 was £2,864. To avoid volunteers having to spend their own money and reclaim the cost through expenses we have a pre-paid credit card. The advantages of the card include being able to maintain a comparatively low amount of credit when compared to a conventional credit card, not being able to use the card to withdraw cash and a simple mechanism to top up from the general current bank account. The company providing the credit card, HyperJar, provides them only to individuals, not organisations. The card is therefore in Martin Massy's name (the Hon. Treasurer) and regular payments are made from the General bank account to the card to maintain a balance of £125; the card is used only by food bank volunteers and only for purchases of food and toiletries for the food bank. The PCC is fully aware of this situation. The Treasurer reports all credit card transactions to every PCC meeting and retains copies of all receipts.

Debtors and Prepayments

Tax recoverable means Gift Aid and includes Gift Aid relating to 2024, which was received in January 2025. Donations are those received in the 2024 financial year but banked in 2025. Fundraising proceeds relates to income from events held in 2024 received in January 2025. Involve Kent fees receivable relate to funding for Café Plus and Friday Seniors. Room lettings relate to payment for hire of the church in 2024 and received in 2025. Prepaid electricity relates to credit with our previous electricity supplier, Smartest Energy (SE), which was refunded in 2024. VAT recoverable relates to a claim (since received) via the Listed Places of Worship scheme for VAT paid on church maintenance. Prepaid insurance relates to a three-year warranty extension for the stairlift, which expired at the end of 2024.

	31-Dec-23 (£)	31-Dec-24 (£)
Tax recoverable	18,256	16,044
Donations	1,421	125
Fund Raising Proceeds	-	622
Involve Kent Fees Receivable	250	250
Room Lettings	-	150
Prepaid Electricity	1,207	-
VAT Recoverable	558	1,116
Prepaid Insurance	200	-
TOTALS	21,892	18,307

Creditors

Creditors for general church expenses include £695 for professional fees for the Independent Examiner, £1,071 for administration, £915 for gas and electricity, £537 of fundraising expenses incurred prior to the year end and paid in 2025 and £554 of miscellaneous expenses paid in 2025. Statutory fees are the fees payable to the Diocesan Board of Finance for weddings and funerals, which were paid in February 2025.

	31-Dec-23 (£)	31-Dec-24 (£)
General Church Expenses	5,515	3,772
YPW Expenses	63	120
Away Giving	2,761	113
Involve Kent Expenses	164	330
PAYE	-	46
Statutory Fees	721	158
TOTALS	9,224	4,539

Church Repair Savings Account

The Church Repair Savings Account is a savings account with the Diocese, which is maintained to help meet the cost of repairs arising from a Quinquennial Inspection. Dividends and interest of £703 in this account were received in 2024 (£603 in 2023) giving a balance at the end of the year of £14,663.

Bank Accounts

The PCC holds four bank accounts with NatWest bank. Two general current accounts together held £35,960 at 31 December 2024 and an account for young people's work held £2,473. The Capital Reserve Account is a savings account for funds notionally intended to be used for major capital building projects; the balance at 31 December 2024 was £7,277.

Trust Funds

The CBF Investment Fund – Income Shares

The only investment fund now remaining is the Chancel Emergency Fund. This is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended “to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel”. As the fund value is below £25,000 the PCC may resolve to spend the endowment as well as the income from it, provided the purposes of the fund can be achieved more effectively by spending the fund itself rather than just spending the income. The fund is included in the accounts at the current market value.

Fund Name	No. of shares	Value at	Value at	Gain/(Loss) (£)
		31 Dec 2023 (£)	31 Dec 2024 (£)	
Chancel Fund	348	7,867	8,047	180

Summary of Unrestricted and Designated Funds

The Young People's, Church Repair, Current Projects and Involve Kent funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Designated funds can be undesignated or re-designated. The Away Giving designated fund is used when the PCC sets aside money from general funds for giving to other charities. There is also a separate restricted fund for Away Giving. The Church Repair Fund is invested through the diocese and is intended for major repairs arising from, typically, a Quinquennial Inspection. The General Church Fund made a surplus in 2024 of £9,128, and designated funds overall increased by £2,371

mainly due to income from Involve Kent. Regular small, specific monthly donations continue to be made to the Young People's fund. Funding from Involve Kent is provided to improve the well-being of older residents – church activities that support this objective include Café Plus and Friday coffee mornings for seniors. £13,952 was transferred to the restricted fund for church improvements to pay for the lighting scheme installed in early 2024.

	Unrestricted	Designated					Total
	General Church Fund	Away Giving (Designated)	Young People's Work	Church Repair Fund	Current Projects	Involve Kent	
	(£)	(£)	(£)	(£)	(£)	(£)	(£)
Balance at 1 Jan 2024	19,189	-	2,925	16,474	13,952	3,331	55,871
Movements in Funds	9,128	15	(17)	807	-	1,566	11,499
Transfers	(5,000)	-	-	-	(8,952)	-	(13,952)
Balance at 31 Dec 2024	23,317	15	2,908	17,281	5,000	4,897	53,418

Summary of Restricted Funds

The Beacon and Food Bank funds are “restricted”, the Beacon fund being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as the Lighthouse 2 Project Fund and is intended to support work with young people. Expenditure and associated fund transfers under the Church Improvement Fund relate to the lighting scheme installed early 2024. Donations plus Gift Aid for the food bank during 2024 were £5,262, including £2,600 from Tonbridge & Malling Borough Council, as against £2,864 expenditure.

	Away Giving (Restricted)	Beacon	Choir Fund	Church Improvement Fund	Chancel Emergency Fund	Delhi Brotherhood	Kibakwe	Food Bank	Anna Chaplaincy	Total
	(£)	(£)	(£)	(£)	(£)	(£)	(£)	(£)	(£)	(£)
Balance at 1 Jan 2024	808	822	806	12,276	7,867	1,012	1,900	2,301	261	28,053
Movements in Funds	-	-	(97)	(15,611)	-	120	-	2,398	-	(13,190)
Increase/(Decrease) in value, investments	-	-	-	-	180	-	-	-	-	180
Transfers	-	-	-	13,952	-	-	-	-	-	13,952
Balance at 31 Dec 2024	808	822	709	10,617	8,047	1,132	1,900	4,699	261	28,995

Summary of Assets by Type of Fund

Asset	Unrestricted and Designated Funds	Restricted Funds	Total Funds
	(£)	(£)	(£)
Investments	-	8,047	8,047
Current Assets	57,844	21,061	78,905
Current Liabilities	(4,426)	(113)	(4,539)
Totals	53,418	28,995	82,413

Pension Act 2008

During the year 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2023.

The Parish Administrator, now the only employee, has opted not to pursue this opportunity, and the above position remained unchanged in 2024.

PCC as a 'Going Concern'

The PCC is a "going concern"; St Mary's is an active church serving regular worshippers and the community at large. However, like many churches, falling attendance accompanied by falling income and increasing costs present a continuing challenge.

The church building is in good condition and is used by several community groups as well as the regular congregation. PCC plans for net zero sustainability and improved accessibility will depend on local support and grant funding.

Income and Expenditure Accounts

The following pages show the income and expenditure accounts for Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	2023		2024	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	4,335		3,602	
Planned Giving	49,532		47,473	
Tax Reclaim	15,395		13,583	
Sundry Donations	2,699		3,257	
YPW Donations	250		120	
Wall Boxes	72		170	
Choir Fund Donations	-	72,283	-	68,205
SPECIAL COLLECTIONS		743		526
CHURCH ACTIVITIES				
Outreach	1,074		652	
Funerals	935		832	
Weddings	781		692	
Other Fees	519	3,309	404	2,580
FUNDRAISING		6,870		3,903
INVESTMENTS				
Bank Interest	689	689	807	807
OTHER INCOME				
Room Letting	536		1,128	
Involve Kent Fees	4,050	4,586	3,000	4,128
CHOIR/ORGANIST/BELLS/VERGER		1,430		1,120
TOTAL INCOME		89,910		81,269
TOTAL EXPENDITURE (from SOFA)		82,061		69,770
SURPLUS/(DEFICIT)		7,849		11,499
TRANSFERS (TO)/FROM:				
Restricted Funds		-		(13,952)
TOTAL SURPLUS/(DEFICIT)		7,849		(2,453)
UNRESTRICTED FUNDS – EXPENDITURE				

	2023		2024	
	£	£	£	£
EXPENDITURE ON :				
AWAY GIVING				
Various Charities		2,901		-
FUND EXPENSES				
Involve Kent	1,712	1,712	1,434	1,434
TRAINING AND EDUCATION				
Sunday Clubs and Young People	-		140	
Adult	-		-	
Books and Resources	-	-	162	302
CHURCH ACTIVITIES				
Children & Young People - Activities	101		-	
Visiting Clergy	65		-	
Diocesan Offer	48,000		37,800	
YPW and Beacon	-		-	
Clergy Expenses	594		790	
Vicarage Expenses	3,892		3,826	
Sacristy	812		312	
Insurance	3,874		4,067	
Gas/Electric/Water	1,684		4,498	
Upper Room Expenses	-		331	
Choir Director/Organists	-		200	
Outreach & Social Events	556		310	
General Church Expenses	986	60,564	1,075	53,209
ADMINISTRATION				
Printing, Stationery, Copier	5,704		3,779	
Professional & Legal Fees	675		695	
Gift Aid Envelopes	98		-	
Post/Phone/Fax	450		440	
Secretarial Honorarium	4,620	11,547	3,935	8,849
MAINTENANCE				
Church General	3,204		4,452	
Organ/Piano	703	3,907	404	4,856
CHOIR/ORGANIST/BELLS/VERGER		1,430		1,120
TOTAL EXPENDITURE		82,061		69,770

RESTRICTED FUNDS – INCOME & EXPENDITURE

	2023		2024	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	750		999	
Christian Aid	-		-	
Children's Society	-		742	
Kibakwe Link	-		-	
Food Bank	3,635		5,262	
Choir	375		-	
Anna Chaplaincy	-		-	
Church Improvements	10,000		851	
Others	-	14,760	530	8,384
FUNDRAISING		-		-
INVESTMENT INCOME				
Chancel Fund		677		180
TOTAL INCOME		15,437		8,564
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Children's Society	-		742	
Delhi Brotherhood	-		880	
Kibakwe Link	-		-	
Other Special Collections	-	-	530	2,152
FUND EXPENSES				
Food Bank	3,179		2,864	
Anna Chaplaincy	25	3,204	-	2,864
CHURCH ACTIVITIES				
Choir Books/Activities	-		96	
Church Improvements	-		16,462	
Other Activities	-	-	-	16,558
TOTAL EXPENDITURE		3,204		21,574
SURPLUS/(DEFICIT)		12,233		(13,010)
TRANSFERS (TO)/FROM:				
Current Projects Fund		-		13,952
TOTAL SURPLUS/(DEFICIT)		12,233		942

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales - Charity number 1170577

Accounts

ST MARY'S CHURCH HADLOW

ANNUAL PAROCHIAL CHURCH MEETING FOR THE YEAR 2023

To be held on

Sunday 21 April 2024, 11.30 a.m. in
St Mary's Church, Hadlow

Documents for the meeting:

Agenda for the 2024 APCM, p.2

Minutes of the APCM Meeting held 30 April 2023, p.3

Churchwardens', committee and other reports for 2023, p.5

The 2023 Annual Report and Accounts, p.15

ST MARY'S CHURCH, HADLOW

ANNUAL PAROCHIAL CHURCH MEETING

Sunday 21st April 2024, 11.30 a.m. in
St Mary's Church, Hadlow

AGENDA

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 30th April 2023
3. Election of TWO (2) Churchwardens
(*Two churchwardens to be chosen in accordance with the Churchwardens' Measure 2001*)
4. Election of ONE (1) parochial representative of the laity to the Deanery Synod
5. Election of FOUR (4) parochial representatives of the laity to the Parochial Church Council
6. The appointment of an Independent Examiner
7. Report on changes to the Electoral Roll (a copy of the Roll is available for inspection)
8. Adoption of The Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2023
9. The Churchwardens' Report on the fabric, goods and ornaments of the Church*
(*in accordance with Section 50 of the & Ecclesiastical Jurisdiction and Care of Churches Measure 2018*)
10. Report on the proceedings of the Paddock Wood Deanery Synod*
11. Reports of the activities of the sub-committees of the PCC*:
 - a. Communication
 - b. Education;
 - c. Fabric;
 - d. Finance (Treasurer's Report);
 - e. Social and Fundraising;
 - f. Worship & Mission.
12. Reports on other areas of the life of the Parish*:
 - a. Anna Chaplain, Bell Ringers; Café Plus; Church Brass Cleaning; Church Cleaning; Coffee Pots and Tiny Tots; Delhi Brotherhood Society; Church Flowers; Food Bank; Kibakwe Link; Hospital Car Service; Messy Church; Music; Newsletter Delivery; Sides Persons;
13. The vicar's reflections

* Reports for items 2 and 9 to 13 follow in this document, which may also be downloaded from our 'A Church Near You' website <https://www.achurchnearyou.com/church/16980/>. There is a sign-up sheet at the back of church If you would like a paper copy.

Minutes of the Annual Parochial Church Meeting of St Mary's Church, Hadlow held 30 April 2023

Held in Church on Sunday 30th April 2023

In the Chair:

Fr Jim Horton

Minutes taken by:

Martin Massy, PCC Secretary

1. Members present

Fr Jim Horton, Vicar

Officers of the current PCC: John Speed, Churchwarden (JS), Michael Payne, Churchwarden (MP), Martin Massy, Secretary (MM).

Plus 27 members present in church and five listening via Zoom.

Apologies were received from Sylvia Bush, Carol Wickham, Mavis Oakley, Lee Kirk.

2. Minutes of the Annual Parochial Church Meeting held on 24th April 2022

Minutes of the Annual Parochial Church Meeting held on Sunday 24th April 2022 were approved by unanimous vote.

3. Election of Churchwardens

Nominations were received for Katerina Nixon and John Speed. There being no other nominations, Katerina and John were elected unopposed.

4. Election of parochial representatives of the laity to the Parochial Church Council (PCC)

There were nine nominations for vacant positions on the PCC – Nicola C (2026), Kirsty Finch (2025), Jenny Hopkins (2025), Richard Hopkinson (2024), Janice Massy (2026), Martin Massy (2024), Jim May (2026), Joycelyn Gage (2026) and Sharon Vanns (2024) – all were elected unopposed. [post-meeting note: Lots were drawn at the PCC meeting in May to decide who was to retire in 2024, who in 2025 and who in 2026 in order to have one-third of members retire in each subsequent year (Rule M16(5) of the Church Representation Rules 2023), the years are indicated in brackets.]

5. Election of parochial representatives of the laity to the Deanery Synod

There were no nominations to fill the role of a second representative to the Deanery Synod. The role remains vacant.

6. Report on the Electoral Roll (A copy of the Roll is available for inspection)

MM thanked David Lear who acted again as our Electoral Roll Officer. There are 128 on the Electoral Roll, of whom 87 are resident in this parish, and 41 non-resident (68:32 split). Of the 10 names removed from the list: 3 had not habitually attended in the last six months, 2 had died, 3 had moved, 1 left and 1 was ordained.

7. Adoption of the Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2021

MM proposed that the APCM adopt the Annual Report and Accounts for the year ending 31 December 2021. Approved unanimously.

8. The appointment of an Independent Examiner

MM proposed that David Stephens be re-appointed as Independent Examiner (IE). The motion was carried unanimously. [post-meeting note: Mr.Stephens gave notice that he would be retiring at the end of 2023 and would therefore not act as IE for the 2023 financial accounts. Jason Foxwell, FCCA, FACIE, was appointed in January 2024 to act as IE in his place.]

9. The Churchwardens' report on the fabric, goods and ornaments of the Church

Fr Jim drew members' attention to the Churchwardens' report in the APCM booklet. JS thanked Michael Payne for his service as churchwarden in the past year and drew attention to Michael's comprehensive inventory of movable assets.

10. Other Reports

Reports on all other areas of church life were in the documents available from the church website. There were no questions.

11. Vicar's reflections

Fr Jim gave his reflections on his first two months in Hadlow. Firstly, he had been welcomed beautifully. He observed that church and village make Hadlow a special place. He gave thanks for what had gone before, noting that a robed choral tradition is difficult to find.

We should celebrate the numbers registered on the electoral roll and attending church, which are better than many rural churches. However, there is work to do to improve the demographics and hair colour (too much grey!). There needs to be change, a focus on bringing in new people. We need to attract people who don't normally feel as if they are welcome in church. It is the job of all of us.

Fr Jim said he was blown away by the administration – the parish profile showed every job filled – and gave heartfelt thanks. "Without you it would be impossible for the vicar to do his job."

He concluded that, looking towards Pentecost, we need to start praying for the power of the Holy Spirit to come on this place to help us build God's kingdom here on earth.

Signature

Date: 18 March 2024

REPORTS FOR THE YEAR 2023

Agenda Item 9: Churchwardens' Report on the fabric, goods & ornaments of the church

2023 showed signs of a proper return to normality after the events of the previous few years. The Churchwardens' report is to cover the fabric and ornaments of the Church and for the most part they are in good condition.

2023 was supposed to be the year of the Quinquennial inspection but due to circumstances outside of our control this was postponed and at time of writing this report we have not been given a new date.

With Fr. Jim well and truly in post, the PCC and Fabric Committees were able to start looking towards the future of St Mary's and reviewing what we think we will want from the Church in the future. Several projects have been identified to look at over the next 5-10 years. One such project is the replacement of the chairs. We realised that for the Church to remain relevant in the community, the space needs to be more flexible. This project was announced to the congregation during the year, and we have already raised nearly 2/3rds of the money required.

Work will continue into 2024 to fully develop plans for further projects that will likely take place over the next decade. These are likely to include, green energy supplies, heating changes, reordering of the Choir and Occasional Vestries, redecorating and levelling of the floor.

Last year, Francis Griffiths and family sadly moved away from the area, meaning we lost one of our organists. We thank Francis for all he has done for the Choir over the years. Both Katerina and John pass on their heartfelt thanks to Michael Pound, who once again has taken on further responsibilities and is currently playing the organ at the majority of services and leading the Choir. Our goal is to employ a dedicated Organist / Choir Director in 2024.

The congregation has continued to grow since Covid, and we are pleased to welcome several new faces to our congregation. We do continue to suffer from a lack of volunteers in many areas of the Church. While we are thankful for all the work that people have done over many years, we do ask that anyone who is able to volunteer to do so. This will enable us to do what we need to do to encourage more new people and grow the Church, therefore taking the pressure off of the few who do so much.

Our thanks go to everyone who has helped make 2023 a successful year for our Church, there are too many to name individually. However, I do wish to thank Janice and Martin Massy, who both work tirelessly behind the scenes, doing so much to keep our Church running smoothly.

With everyone's support there are so many possibilities for the year ahead to continue to build the Church and promote more activities.

Katerina and John

Agenda Item 10: Report on Paddock Wood Deanery Synod for 2023

The Paddock Wood Deanery comprises 15 churches in Brenchley, Capel, Collier Street, Five Oak Green, Hadlow, Horsmonden, East Peckham, Laddingford, Lamberhurst, Matfield, Nettlestead, Paddock Wood, Pembury, Tudeley and Yalding.

In May the Deanery met for a presentation by Kathy Cox and Adam Male of the Kent Savers Credit Union. The KSCU aims to offer ethical and affordable financial services in Kent, working with people who would not be able to source loans through the mainline banks. Loans are typically in small amounts of £200-£300 for daily living costs, essential goods or home repairs and are financed by members depositing funds.

The KSCU is a co-operative and acts like a mini bank with the same controls and safeguards but has a small team operating online with no branches to keep costs down. They exist for the benefit of members and are non-profit making. Interest rates vary according to the size of loan, but for smaller amounts are about 42% APR.

The November meeting was held by Zoom and focused on a presentation by Andrew Axon, the Area Dean, on his doctoral research on ministerial burnout. This included discussion about the three Covenants (Bishops, Clergy and Parishioners) detailing approaches to ensure that Clergy are valued and their wellbeing protected.

There was also a brief report on the General Synod's consideration of Living in Love & Faith (LLF), requesting that people respect the opinions of others on the matter.

The Deanery operates a Mission Fund and a small donation was made towards the expenses incurred by Yalding church for their Alpha course.

The Parishes of Horsmonden and Brenchley were now in interregna.

Mike Harvey

Agenda Item 11: PCC Committee Reports

Fabric Committee

The fabric committee supports the churchwardens in discharging their responsibility for the fabric of the church and develops and implements projects to improve the church building. In 2023 the committee began development of a long-term plan for improvements. Several projects have been identified but as yet need building into a plan that will enable us to attract grant funding given that the costs cannot be met from our own resources.

However, we did commission a detailed survey of church levels (floor levels) with the aim of providing a firm basis for designing a project to have a level floor throughout at least the nave. This would improve accessibility and eliminate the tripping hazard posed by the change in level between the aisle and the seating on either side and the heating pipes. Levelling the floor would be tied into a project to replace the heating possibly using modern electric radiant heaters, which would help us move towards 'zero carbon' in line with the Church of England target of becoming carbon neutral by 2030. We are also looking into the cost and use of solar PV panels.

Sadly, we have not yet reached agreement on best choice of chairs to replace the current seating despite extensive research; the general approach is to have a certain number of 'comfy' chairs for normal services plus stackable chairs for events, etc. to maximise flexibility in use of the space. We would also dearly like to have a simple downstairs kitchen and café area to avoid people carrying things up and down the stairs to the existing kitchen.

A comprehensive lighting design carried out in 2022 was too expensive to implement all at once, so we negotiated a smaller scheme to prioritise replacing high-level lights in the nave and chancel, which were failing, obsolete and inefficient, and improving the emergency lighting, plus some other items. Following PCC approval this work was done in January 2024. We look forward to

being able to implement the remaining elements of the design at some point, with additional funding.

Thanks are due to the committee members, who are: Stephanie Ingham, Anne Hughes, James Mendeny-Kolozsvári, Richard Hopkinson, Mike Harvey and Joycelyn Gage. The vicar and churchwardens are ex officio members.

Martin Massy, Convenor

Finance Committee

The treasurer is supported by the finance committee, with additional assistance from Duncan Murray (bookkeeper), Gabrielle and David Lear (accounting advice and support throughout the year and particularly for year-end) and John Speed (Gift Aid). The finance committee has discussed contactless card donation terminals – a permanent terminal has been purchased and placed at the back of the church – Giving campaigns, risk management. A new Independent Examiner (IE) has been appointed for the 2023 financial accounts owing to the retirement of David Stephens, our previous IE, following an online recruitment process.

Committee members are: Jim May, Mike Harvey, Joycelyn Gage and Richard Hopkinson. The vicar and churchwardens are ex officio members.

A report on the financial situation forms part of the 2023 annual report and accounts.

We would like to encourage people to give via the Parish Giving Scheme (PGS), which was introduced in Rochester diocese towards the end of 2021 (the PGS was first established in 2014). The PGS is part of the National Church, funded centrally by the Archbishops' Council via a Church Commissioners' grant. The PGS doesn't cost us anything and reduces time spent on administration since it claims Gift Aid on our behalf and reduces the amount of cash we need to handle, which helps since the Tonbridge branch of our bank closed March 2023. The PGS is a direct debit scheme with the usual guarantees, and registration is straightforward, either online, by telephone or by post. Talk to me, Martin Massy, if you would like more information. Gift Aid is an important source of income; if you have not yet completed a Gift Aid form for St Mary's and would like to please contact John Speed or Martin Massy.

We would also like to encourage people to consider leaving a legacy to St Mary's in their wills. "To make it easier, the Church of England has partnered with Farewill, the UK's favourite will writer, to offer a free online will writing service which you can do from the comfort of your home in less than 30 minutes." Search online for "church of england farewill".

Thank you to all our donors; without you it would not be possible to fulfil our aim of "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical" as well as we would like (see objectives of the PCC in the annual report). Thank you again.

Martin Massy, Convenor and Hon. Treasurer

Social & Fundraising Committee

Under its new name as the Social and Fundraising Committee, the team delivered a varied programme of events and fundraising activities in 2023. Fifteen events ranged from concerts to quizzes, the ever-popular Scarecrow Trail and, of course, events involving food and drink! Together they raised over £5,700.

The single biggest fundraiser of the year was the Bibleathon, a sponsored continuous reading of the bible from cover to cover over three days – and nights. It raised over £4,000 including Gift Aid.

This sum was shared between St Mary's (50%), with the other 50% shared equally among three charities – one international (The Mission to Seafarers), one national (Christians Against Poverty) and one local (Spadework). Notwithstanding the anti-social hours, the participant readers valued and enjoyed the experience and the opportunity to reacquaint ourselves with some of the lesser-known stories and books of the bible.

Despite the team's change of name from the Outreach and Fundraising Committee, many of our events do include outreach to the community. The biggest of these was the Scarecrow Trail in September, organised by Kirsty; it was a joy to see so many families walking around the village to enjoy the creativity involved in the scarecrows on display and returning to church for tea and cakes. July's strawberry tea in the churchyard was also well attended despite occasional showers when people raced to take cover.

Purely 'social' events included a Ladies' Breakfast in January; an evening in February for parishioners to grill our new vicar – a great opportunity to get to know Fr Jim a bit better; a tea after the Evensong to mark the King's coronation; and the Patronal Festival barbecue in August.

A new innovation was Fr Jim's monthly quizzes which began in October with a licensed bar for which we applied for an events licence. This will also cover us for other activities involving the sale of alcohol.

Another good fundraiser was the Christmas Raffle which raised £687 and required much less effort from the team than a Christmas Fair. The only event with a Christmassy flavour last year was soprano Rebecca Hooper's concert of arias to which she invited Tunbridge Wells Harp Orchestra to play. The church was packed and the rendition by 42 young harpists of Silent Night was pure magic.

My thanks, as ever, go to our wonderful team: Kirsty, Sharon, Iris, Lee, Lea, John, Katerina and Fr Jim, and to all who gave their time to help, bake cakes and turn up to support our events.

Janice Massy, Social & Fundraising Committee Convenor

Worship Committee

The Worship Committee is made up of the Vicar, a Church Warden, representatives from the choir and servers and the organist. We aim to meet four times a year and at each meeting, we will review the special services, Easter Christmas etc, that have taken place, and will plan the ones that are coming up. The committee is usually working 3 to 6 months ahead of the liturgical calendar.

A particular focus for the committee in the last year (2023) has been the introduction of various non-Eucharistic services. In 2024 those will be: Mothering Sunday, Pet Blessing, Backpack Blessing, Harvest, Toy Service/Teddy Bear Blessing. The committee is also looking at new services for Christmas and the introduction of a weekday evening service.

Fr Jim, Vicar, St Mary's Hadlow

Agenda Item 12: Reports from other areas of the Parish

Report from the Anna Chaplain

Coffee mornings continued on 1st and 3rd Friday mornings each month and I started Tea at 3 on the 3rd Sunday afternoon. Both these events are attended by members of the Community as well as Church members. On Thursday mornings I am involved with Hadlow Seniors Pop-in Club.

Holiday at Home was held over two days in September. Father Jim came in uniform to talk about his work as Area Chaplain Southern Area Sea Cadets, which was much enjoyed. In the afternoon a friend came to do card-making with them. The next morning Iris did some flower arranging with them and they all had a flower arrangement to take home with them. In the afternoon we enjoyed Stephanie's lovely garden and refreshments. I am grateful to Julia Hopkinson who helped me plan the event and the volunteers who gave their time and to Christopher Miles who came to say grace on the Tuesday complete with surfboard.

Home Communion and Visits have continued for those who are not able to come to church and I am grateful to Iris, Liz, Carol and Ann who have faithfully supported me in this valuable ministry. I also want to thank Viv Wickham.

I have attended Anna Chaplain hub meetings with other Anna Chaplains and Julia Burton Jones and these have always been a time of support for us. Julia is always a great support and encourager.

Jenny Hopkins

Hadlow Bell Ringers

The year started with a recruitment drive, inviting newcomers to 'learn to ring for our new King', with the aim that they would ring on the day of King Charles' coronation. Five newcomers worked very hard in the months leading up to the coronation and did indeed ring on the day. Thanks must go to those who gave so much of their time to help with the teaching. We are happy that two of the newcomers are still with us; they are progressing very well with their ringing and are valued members of our team.

Wednesday practice evenings are very well attended, including by visitors from other towers – both from Tonbridge District and beyond – no doubt attracted by the standard of the ringing! Every first Sunday of the month, a quarter peal is attempted, most of them successful.

In June 2023, 16 Hadlow cubs visited to see the bells and try them out for themselves. July saw the band's tower outing to church towers in Frittenden, Smarden, Little Chart and Hollingbourne. And in September, Hadlow represented Tonbridge District in the 6-bell Kent county striking competition, where the team came second.

At our AGM in December, our Tower Captain, Phil Jarvis, announced that he would be standing down from the role with immediate effect, but would be willing to continue in his other role as Treasurer. Huge thanks go to Phil for all his hard work and excellent leadership over several years. The Tower Captain's role is currently vacant, but we are grateful to other of the more experienced band members who continue to lead Sunday ringing and Wednesday practices.

Janice Massy, Secretary

Café Plus

Another busy year for Café Plus and Knit and Natter, (supported by funding from Involve Kent), with craft workshops, participation in local events, charity fundraising, trips and lunches.

We put on a variety of well-attended workshops this year; Macrame Angels, card-making of birthday cards we send to members, Christmas cards and present tags we sold for charity, Christmas Wreaths and patchwork cushions.

We were invited to take part in the Hadlow Primary School PTA Summer Fair, where we asked the children to find where the Teddy Bears were having their picnic around the village, (from a post

box topper display we had created for the library). We put in a great deal of time and effort into creating a knitted Joseph and his Amazing Technicoloured Dreamcoat for the village Scarecrow Trail, (coming 3rd).

The King's Coronation in May meant we could recycle the decorations we made for the Queen's Jubilee, both in the library and the Church; our library display won the all-Kent Libraries competition for Best Dressed Library.

We had two lunch events this year, a late summer picnic, held at the church in September in memory of our long-time, much-loved member, Norma Clarke, and a Winter lunch in December held at the Old School Hall jointly with the Seniors Coffee group.

Our ongoing project was the knitting of squares to be made into blankets. We made seven full-sized blankets, which were distributed by Tonbridge Crafters to local Homeless and Care charities. We were invited to participate in "The Big Knit" by the Little Miracles charity to attend a community knitting event at Rochester Cathedral in November. Again, squares were produced to create blankets to sell for their charity.

Our charity fundraising this year was focused on the ALK+ cancer charity. We raised a grand total of £627.00, (251% of our target), through Christmas stalls and other activities.

Sally Bentham

Church Brass Cleaning

The church brass has been cleaned approximately every two months by Carole Bramham and Linda Moore. If, say, another two people feel a burning desire to clean brass, they will be warmly welcomed onto the rota.

Linda Moore

Church Cleaning

We still have a small but very loyal band of cleaners who keep the church looking good and welcoming. More offers of help would be much appreciated especially as some of us are not as young as we would like to think we are! Ann

Ann Jenner

Coffee Pots and Tiny Tots

This year, we have continued to welcome mums, dads, grandparents, babies and children on Wednesday mornings from 10.30 – 12 noon. We aim to provide a safe environment where parents and other carers can meet informally while their babies and small children play. Tea, coffee and biscuits are provided for a small donation. Every week, there is a simple craft activity and we finish with a music session of action songs and musical instruments. Many of the families who attend make firm friendships which benefit both adults and children and extend beyond the weekly meetings in church.

This provides a valued opportunity for the community. Amongst the Christmas cards we received, was one with the following message – 'Thank you for all the hard work you put into run such a lovely group all year. We really love coming along'.

The group is run by a group of volunteers including Cathy Brill, Carole James, Jim and Pippa May, Val Newell and Jem Spalding. Thanks also to Father Christmas who came to distribute presents at

our annual party, and to the team of volunteers who move chairs and prepare the space on Tuesday evenings.

Cathy Brill

The Delhi Brotherhood Society

St Mary's has supported the Delhi Brotherhood Society (DBS) for well over thirty years through annual donations. The DBS was formally established in 1973 as a Christian charitable society to "help without distinction of nationality, caste, creed or religion, persons who stand in need of aid" and works among the poor, helpless and oppressed across Delhi. Today, DBS ministers to the poor and marginalised whatever their religion and operates many projects such as women's empowerment, education (primary and secondary schools, after-school club), vocational training, abuse prevention, night shelters, etc (<https://www.delhibrotherhood.org/projects>). DBS has recently completed an ambitious project to build the new St Stephen Cambridge Senior Secondary School for 4,000(!) students in Sonipat Village, Haryana, which is planned to open in 2024.

Martin Massy

Flowers

Thank you to all our lovely flower ladies for their beautiful arrangements throughout the year. The festivals of Easter, Christmas, Harvest, and the Coronation of King Charles III were particularly splendid. Hadlow College provided a splendid display for Corpus Christi and also the evergreen swags for Christmas.

Thank you also to the many members of our congregation for their generous donations at Easter, Christmas and throughout the year. Thanks to Fr Jim for suggesting that donations could be made to remember special days. It has helped a lot with our finances.

May we all continue to enjoy our church flowers. They help to make St Mary's beautiful and welcoming.

All part of our church giving.

Carol Wickham

Food Bank

The Hadlow Foodbank, which is run by St Mary's, serves between 5 and 10 people every week, since moving to weekly opening on Thursday mornings. We have been generously supported by a grant from Tonbridge & Malling Borough Council as well as many individual donations. Nevertheless, the need for both the food bank and additional fund-raising continues.

We are very grateful to and would like to thank all our volunteers. Iris Shaw leads food purchasing, with cash donations preferred generally to food to ensure that a balanced and full selection of foods and toiletries are available. Iris is supported by Marilyn and Keith, Julia, Linda, Sharon, Bob and Jackie, Pauline and David.

Martin Massy

Hadlow-Kibakwe Parish Link

Maintaining the link continues to be challenging and building a relationship with the new Link Co-ordinators in Kibakwe is proving difficult. Apart from the distance there is also a language barrier. The Mpwapwa Diocesan Link Co-ordinator is in contact with us and we are hoping that this might

be a way to improve communications. However, what is needed is another visit to meet the new Kibakwe Link Co-ordinators and establish strong links with them. Setting up a visit is proving difficult from this end, but we are hopeful that a visit will be made before too long.

Jim May

St Mary's Hospital Car Service

During 2023 we completed 391 journeys, which compares with 302 in 2022 and 265 in 2021 on behalf of 64 'clients' (54 in 2022). This equates to about 7½ appointments per week in 2023, so it is clear that demand for the service is increasing year on year.

We had 10 active drivers last year (11 in 2022), although most journeys were done by just five of us. However, it goes without saying that without all our volunteer drivers this highly valued service could not exist and I am extremely grateful to them all for their efforts on behalf of the local community. The drivers in 2023 were: Marie Dawes, David Gater, Ann Jenner, Jim May, Linda Moore, Richard Morley, Duncan Murray, John Pierce and Annie Young.

Whilst we still manage to cope with the ever-increasing demand for hospital trips, we do need additional drivers. If you are interested in giving up a little of your time between 8.30 am and 5.30 pm on weekdays, please do speak to me or call me on either 01732 851881 or 07464 548448. It really is not onerous but is extremely rewarding (spiritually if not financially). An enhanced DBS (Disclosure & Barring Service) check would be required and undertaken by St Mary's church.

Mike Harvey

Messy Church

Messy Church provides a new way of worship for church members and an exciting outreach opportunity. Every craft activity is linked to a theme from a Bible story. We finish with a short act of worship followed by the sharing of food. All ages are welcome. This year welcomed more than twenty children and families to a very successful Messy Christmas, and we are now planning for Messy Easter. Although these sessions are run by a small team of regular volunteers, everyone from the congregation is invited to attend and experience this new way of exploring the Bible.

Cathy Brill

Music

The choir has continued as a small but dedicated group but would welcome new singers – we're a friendly bunch and most of us repair to The Rose Revived for a drink and a chat after choir practice on Friday.

As well as leading the congregation the choir undertakes to sing an anthem each week during the distribution of the bread and wine. Fr Jim has introduced some new, more contemporary, hymns during the year together with a new setting of the music for the Eucharist – The People's Mass – which the choir has been gradually introducing since the start of Lent.

The departure just before Christmas of Francis to take up a new post on the Isle of Wight was a sad blow. He made a valuable contribution in his inimitable fashion to the music at St Mary's and he will be greatly missed. We wish him all the best in his new post.

Michael Pound

CHOIR NOTE: We owe a lot to the indefatigable Michael Pound, who rehearses the hymns chosen by Fr. Jim with us on Friday evenings (we have learnt several hymns new to us at St. Mary's(!),

together with a new setting for the Eucharist), and chooses anthems for the choir to sing and voluntaries to play on the organ. Michael officially retired as organist some years ago, so St Mary's has reason to be extremely grateful to him in keeping alive our choral tradition. Thank you, Michael!

Sidesmen's Report

With a return to a normal year the sidesmen have been busy welcoming and helping the Church Wardens at services throughout the year. We know that offering a good welcome is a very important part of ministry. It is something that we hope to develop further over the next year. However the number of sidesmen continue to decrease year on year and we are in need of more volunteers to fulfil this important role.

Our thanks go out to everyone who has assisted during the year. These include Bet Brett, Claire Walter, Gill Speed, Jenny Hopkins, Kirsty Finch, Carol Bramham, Mags Skelton, and Lee Kirk.

John Speed, Churchwarden

Village Newsletter

The Hadlow newsletter keeps residents informed of church events, parish council news and the activities of local organisations. Every month except August the newsletter is compiled by Lesley Bright, and 1390 copies are printed by Janice Massy in the Parish office. We can be proud to have a great team working to keep everyone in Hadlow connected with local news and events.

Many thanks go to the longstanding volunteers Anne Hughes, Carol Wickham, Carol Bramham and Sylvia Bush and the small team of newsletter folders (who meet in the church on the last Thursday morning of each month) as well as the 39 volunteers delivering them to their neighbourhoods.

Some of the outlying areas of Hadlow, like North Frith Park are not covered in the distribution, and some areas of the Parish receive the newsletter via email, kindly distributed by Anne Waddingham in Golden Green and others. We would be very glad to hear from anyone who would be willing to join the newsletter delivery team.

Hildegard Pax, March 2023

Agenda Item 13: Vicar's Reflections

I've now been the vicar of Saint Mary's Hadlow for 15 months – how time flies when you're having fun! – and in that time, I've come to know a warm, welcoming and deeply spiritual Christian community. I know that a few of you would not have called for some of the changes that I've made, but nevertheless have worked with me to build up God's Kingdom in Hadlow and I believe that the worship is reverent, joyful and Spirit filled, thank you.

Saint Mary's Hadlow is truly blessed with the number and quality of people who volunteer in all aspects of our church life. Our worship is enhanced by our amazing choir and organist, our serving team, the sides people, the flower arrangers, those who make the refreshments, the lay ministers of communion, the readers, and the intercessors. For those who cannot make it to our church, we continue to provide a zoom service at all our parish eucharists. Our Anna Chaplain and team of volunteers regularly visit and take communion to those who are homebound. This vital ministry allows people not only to receive communion but to stay a very real part of our worshipping community.

Over the past year we have worked together to make Christ's presence real and tangible in our parish. Some of the highlights of the previous 12 months have included the carpet of flowers at Corpus Christi, summer strawberry tea (in the rain), our Patronal Festival with Bishop Simon (not forgetting the BBQ), the walk of witness with our sisters and brothers from Saint Peters and, perhaps most memorably, our Bibleathon. The Bibleathon was not only a great fundraiser for us and for the charities we supported, but it was a great Christian witness, a visible and audible expression of what is at the heart of our church and faith.

I am delighted to be continuing to build links with Hadlow Primary School, with the Agricultural College and with the Rural School. Alongside this, we have started to introduce services that, while being open to everyone, aim to introduce younger people to the worship of God. Both the Backpack Blessing and Toy service were an immense success, and we hope to replicate this by introducing a Pet Service as well as more informal worship on Mothering Sunday and at Harvest. Messy church at Christmas brought in dozens of children and their parents, and we are planning to run regular events in a similar vein throughout the year.

Behind the scenes, the PCC and the members of all the committees work tirelessly to ensure that the church runs in the way that it should, safely and making the best use of the resources you provide from your generous giving. In the Millennium that that there has been a place of worship in Hadlow, the clergy and people have made change after change to the fabric of the building, as was relevant for its use in their day. This ongoing work continues in our generation, over the past year many people have worked tirelessly to ensure that this ancient and beautiful place of worship is fit for purpose in the 21st century. A new lighting system installed this year is both more economical to run and enhances the look of the church and our worship.

There are many challenges ahead, not least financial. We need to continue to move forward with the reordering of the church, looking at a new heating system, a new floor and a downstairs kitchen. All of this will take much more money than we have, but these are things that need to be done for us to continue to worship God in this beautiful space hallowed by the prayers of countless worshippers down through the centuries.

As we move forward, please continue to pray for this church, for our ministry, for the working out of God's mission in Hadlow. I would like to thank all of you for your support and prayers over the last 15 months and ask that you continue to pray for me as I will for you.

Fr. Jim

ST MARY'S CHURCH HADLOW

Annual Report and Financial Statements of the Parochial Church Council

For the
Year Ended 31 December 2023

Incumbent: The Reverend Jim Horton

Churchwardens: John Speed, Katerina Plucknett-Nixon

Independent Examiner: Jason Foxwell, FCCA, FCIE

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow
(St Mary's, Hadlow)

Charity registration number: 1170577

ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. The ecclesiastical parish includes the villages of Hadlow and Golden Green and is part of the Paddock Wood deanery and the diocese of Rochester. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England, and was registered with the Charity Commission as a charity in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members.

Nine representatives of the laity were elected or re-elected at the 2023 APCM. Lots were drawn to decide who was to retire in 2024, who in 2025 and who in 2026 in order to have one-third of members retire in each subsequent year (Rule M16(5) of the Church Representation Rules 2023).

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members for 2023 are listed below.

PCC members normally serve for three years – the terms of elected members are shown below in brackets – and afterwards may stand for re-election. Churchwardens are elected each year and may serve a maximum six consecutive terms of office.

PCC members

Incumbent and Chairman Fr. Jim Horton *

Churchwardens Katerina Plucknett-Nixon (2023 – 24) *
John Speed (2020 – 2024) *

Elected Deanery Synod Representatives

Barry Wheeler (2021 – 2023) resigned Apr-23
Mike Harvey (2022 – 2025)

Elected representatives of the laity

Cathy Brill (2021 – 2024)
Nicola C (2018 – 2026) re-elected *
Melissa Crawshay-Williams (2020 – 2023) retired at APCM
Kirsty Finch (2020 – 2025) re-elected at APCM for 2 years
Joycelyn Gage (2023 – 2026)
Jenny Hopkins (2020 – 2025) re-elected at APCM for 2 years *
Richard Hopkinson (2020 – 2024) re-elected at APCM for 1 year
Lee Kirk (2020 – 2023) retired at APCM
Janice Massy (2020 – 2026) re-elected
Martin Massy (2020 – 2024) re-elected at APCM for 1 year
Jim May (2023 – 2026)
Lea Menday-Kolozsvari (2022 – 2025)
Katerina Plucknett-Nixon (2020 – 2023) elected churchwarden at APCM
Iris Shaw (2022 – 2025)
Sharon Vanns (2023 – 2024) elected at APCM for 1 year

Honorary Treasurer Martin Massy (2019 to date) *
PCC Secretary Martin Massy (2018 to date) *

* Members of the Standing Committee

PCC STRUCTURE, MANAGEMENT AND GOVERNANCE

The church is governed by the Parochial Church Council (PCC). The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended – which sets out the general functions of the PCC – and the model rules set out in the Church Representation Rules 2023.

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod and 12 members elected to represent the interests of church members (the laity; the Treasurer and Secretary may also be elected representatives of the laity).

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by committees that meet regularly throughout the year, whose terms of reference are set out below. The committees provide a written report to the PCC after each meeting. The committees always have at least one PCC member, but also depend very much on the help of other members of the congregation. PCC members are strongly encouraged to join one or more of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

A Standing Committee, comprising the Incumbent, Churchwardens and at least two nominated representatives of the PCC, meets when necessary in between meetings of the full PCC.

Standing Committee

The powers of the Standing Committee are defined in the Church Representation Rules: “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.”

Communications Committee

The Communications Committee will facilitate open communication between the Church, Clergy, the Congregation and the wider community. The committee will be responsible for the advertising of Church services and events. This will be done by; maintaining a variety of communication tools in order to publicise and promote St Mary’s services, events and activities to a diverse audience both within the church and within the neighbouring community. The Communications Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Administrator, members appointed by the PCC and coopted members as deemed necessary.

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of any necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

Social and Fundraising Committee

This committee oversees the fund-raising events and some of the social activities held during the year. It initiates and organises fund-raising activities to help increase income for the church, but also to foster a closer relationship between the church and the parish as a whole. The social activities help to promote cohesion and a sense of community among church members.

Worship Committee

The Worship Committee is responsible for planning and reviewing the liturgy and assisting the Vicar with liturgical decisions including music. The Committee consists of the Vicar, the Assistant Curate (as and when one is in post) a Churchwarden, the Organist/Director of Music, a choir representative, a server representative, and members appointed by the PCC.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal purpose of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The main activities in relation to those purposes for the public benefit are the celebration of religious services throughout the year and provision of services to the community through ministry and communal activities such as Coffee Pots & Tiny Tots and Café Plus (see section on Community on p.6). We rely heavily on volunteers to support and carry out activities.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

St Mary's is known as a vibrant, active and welcoming church, serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do. St Mary's continues to flourish, despite facing challenges of an ageing congregation gradually declining in numbers, and holds regular services throughout the year. Events organised by St Mary's in church and around the village help bring the local community together.

Church Attendance 2023

The Electoral Roll was revised in 2023, recording a fall of 10 compared with 2022 to 128. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Around nine people continue to follow services via Zoom. Sunday attendance in person averaged 58, although this was swelled by special, non-Eucharistic services such as Teddy Bear service, Backpack Blessing and Harvest Festival, which helped attract more children.

Review of the Year

GOVERNANCE: Fr. Jim Horton has been our vicar since his installation on 23 November 2022.

The full Parochial Church Council (PCC) met six times during the year – January, March, May, July, September and October – and the Standing Committee met once, in February. The 2023 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 30 April.

The structure of the committees reporting to the PCC has changed – Education has become the Worship Committee with additional responsibilities for outreach and mission, Fabric and Finance as before, Social & Fundraising, which is now responsible specifically for organising events, and a new Communications Committee. Reports on their activities are included in the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority at St Mary's. We are working to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops 'Promoting a Safer Church'.

Cathy Brill is our Parish Safeguarding Officer and a member of the PCC. Safeguarding is a standing item on the PCC agenda. Cathy has completed courses on Safeguarding Induction, and Safer Recruitment and People Management. She regularly joins Zoom meetings with the Rochester Diocesan Safeguarding team, who provide valuable support and information. Volunteers continue to complete national Church of England safeguarding training courses online as required.

We will continue to use the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development.

WORSHIP: Regular services are held on Sundays at 10am. These are live streamed (audio plus presentation of the order of service, which enables people who are otherwise unable or unwilling to attend in person to participate). Other regular services comprise morning prayer Tuesday to Thursday, Holy Communion on Wednesday mornings, Compline on Thursday evenings and Messy Church on some Sunday afternoons. Special services helped attract more children: Backpack Blessing (3 Sep, 10 children), Harvest Festival (1 Oct, 37 children), Teddy Bear service (3 Dec) and the Crib service on Christmas Eve (25 children). Attendance at Harvest Festival and Remembrance Sunday is boosted by the "uniformed organisations", e.g. Scouts.

The 8 o'clock Sunday service has been discontinued. Whilst some people have been disappointed with the decision, attendance was too low (average of three and as little as none) and intermittent to make it worthwhile.

A Bibleathon held at the end of October was a successful fund-raiser and involved four teams of three taking turns to read the Bible out loud non-stop from beginning to end over the course of 72 hours. Local dignitaries were invited to take part and the church was open during the day for people to drop in and listen.

COMMUNITY: The church is open to visitors every day, normally between about 10am and 3pm.

Coffee Pots and Tiny Tots (CPTT) is held every Wednesday morning 10.30 – 12 noon, where parents and other carers can meet socially while their babies and pre-school children play. CPTT is run by a dedicated team of volunteers from within the church and local community.

We are fortunate in having Jenny Hopkins as our Anna Chaplain. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Friday coffee mornings for seniors on the first and third Friday mornings each month, Tea@3 for seniors on the third Sunday afternoon of each

month, as well as Holiday at Home over two days in August or September (4-5 September in 2023). She also coordinates home visits and home communions.

Café Plus meets on the second and fourth Wednesday afternoons each month for craft activities and a chance to socialise, plus excursions, e.g., to the seaside. We are lucky and very grateful to have Sally Bentham leading activities and to Involve Kent for generous financial support (£4,050).

The food bank is open on Thursday mornings and each week gives food bags to between five and 10 people. It is staffed by volunteers and run by Iris Shaw; many thanks to all (see p.11 for more information). We are also very grateful for financial support for the food bank from Tonbridge & Malling Borough Council (£1,500).

Events help to raise funds for the church and also attract many members of the local community. Events during 2023 included concerts by the East Peckham Silver Band, Bacchus Orchestra and Rebecca Hooper, Quizzes, Coronation evensong, cream tea in the churchyard and Scarecrow Trail. Carols in The Square on Christmas Eve, organised by St Mary's, was enjoyed by several hundred people and raised over £800, which was shared equally between St Mary's and Macmillan Cancer Support.

The Hospital Car Service run by St Mary's helped 391 people to attend appointments (see p.12).

St Mary's hosted carol services for local schools – Hadlow College (220 students and teachers attending) and Hadlow Primary School (167 children plus teachers and parents).

We normally send a donation to help our friends at the Delhi Brotherhood Society (DBS) in Delhi, India, which St Mary's has supported for over 30 years; this was delayed until 2024 (£880). The DBS is an NGO dedicated to helping the poor, helpless and oppressed across Delhi and its environs regardless of caste, creed, or ethnicity (www.delhibrotherhood.org). We were unable to visit our link parish in Kibakwe, Tanzania in 2023 and maintaining contact is challenging owing to changes in personnel and language difficulties (see Kibakwe link report on p.11).

STEWARDSHIP: We are fortunate to have the support of church members in the spirit of generous giving to thank a generous God from whom all things come.

THANKS: We thank all members of the Ministry team, Fr. Jim as vicar, Jenny as Anna Chaplain, and the Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks (especially relating to lightning protection!).

We are lucky to have John and Katerina as our churchwardens, who support the vicar admirably – we thank them for all that they are doing. We also thank all those others who help keep the show on the road in so many ways and are grateful for the support of many volunteers who help with all the activities, although we could always use more!

Martin Massy, PCC Secretary

Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.25 and the Notes to the Accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 2.2 and 10). Unrestricted funds comprise the General Church Fund plus certain designated funds, which represent monies set aside by the PCC for specific purposes such as church repairs.

The financial results for 2023 show an overall surplus of £7,849 (cf £7,580 in 2022), enabled by a lower contribution to the Diocese of Rochester than the requested “indicative offer”. The indicative offer is calculated by the diocese to cover the cost of ministry (clergy stipends, pensions, housing, etc.), provision of diocesan services and mission in the diocese. Aside from fundraising, we are only able to “balance the books” through the annual budget process and calculating what we can afford to give to the diocese as our parish offer. The £48,000 that was contributed during 2023 was £16,971 short of the £64,971 requested, a 26% shortfall.

The surplus has increased the balance of unrestricted funds at the end of 2023 to £55,871, noting that this includes designated funds such as the Church Repair Fund and Current Projects Fund (Balance Sheet, p.26). However, the General Church Fund showed a deficit of £279 and designated funds a surplus of £8,128 mainly from fundraising for current projects and income from Involve Kent (see Note 9 on p.32). Free reserves in the General Church Fund at 31-Dec-23 amounted to £19,189, in line with the reserves policy, following a transfer of £9,000 to the Current Projects Fund for the planned church lighting project.

Total unrestricted income in 2023 was £89,910, 5% higher than 2022 (£85,860), most of which (80%) comes from voluntary giving and Gift Aid (see p.21). Like many other churches, St Mary's faces a continuing slow decline in numbers and hence in regular giving. Voluntary giving and Gift Aid were 3% lower than in 2022, posing an ongoing challenge. The big increases in income came from fundraising events (£3,396 more than 2022; the Bibleathon at the end of October was particularly successful) and Other Income (£2,854 more, entirely thanks to funding from Involve Kent more than offsetting losses elsewhere).

Total unrestricted expenditure of £82,061, however, was also higher by 5% despite no longer incurring expenses associated with the interregnum (see p.22). The main components were higher parish offer (£1,200 higher than in 2022), and higher administration costs (£1,903 higher – see Notes 3.4 and 3.5 and the UNRESTRICTED FUNDS – EXPENDITURE table on p.22).

Gift Aid is a valuable source of income, providing 17% of the 2023 total. As well as claiming Gift Aid on standing orders, sponsorship forms, etc. we make use of the Gift Aid small donations scheme (GASDS), which enables us to claim Gift Aid on cash collections. By the end of the year 28 people had joined the Parish Giving Scheme (PGS), which collects Gift Aid on our behalf every month. This reduces our administrative burden and improves cashflow. The PGS is a direct debit scheme, owned by the Church of England, with the same DD guarantee as banks and other organisations. We would very much like everybody to use the PGS in preference to other ways of giving. Cashless giving also helps reduce how often we need to go to the bank to pay in cash, especially important since the bank branch in Tonbridge closed in May.

We are very grateful to the many loyal church members who support St Mary's so generously. Thanks are also due to the finance team – David & Gabrielle Lear, Duncan Murray, John Speed – for their kind support over many hours.

Reserves Policy

The PCC updated the reserves policy in September, agreeing a level of free reserves for 2024 of £19,000 to cover the possibility of higher costs and lower income from various causes. There is in addition the Church Repair Fund, a Designated Fund that holds £16,474, for larger repairs resulting from, for example, a quinquennial inspection (the next was due in 2023 but was postponed) and a designated fund for Current Projects, which holds £13,952. Designated Funds, although a class of unrestricted fund, are intended by the PCC for specific purposes and do not form part of the free reserves (see Charity Commission guidance CC19).

The PCC aims to review the reserves policy annually and to take steps aimed at maintaining the free reserves as necessary to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding, (b) health and safety, (c) buildings and other issues. The PCC continues to assess risks through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

Safeguarding: The PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. A volunteer acts as Parish Safeguarding Officer, monitoring the level of safeguarding training needed and undertaken and acting as point of contact for any safeguarding issues. The PCC renews its commitment to safeguarding annually.

Health & safety: Risk assessments are carried out for new activities and reviewed for current activities. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

Fabric: Risk to the fabric of the building is mitigated by insurance for the church building (with Ecclesiastical Insurance) plus electrical and other testing carried out at recommended intervals and quinquennial inspections by a conservation architect.

PCC Financial Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

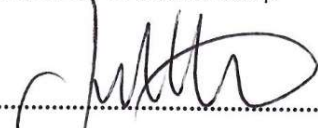
In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 18 March 2024.

Signed on behalf of the PCC


.....
The Reverend Jim Horton, Vicar

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2023

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (PCC of St Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2023, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Dated:

21 March 2024

Jason Foxwell, FCCA, FCIE,

Chartered Certified Accountant and Fellow of the Association of Charity Independent Examiners

39 Enfield Road

Poole

BH15 3LJ

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2023 TO 31 DEC 2023

01-Jan-22 -

31-Dec-22

31-Dec-22			01-Jan-23 – 31-Dec-23		
All Funds £	Notes	Activity	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income					
74,293	2.1	Voluntary Giving	72,283	-	72,283
5,559	2.2	Special Donations/Collections	743	14,760	15,503
3,177	2.3	Income from Church Activities	3,309	-	3,309
3,881	2.4	Net Income from Fundraising Events	6,870	-	6,870
(665)	2.5	Income from Investments	689	677	1,366
1,732	2.6	Other Ordinary Income	4,586	-	4,586
945	2.7	Fees for Choir/Organist/Bells	1,430	-	1,430
1,349		Interregnum Income	-	-	-
90,271		Total Income	89,910	15,437	105,347
Expenditure					
5,356	3.1	Away Giving and Special Collections	2,901	-	2,901
2,618	3.2	Fund Expenses	1,712	3,204	4,916
106	3.3	Training Education and Support	-	-	-
59,336	3.4	Church Activities	60,564	-	60,564
9,644	3.5	Management & Administration	11,547	-	11,547
3,437	3.6	Church Repair and Maintenance	3,907	-	3,907
970	2.7	Fees paid to Choir/Organ/Bells	1,430	-	1,430
4,580		Interregnum Expenses	-	-	-
86,047		Total Expenditure	82,061	3,204	85,265
4,224	9/10	NET RESOURCES BEFORE TRANSFERS	7,849	12,233	20,082
-	9/10	Transfers between Funds	-	-	-
4,224		NET MOVEMENT IN FUNDS	7,849	12,233	20,082
59,618	9/10	Fund Balances B/Fwd 01 Jan 2023	48,022	15,820	63,842
63,842	11	FUND BALANCES C/FWD 31 DEC 2023	55,871	28,053	83,924

BALANCE SHEET AT 31 DECEMBER 2023

31-Dec-22			31-Dec-23	31-Dec-23	31-Dec-23
£	Note		£	£	£
		ASSETS AND LIABILITIES			
		Investments			
7,190	8	CBF Investment Fund			7,867
		<u>CURRENT ASSETS</u>			
		Debtors			
13,545	4	Debtors		21,892	
		Diocesan Church Repair Fund			
13,357	6	Church Repair Fund Savings Acc	13,960		
		Cash At Bank and In Hand			
7,271	7	General Current Account	6,207		
15,556	7	FWO Current Account	33,490		
2,103	7	Young People's Work Current A/C	2,354		
7,088	7	Capital Reserve Account	7,173		
-		Rochester Diocese Deposit A/C	-		
-		HyperJar Account	125		
110		Petty Cash in Hand	80		
45,485		Total Cash at Bank and In Hand		63,389	
59,030		Total Current Assets		85,281	
		<u>CURRENT LIABILITIES</u>			
		Creditors Due Within One Year			
(2,378)	5	Sundry creditors		(9,224)	
56,652		NET CURRENT ASSETS/LIABILITIES			76,057
63,842		TOTAL NET ASSETS			83,924
		REPRESENTED BY FUNDS			
	9	Unrestricted Funds			
28,468		General Church Fund		19,189	
2,776		Young People's Work		2,925	
15,785		Church Repair Fund		16,474	
993		Involve Kent		3,331	
-		Current Projects		13,952	
48,022		Total Unrestricted Funds			55,871
	10	Restricted Funds			
808		Away Giving (Restricted)		808	
431		Choir Fund		806	
7,190		Chancel Emergency Fund		7,867	
2,276		Church Improvements		12,276	
822		Beacon		822	
1,900		Kibakwe		1,900	
262		Delhi Brotherhood		1,012	
286		Anna Chaplaincy		261	
1,845		Food Bank		2,301	
15,820		Total Restricted Funds			28,053
63,842		TOTAL FUNDS			83,924
		(See notes on following pages)			

The PCC approved these accounts on 18 March 2024.

Signed on behalf of the PCC



.....
The Reverend Jim Horton



.....
Martin Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2023

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2022 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC (Designated Funds) are also unrestricted and may be repurposed by the PCC.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

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

1.2 Income

Income is accounted for depending on their category as follows:

Voluntary Income and Capital Resources

Collections and donations are recognised when received by the PCC (although they may not be paid in to the bank until the following year).

Gift Aid receivable under planned giving arrangements, for special donations and the small donations scheme is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

Income from the letting of the Upper Room or church is recognised when the rental is due. Income from external funding is recognised in the period to which it relates.

Sales of books, magazines or any other items are accounted for gross.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Expenditure

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets

Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

2. Income

2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2022.

Unrestricted Voluntary Income	2022 (£)	2023 (£)
Cash Collections	3,316	4,335
Planned Giving	53,282	49,532
Gift Aid Recovered	12,895	15,395
Sundry Donations	4,191	2,699
YPW Fund Donations	510	250
Church Wall Boxes	99	72
TOTALS	74,293	72,283

2.2 Special Collections and Donations

Special collections and donations raised £4,627 for the Food Bank and Away Giving by St Mary's (Note 3.1 explains the grants made to charities during the year). £10,000 was donated for church improvements and is held in a restricted fund.

Special Collections/Donations	2022 (£)	2023 (£)
Children's Society	555	-
Delhi Brotherhood Society	659	750
Christian Aid	87	-
Kibakwe Link	-	-
Food Bank	2,126	3,635
Church Improvements	-	10,000
Other	2,132	1,118
TOTALS	5,559	15,503

2.3 Income from Church Activities

Total income from church activities was £3,309 in 2023, £132 more than 2022. The majority came from fees for weddings and funerals (£2,235 compared with £1,852 in 2022). It includes income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fundraising. Gross receipts from the sale of, or contributions received towards, refreshments, and from Outreach Events was £1,074 (cf £1,325 in 2022).

2.4 Fundraising Activities

Income from fundraising activities is presented net of costs and raised £6,870 for St Mary's compared with £3,474 in 2022. The Boot Fair again could not be held owing to soft ground in the field; it had typically generated income of £800-£1,000. The Bibleathon at the end of October was particularly successful, raising £3,817 plus £687 in Gift Aid split between charities and St Mary's Current Projects Designated Fund.

2.5 Income from Investments

Income from investments comprises bank interest and dividends on deposits (£689) and income from investments held in the CBF Chancel Emergency Fund (£677).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room and church (£536, almost the same as 2022), and £4,050 from Involve Kent in support of Café Plus, Friday coffee mornings for seniors and other activities for over-55's.

2.7 Fees for Choir, Organist, Bells and Verger

This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc. at weddings, funerals and other special services. There is no administration charge for handling those fees, which are passed on in full.

3. Expenditure

3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 2.2, Special Collections and Donations. The PCC was again unable to provide funds from general income in 2023 for grants to charities but continues to raise significant amounts from fundraising events and special collections / donations. The charities supported in 2023 (£2,901) were: Hospice in the Weald, Mission to Seafarers, Christians Against Poverty, Spadework, Royal British Legion and Macmillan Cancer Support.

Away Giving	2022 (£)	2023 (£)
Children's Society	555	-
Delhi Brotherhood Society	2,371	-
Christian Aid	736	-
Other	1,694	2,901
TOTALS	5,356	2,901

3.2 Fund Expenses

Expenses for the Food Bank, Anna Chaplaincy and Involve Kent funds are shown below. Expenses for Involve Kent include a contribution to energy costs of £650 (£150 in 2022).

Fund Expenses	2022 (£)	2023 (£)
Food Bank	2,141	3,179
Anna Chaplaincy	270	25
Involve Kent	207	1,712
TOTALS	2,618	4,916

3.3 Training, Education and Support

No expenditure on training, education and support was recorded for 2023 (£106 in 2022).

3.4 Church Activities

The largest component of expenditure on church activities was our contribution to the diocese, known as the parish offer, of £48,000 (£46,800 in 2022). Utilities (gas, electricity, water, wastewater) and insurance for the church cost £6,208 (£101 more than 2022), offset by the contribution from Café Plus and Friday coffee morning for seniors of £650 (£150 in 2022). Vicarage expenses for water and council tax amounted to £3,892. General church and other expenses amounted to £3,114. We were able to keep energy costs comparatively low having taken out 3-year contracts for energy supply in 2021; they will unfortunately come to an end in 2024 and future energy costs will be significantly higher.

3.5 Management and Administration

Administration costs amounted to £11,547 as set out in the Table below, taken from UNRESTRICTED FUNDS –EXPENDITURE on p.22. Professional & Legal Fees are for the Independent Examiner. The Secretarial Honorarium is the salary paid to the Parish Administrator; the increase of £754 compared with 2022 reflects an increased hourly rate, approved by the PCC in September, and extra hours worked. Printing, etc. costs were £1,319 higher than in 2022 reflecting extra use as, for example, service sheets were updated.

The Parish Administrator is the only employee. No pension schemes were involved (see Note 12 on p.33).

Management and Administration	2022 (£)	2023 (£)
Printing, Stationery, Copier	4,385	5,704
Professional & Legal Fees	790	675
Gift Aid Envelopes	-	98
Post/Phone	603	450
Secretarial Honorarium	3,866	4,620
TOTALS	9,644	11,547

3.6 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2023 included maintenance and tuning of the organ, fire protection inspection, repairs and cleaning of the Church roofs, gullies and gutters, boiler maintenance and repair. It also includes the cost of a detailed floor survey that will help us to plan future improvements. Total £3,907 compares with £3,437 for 2022 and includes a credit of £558 (£576 in 2022) for VAT reclaimed through the Listed Places of Worship scheme.

3.7 Trustees

No Trustee received remuneration for acting as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, received £4,620 in 2023 for her role as Parish Administrator. Mrs. Massy was elected to the PCC in October 2020; the Charity Commission confirmed that because she was already employed as Parish Administrator before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary review. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, or, in the absence of an incumbent, by both churchwardens.

3.8 Food Bank

St Mary's operates a weekly food bank. To avoid volunteers having to spend their own money and reclaim the cost through expenses we have a pre-paid credit card. The advantages of the card include being able to maintain a comparatively low amount of credit when compared to a conventional credit card, not being able to use the card to withdraw cash and simple mechanism to top up from the general current bank account. The company providing the credit card, HyperJar, provides them only to individuals, not organisations. The card is therefore in Martin Massy's name (the Hon. Treasurer) and regular payments are made from the General bank account to the card to maintain a balance of £120 to cover costs of food for the food bank; the card is used only by food bank volunteers. The PCC is fully aware of this situation. The Treasurer reports all credit card transactions to every PCC meeting and retains all receipts.

4. Debtors and Prepayments

Tax recoverable is Gift Aid and includes Gift Aid relating to 2022, which was received in January 2024. Donations are those received in the 2023 financial year but banked in 2024. Involve Kent fees relate to support for Café Plus and Friday Seniors. Prepaid gas and electricity relate to credit with our gas and electricity suppliers, EDF and Smartest Energy (SE) respectively. The latter represents a unilateral departure by SE from the terms of a three-year fixed price contract. Billing reverted to the agreed contract prices from August 2023, but SE has not yet refunded the overpayment. VAT recoverable relates to a claim (since received) via the Listed Places of Worship scheme for VAT paid on church maintenance. Prepaid insurance relates to a three-year warranty extension for the stairlift, which was installed at the end of 2019 – the warranty runs to the end of 2024.

	31-Dec-22 (£)	31-Dec-23 (£)
Tax recoverable	9,974	18,256
Donations	-	1,421
Involve Kent Fees Receivable	1,200	250
Prepaid Gas	417	-
Prepaid Electricity	1,231	1,207
Prepaid Water	123	-
VAT Recoverable	200	558
Prepaid Insurance	400	200
TOTALS	13,545	21,892

5. Creditors

Creditors for general church expenses include £675 for professional fees for the Independent Examiner, £425 for administration and £2,894 for boiler repairs and other maintenance costs incurred prior to the year end that were paid in 2024. Statutory fees are the fees payable to the Diocesan Board of Finance for weddings and funerals, which were paid in February 2024.

	31-Dec-22 (£)	31-Dec-23 (£)
General Church Expenses	2,215	5,515
YPW Expenses	106	63
Away Giving	-	2,761
Involve Kent Expenses	57	164
Statutory Fees	-	721
TOTALS	2,378	9,224

6. Church Repair Savings Account

The Church Repair Savings Account is a savings account with the Diocese, which is maintained to help meet the cost of repairs arising from a Quinquennial Inspection. Dividends and interest of £603 in this account were received in 2023 (£280 in 2022) giving a balance at the end of the year of £13,960.

7. Bank Accounts

The PCC holds four bank accounts with NatWest bank. Two general current accounts together held £39,697 at 31 December 2023 and an account for young people's work held £2,354. The Capital Reserve Account is a savings account for funds notionally intended to be used for major capital building projects; the balance at 31 December 2023 was £7,173.

8. Trust Funds

The CBF Investment Fund – Income Shares

The only investment fund now remaining is the Chancel Emergency Fund. This is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended “to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to

pay for repairs to the Chancel". Under certain conditions the PCC may spend the endowment as well as the income from it, but only for the purpose for which it was initially intended. The fund is included in the accounts at the current market value.

Fund Name	No. of shares	Value at 31 Dec 2022 (£)	Value at 31 Dec 2023 (£)	Gain/(Loss) (£)
Chancel Fund	348	7,190	7,867	677

9. Summary of Unrestricted and Designated Funds

The Young People's, Church Repair, Current Projects and Involve Kent funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Such funds can be undesignated or re-designated. The General Fund made a slight deficit in 2023 of £279, whereas designated funds increased by £8,128 mainly due to fundraising for Current Projects and income from Involve Kent. Regular small, specific monthly donations continue to be made to the YPW fund. Funding from Involve Kent is provided to improve the well-being of older residents – church activities that support this objective include Café Plus and Friday coffee morning for seniors.

	General Church Fund (£)	Young People's Work (£)	Church Repair Fund (£)	Current Projects (£)	Involve Kent (£)	Total (£)
Balance at 1 Jan 2023	28,468	2,776	15,785	-	993	48,022
Movements in Funds	(279)	149	689	4,952	2,338	7,849
Transfers	(9,000)	-	-	9,000	-	-
Balance at 31 Dec 2023	19,189	2,925	16,474	13,952	3,331	55,871

10. Summary of Restricted Funds

The Beacon and Food Bank funds are "restricted", the Beacon fund being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as the Lighthouse 2 Project Fund and is intended to support work with young people. Donations plus Gift Aid for the food bank during 2023 were £3,635, including £1,500 from Tonbridge & Malling Borough Council, as against £3,179 expenditure.

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Anna Chaplaincy (£)	Total (£)
Balance at 1 Jan 2023	808	822	431	2,276	7,190	262	1,900	1,845	286	15,820
Movements in Funds	-	-	375	10,000	-	750	-	456	(25)	11,556
Increase/(Decrease) in value, investments	-	-	-	-	677	-	-	-	-	677
Transfers	-	-	-	-	-	-	-	-	-	-
Balance at 31 Dec 2023	808	822	806	12,276	7,867	1,012	1,900	2,301	261	28,053

11. Summary of Assets by Type of Fund

Asset	Unrestricted and Designated Funds (£)	Restricted Funds (£)	Total Funds (£)
Investments	-	7,867	7,867
Current Assets	65,095	20,186	85,281
Current Liabilities	(9,224)	-	(9,224)
Totals	55,871	28,053	83,924

12. Pension Act 2008

During the year 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act.

The Parish Administrator, now the only employee, has opted not to pursue this opportunity, and the above position remained unchanged in 2023. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2023.

13. PCC as a 'Going Concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition and is used by several community groups as well as the regular congregation.

14. Income and Expenditure Accounts

The following pages show the income and expenditure accounts for Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	2022		2023	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	3,316		4,335	
Planned Giving	53,282		49,532	
Tax Reclaim	12,895		15,395	
Sundry Donations	4,191		2,699	
YPW Donations	510		250	
Wall Boxes	99		72	
Choir Fund Donations	-		-	
Tower Fund Collections	-	74,293	-	72,283
SPECIAL COLLECTIONS		595		743
CHURCH ACTIVITIES				
Outreach	1,325		1,074	
Funerals	376		935	
Weddings	1,176		781	
Other Fees	300	3,177	519	3,309
FUNDRAISING		3,474		6,870
INVESTMENTS				
Bank Interest	295	295	689	689
OTHER INCOME				
Upper Room - Letting	532		536	
Involve Kent Fees	1,200	1,732	4,050	4,586
CHOIR/ORGANIST/BELLS/VERGER		945		1,430
INTERREGNUM INCOME		1,349		-
TOTAL INCOME		85,860		89,910
TOTAL EXPENDITURE (from SOFA)		78,280		82,061
SURPLUS/(DEFICIT)		7,580		7,849
TRANSFERS TO/FROM:				
Restricted Funds		-		-
TOTAL SURPLUS/(DEFICIT)		7,580		7,849

UNRESTRICTED FUNDS – EXPENDITURE

	2022		2023	
EXPENDITURE ON :	£	£	£	£
AWAY GIVING				
Various Charities		-		2,901
FUND EXPENSES				
Involve Kent	207	207	1,712	1,712
TRAINING AND EDUCATION				
Sunday Clubs and Young People	106		-	
Adult	-		-	
Books and Resources	-	106	-	-
CHURCH ACTIVITIES				
Children & Young People - Activities	-		101	
Visiting Clergy	-		65	
Diocesan Offer	46,800		48,000	
YPW and Beacon	-		-	
Clergy Expenses	-		594	
Vicarage Expenses	3,972		3,892	
Sacristy	939		812	
Insurance	3,655		3,874	
Gas/Electric/Water	2,302		1,684	
Upper Room Expenses	38		-	
Choir Director/Organists	130		-	
Outreach & Social Events	705		556	
General Church Expenses	795	59,336	986	60,564
ADMINISTRATION				
Printing, Stationery, Copier	4,385		5,704	
Professional & Legal Fees	790		675	
Gift Aid Envelopes	-		98	
Post/Phone/Fax	603		450	
Secretarial Honorarium	3,866	9,644	4,620	11,547
MAINTENANCE				
Church General	3,040		3,204	
Organ/Piano	397	3,437	703	3,907
CHOIR/ORGANIST/BELLS/VERGER		970		1,430
INTERREGNUM EXPENSES		4,580		-
TOTAL EXPENDITURE		78,280		82,061

RESTRICTED FUNDS – INCOME & EXPENDITURE

	2022		2023	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	659		750	
Christian Aid	87		-	
Children's Society	555		-	
Kibakwe Link	-		-	
Food Bank	2,126		3,635	
Choir	90		375	
Anna Chaplaincy	55		-	
Church Improvements	-		10,000	
Others	1,392	4,964	-	14,760
FUNDRAISING		407		-
INVESTMENT INCOME				
Chancel Fund		(960)		677
TOTAL INCOME		4,411		15,437
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Christian Aid	736		-	
Children's Society	555		-	
Delhi Brotherhood	2,371		-	
Kibakwe Link	-		-	
Other Special Collections	1,694	5,356	-	-
FUND EXPENSES				
Food Bank	2,141		3,179	
Anna Chaplaincy	270	2,411	25	3,204
CHURCH ACTIVITIES				
Choir Books/Activities	-		-	
Church Improvements	-		-	
Other Activities	-	-	-	-
TOTAL EXPENDITURE		7,767		3,204
SURPLUS/(DEFICIT)		(3,356)		12,233
TRANSFERS TO/FROM:				
Church Repair Fund		-		-
TOTAL SURPLUS/(DEFICIT)		(3,356)		12,233

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales - Charity number 1170577

Accounts

ST MARY'S CHURCH HADLOW

ANNUAL PAROCHIAL CHURCH MEETING FOR THE YEAR 2022

To be held on

Sunday 30th April 2023, 11.15 a.m. in St Mary's Church

Documents for the meeting*:

Agenda for the 2023 APCM, p.3

Minutes of Previous APCM Meeting, held 24 April 2022, p.4

Churchwardens', committee and other reports for 2022, p.8

* The 2022 Annual Report and Accounts may be found at the back of this document, on pages 17-38.

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ST MARY'S CHURCH, HADLOW ANNUAL PAROCHIAL CHURCH MEETING

Sunday 30th April 2023, 11.15 a.m. in
St Mary's Church, Hadlow

A G E N D A

1. Apologies for absence
2. Minutes of the Annual Parochial Church Meeting held on 24th April 2022
3. Election of TWO (2) Churchwardens
(*Two churchwardens to be chosen in accordance with the Churchwardens' Measure 2001*)
4. Election of ONE (1) parochial representative of the laity to the Deanery Synod
5. Election of NINE (9) parochial representatives of the laity to the Parochial Church Council
6. The appointment of an Independent Examiner
7. Report on changes to the Electoral Roll (a copy of the Roll is available for inspection)
8. Adoption of The Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2022
9. The Churchwardens' Report on the fabric, goods and ornaments of the Church*
(*in accordance with Section 50 of the & Ecclesiastical Jurisdiction and Care of Churches Measure 2018*)
10. Report on the proceedings of the Paddock Wood Deanery Synod*
11. Reports of the activities of the sub-committees of the PCC*:
 - a. Education;
 - b. Fabric;
 - c. Finance (Treasurer's Report);
 - d. Outreach and Fundraising.
12. Reports on other areas of the life of the Parish*:
 - a. Anna Chaplain, Bell Ringers; Café Plus; Church Brass Cleaning; Church Cleaning; Coffee Pots and Tiny Tots; Delhi Brotherhood Society; Church Flowers; Food Bank; Kibakwe Link; Hospital Car Service; Messy Church; Music; Newsletter Delivery; Sides Persons;
13. The vicar's reflections

* Reports for items 2 and 9 to 12 follow in this APCM booklet. The 2022 Annual Report & Accounts (item 9) is available from the St. Mary's website at www.stmaryshadlow.org.uk. There is a sign-up sheet at the back of church If you would like a paper copy.

Minutes of the Annual Parochial Church Meeting of St Mary's Church, Hadlow held 24 April 2022

Held in Church on Sunday 24th April 2022

In the Chair:

Rev'd Andrew Axon, Area Dean

Minutes taken by:

Nicola C, PCC member

1. Members present

Rev'd Andrew Axon, Area Dean (AA, Chair)

Officers of the current PCC: Michael Payne, Churchwarden (MP), John Speed, Churchwarden (JS)

Plus [30] members present in church and five listening via Zoom.

Apologies were received from Linda Moore, David and Judy Gater, Lisa Porritt, Stan and Ann Jenner, Martin and Janice Massy, Richard and Julia Hopkinson, Vera Godsall, Lee Kirk, Michael Harvey.

2. Minutes of the Annual Parochial Church Meeting held on 25th April 2021

Minutes of the Annual Parochial Church Meeting held on Sunday 25th April 2021 were approved by unanimous vote.

3. Election of Churchwardens

Nominations were received for Michael Payne and John Speed. There was a unanimous vote and expressions of thanks from those present.

No other nominations: MP and JS were therefore elected unopposed. Andrew thanked the churchwardens for all the work they have done, especially as a vicar is not in post.

4. Election of parochial representatives of the laity to the Parochial Church Council (PCC)

Three nominations for PCC: Lisa Porritt, Lea Menday-Kolozsvari, Iris Shaw elected unopposed for next 3 years.

Andrew thanked those who are standing down as PCC members.

5. Election of parochial representatives of the laity to the Deanery Synod

Mike Harvey and Barry Wheeler were elected as deanery synod representatives for next 2 years.

6. Appointment of sidespersons

AA thanked our current sidespersons and suggested that anyone who is able to smile and be friendly would qualify to be able to do this job and invited other members of church to volunteer. The current list was approved to serve again.

7. Report on the Electoral Roll (A copy of the Roll is available for inspection)

MP thanked David Lear who acted again as our Electoral Roll Officer. There are 138 on the Electoral Roll, of whom 92 are resident in this parish, and 46 non-resident. Nine new names added to the list

compensated for 9 people who have moved away. David Lear voted to continue in this role and AA suggested he be thanked with a bottle of wine.

8. Adoption of the Annual Report on the proceedings of the PCC, the activities of the Parish generally and the Financial Statements of the PCC for the year ending 31st December 2021

MP proposed that the APCM adopt the Annual Report and Accounts for the year ending 31 December 2021. Approved.

Martin Massy, Honorary Treasurer, provided the following:

The annual report and financial accounts and the APCM booklet are available on the St. Mary's website: <http://www.stmaryshadlow.org.uk/church-life/reports-accounts/>.

We made a surplus in 2021 of over £10,000, but bear in mind that this is because our contribution to the diocese was less than it should be to cover the costs of ministry, etc in Hadlow and Golden Green. Thank you to everyone who supported the stewardship campaign in November, and thank you to church members more generally for your financial support. Thanks also to the finance team, especially Duncan Murray (book-keeper), John Speed (Gift Aid) and David and Gabrielle Lear who helped sort out the accounts.

I would like to make two pleas for the year ahead: i) that people switch their standing orders or open new accounts with the Parish Giving Scheme, which saves us time and effort in reclaiming Gift Aid, and ii) that people consider leaving a legacy to St. Mary's – a few percent could make a big difference in maintaining the church that you love. Thank you again to all.

9. The appointment of an Independent Examiner

MP proposed that David Stephens be re-appointed as Independent Examiner. The motion was carried unanimously.

10. The Churchwardens' report on the fabric, goods and ornaments of the Church

MP drew members' attention to the Churchwardens' report in the APCM booklet.

11. Other Reports

Reports on all other areas of church life were in the documents available from the church website. The following were additional comments made from representatives of the various committees present at the APCM.

JS commented that all committees are for all church members, not just PCC members, and asked for more volunteers.

Paddock Wood Deanery Synod: Barry asked AA whether the synod will continue meeting in person. AA agreed that this was the case except the winter meeting will be via Zoom.

World Mission committee: It was noted that the World Mission committee was formally disbanded by Rev'd Paul White. MP informed the meeting that the Foodbank is operating as our mission and it is hoped that this will continue. and that this team will extend their interest into World Mission in due course. Julia Miles commented that it was important that the church is seen as outwardly giving and that this is an important priority. Andrew suggested that the PCC should consider this.

Outreach: Barry asked whether we are going back to having a boot fair. NC noted that there is no access this year to the field we usually use.

Anna Chaplain: Jenny thanked all those who are part of the home communion team and she is hoping to do Holiday At Home again this year however she will need to fundraise for this and so is hoping to run a bacon buttie breakfast on June 11th.

Church cleaning: JS identified that the Church cleaning team needs more volunteers.

Coffee Pots and Tiny Tots: Cathy thanked all the volunteers and to those who move chairs on a Sunday in preparation.

Kibakwe: Sharon updated us on the Kibakwe link. She is still in contact but difficult because of the language barrier, and whilst they had hoped to be able to go over this year, they are not going to be able to. Heard from the secondary school this week and they are all well.

Messy church: Kelly Parsons reminded us that there is a service today.

Music: It was noted that the Choir used to include a range of ages. Liz Davies asked for more members to join, especially young people.

Pippa May reminded people that choir practice is on Friday evenings at 7.15 pm and that they end everything with a drink at The Two Brewers.

Hospital car service: Mike Harvey is continuing to organise this.

Safeguarding: Cathy Brill said that she had at last received the materials for both the foundation and basic awareness training. She proposed providing some group sessions over the next few weeks so that we are all up to date on our training.

Reflections from churchwardens - JS

A lot of things are changing. JS wished to say a big thank you to everybody who volunteers and acknowledged that there are a huge number of people around the parish helping out. He also thanked the visiting clergy and offered an invitation for more members of the congregation to volunteer.

Update to recruitment for new incumbent. Advert goes out next week; shortlisting in beginning of June; interviews at the end of June and hoping for installation in September.

Queen's Jubilee: Liz Davies asked whether St Mary's is doing anything for the Queen's Jubilee. Prom and Pimms event being organised.

12. Churchwardens APCM Report

In our Churchwardens' Report John & I considered the events leading up to 1 January this year and thanked everyone who made such a difficult year as successful as it could be under the circumstances.

I would like once again to highlight our thanks to all of you for your help, understanding, support and reassurance. Together we have all kept services at St Mary's proceeding in a safe way as we have come out of the regulations relating to Covid, though we continue to remain mindful of any guidance, both from the Diocese and the Government. Gradually more and more aspects of Church life have been able to resume and many with great gusto and appreciation. In this regard particular mention must be made of Outreach led by Janice, Education under Cathy, and the Choir under the musical direction of both Michael and Francis. We also remain mindful of the needs within our community and our Mission work led by Alison.

Personally, my biggest regret last year was having to take the decision to abandon Carols in the Square at Christmas. I did this against a backdrop of the rising Covid infection rate at that time and despite government insistence that no new measures would be put in place before Christmas. In the event, as we now know, omicron, whilst highly infectious, was not as potent as previous variants. But how would

it have looked if St. Mary's Church had gone ahead with such an event in a public place and infection had led to a greater risk in our community at Hadlow? Whatever people might have thought about my seemingly killjoy approach I felt vindicated by the news that many in the East Peckham Silver Band were already suffering, and they weren't even sure they would have had sufficient members to lead us in any case. Moreover, the weather on the night would hardly have been favorable to those that might have attended, and an indoor gathering was not an option.

Life as a Churchwarden continues not without its surprises. Only this week, for instance, John has had the problem of an influx into our Church, not of more people but of mice! I, on the other hand, received two messages from the Diocese regarding further repair work at the vicarage. They were addressed to the Revd. Michael Payne and not having even started down the same path as Kelly, I discovered that my namesake lives in another vicarage in a parish in Rochester! Coincidentally I had only met my cousin from Guernsey this month for the first time and he too has the same name! Thus, having been Churchwarden throughout a pandemic and a sabbatical, as well as now during an interregnum, I wish to put on record that I will only be serving as a Churchwarden for one more year.

Perhaps the biggest challenge for us all has been gearing up for the appointment of our new vicar. John & I are enormously grateful to David, Jenny, Mike, Sharon, and Stafford for their work in steering the Parish Profile, as well as Andrew our Area Dean (who has also kindly led us today) and Sharon our new Archdeacon for Tonbridge. Both have been extremely helpful in facilitating and guiding the process as well as supporting the cause for Hadlow to remain a single parish benefice, which is extremely unusual these days. Moving forward we I hope that we might be able to affirm their faith in us by our support for our new incumbent, whoever that might be, when chosen.

Finally, John and I wish to thank those who have made services possible without a vicar in terms of their leadership in worship, particularly Christopher who has once again gone beyond the call of duty and Kelly who will soon be starting a new chapter in her own ministry. We look forward to a year supporting an exciting new chapter for the life of St Mary's Church and our community here in Hadlow. Thank you all from me and thank you also to my friend and colleague John.

Looking ahead I remain optimistic; I remain optimistic for the future at St Mary's Church. Let us look forward not back, look out not in and look up not down. мир вам myr vam (Ukrainian - Peace be with you)

Michael Payne 25 April 2022

AOB - Iris thanked the PCC and churchwardens for their work over the last year, noting especially the circulation of weekly emails so we all know what we are doing.

Meeting closed at 12.10pm led in prayer by Christopher Miles.

Signature



Date: 27 March 2023

REPORTS FOR THE YEAR 2022

Agenda Item 9: Churchwardens' Report for the year 2022

Traditionally the reason for having two Churchwardens is the division of the role between a “vicar’s warden” and a “people’s warden”. These are differentiated by the symbols at the top of the two wardens’ staffs: a mitre and a crown respectively. During an interregnum it is quite useful to have this division of responsibilities. However, when there is no vicar then technically both wardens become “bishop’s wardens”. This is all very well except when, not only is there no vicar in post, but there is no bishop either or, as was also the case at the start of this interregnum in Hadlow, there was no archdeacon either! Fortunately, John & I had the support of our excellent Area Dean, Andrew Axon.

In ordinary times the churchwardens are responsible for overseeing the care of the church and its property. In addition, during an interregnum, churchwardens take on responsibility for the vicarage as well, irrespective of whether it is in the ownership of the parish or the diocese. Hadlow vicarage needed a lot of work to return it to a reasonable standard. A new boiler had to be installed, new sink to the kitchen, a new shower to the shower room and a shower to the bathroom. The kitchen floor had to be replaced as did the utility room, which also needed new taps, and a new wood floor was fitted to the entrance hall and office. Meanwhile the parquet floors to the dining room and lounge were sanded and polished and one of the bedroom basins also had to be replaced. Electrical work included new lighting to the kitchen, utility room and hallway as well as new external LED security lighting. Furthermore, a completely new alarm system was installed.

Outside the garden had to be maintained including overgrown ivy extending up to the soffits removed. New front gates were installed and the fence leading up to them replaced. This was all completed before the wind took out the post bearing the side gate!

Quite apart from a deep clean of the bathrooms and kitchen there was a need for carpet cleaning and redecoration of most of the interior. Then once our new incumbent was chosen other changes were required to the kitchen, including new worktops and removal of wall standing units which in turn meant further redecoration together with the replacement of the living room wallpaper and full redecoration of that room as well, all of which had to be overseen. I wish to express my sincere thanks to the Diocesan Surveyor, for without his support the whole task would have been immeasurably more difficult and time consuming.

Turning to the church building itself together with its fabric and contents, this remains in generally good order. More details can be found in the Fabric Committee report itself. Furthermore, during the year work began to overhaul the Terrier & Inventory listing the assets of the church in terms of land and buildings (The Terrier) together with its contents and records (The Inventory). This exercise was last conducted in full in 1987 and I am pleased to say that by the time of writing this has now been concluded.

Quite apart from a full appraisal inventory of the church plate, there is a schedule of furnishings and fittings, many of which have been donated and often in memory of individuals and families. These have been recorded as completely as possible. This list includes anything from the stained-glass windows to altar rails, and from the organ to the beautiful communion set presented during the year in memory of our late Treasurer and friend Freddie Shaw.

The inventory also includes a revised schedules of registers and records. These range from registers of baptisms since 1836 to services held at Golden Green up to 1964. There is even an insurance policy on a haystack dated 1913!

None of this would have been possible without the responsibility for arranging cover and all other aspects of services having been taken on so proficiently by my fellow churchwarden. Hence, I wish to minute my thanks to John, together with all the members of the PCC for their support throughout the year and indeed, the whole interregnum.

Finally, the churchwarden's report would not be complete without mention of the most important event of the calendar for Hadlow. In a year that saw us mark the end of an era with the demise of Her Majesty The Queen, the only monarch that most of us have ever known, there was also an uplifting occasion. That was of course the arrival of Fr. Jim as our new vicar in November. We welcome him and his partner Rob and it is our sincere hope that he will find fulfilment and enjoy many years to come leading the church here in Hadlow.

Michael D Payne 16 March 2023

Agenda Item 10: Deanery Synod Report

The Paddock Wood Deanery comprises the churches in Brenchley, Capel, Collier Street, Five Oak Green, Hadlow, Horsmonden, East Peckham, Laddingford, Lamberhurst, Matfield, Nettlestead, Paddock Wood, Pembury, Tudeley and Yalding.

In February the Deanery met via Zoom for a talk by the Rev'd Jane Winter on 'Living in Love & Faith', a C of E discussion document about sex, sexuality, marriage and relationships. As usual this was discussed by everyone in break-out groups and fed back to the meeting.

The Deanery operates a Mission Fund and a small donation was made towards the expenses incurred by Yalding church for their Alpha course.

Due to circumstances, no further meetings took place until November, when we met jointly with the Tunbridge Wells and Malling Deaneries at Pembury Upper church for a Q&A and music evening with the Rt Rev Jonathan Gibbs, the new Bishop of Rochester in order to get to know him a little.

Mike Harvey, February 2023

Agenda Item 11: PCC Committee Reports

Education Committee

We were able to organise a Lent course in person again for the first time post-Covid. This was well attended on Saturday mornings, with the added attraction of bacon rolls. We followed the material provided in the book 'Still Standing' by Rachel Mann, using clips from the film 'Rocketman'. The course was led by a different member of the education committee every week.

The Sunday group for young children continues to operate flexibly, in response to attendance on any particular day. Those running the group have to be ready to fit prepared material to the individuals who turn up. Continuity is difficult to achieve, so we have to make the most of opportunities as they arise.

Cathy Brill, February 2023

Fabric Committee

The Fabric Committee met in February and June. The general condition of the church fabric is good. As a recommendation from the last quinquennial inspection, we installed gauges – two standard monitors and one based on Moiré fringes – to monitor a crack in the south side abutment of the chancel arch. Reassuringly, no movement has been detected.

Many areas need redecorating, which we expect to approach piecemeal as the cost of redecorating all areas at once would be prohibitive. The focus in 2022, however, has been to develop a project to improve the lighting in church, especially the high-level lights in the nave – many of these lights have failed, and all are obsolete, so spares are hard to come by. We commissioned a lighting design by CES, who specialise in lighting for churches. The cost of converting everything, including a modern control system, is huge so we aim to start by doing what we can afford to renew the high-level lighting.

I would like to thank the committee members, who bring varied skills and experience: Richard Hopkinson, Stephanie Wilcox, Anne Hughes, Mike Harvey, Michael Payne, John Speed.

Martin Massy, Convenor, March 2023

Treasurer's Report

A report on the financial situation forms part of the 2022 annual report and accounts. I am very grateful to have the help and support of the finance team, especially Duncan Murray (book-keeping) and John Speed (Gift Aid), and of David and Gabrielle Lear who help enormously with payroll, accounting advice and preparation of the accounts. John does an invaluable job claiming Gift Aid, which again contributed 15% of the total income for the year.

We would like to encourage people to give via the Parish Giving Scheme (PGS), which was introduced in Rochester diocese towards the end of 2021 (the PGS was first established in 2014). The PGS doesn't cost us anything and simplifies administration since it claims Gift Aid on our behalf and reduces the amount of cash we need to handle, which helps since the Tonbridge branch of our bank closed March 2023. The PGS is a direct debit scheme with the usual guarantees, and registration is straightforward, either online, by telephone or by post. Talk to me, Martin Massy, if you would like more information. Gift Aid is an important source of income; if you have not yet completed a Gift Aid form for St.Mary's and would like to please contact John Speed or Martin Massy.

Thank you to all our donors; without you it would not be possible to fulfil our aim of "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical" as well as we would like (see objectives of the PCC in the annual report). Thank you again.

Martin Massy, Hon. Treasurer, March 2023

Outreach & Fundraising Committee

In 2022, the Outreach and Fundraising team kicked off the year with the usual concert by our local band, the East Peckham Silver Band – always a popular event.

Three other musical events were held during the year: a concert by the accomplished Bacchus Wind Orchestra in May, an organ recital by our former organist and musical director the excellent Antony le Fleming in October and the Prom and Pimms evening in June to celebrate the late Queen's Platinum Jubilee.

The latter was one of our biggest events of the year and was a rousing occasion with a packed church. The church looked amazing, decorated with hand-made bunting from our Café Plus and

Knit and Natter teams, and beautiful flower arrangements by St Mary's flower ladies. The evening displayed the talent to be found locally and concluded with a 'Last Night of the Proms' type finale of patriotic favourites and much flag-waving.

Other events in the year included our annual quiz night, harvest supper and a very popular Cream Tea at the Vicarage. We also co-ordinated the refreshments after Fr. Jim's installation service in November – with many contributions from our congregation.

Christmas was a very busy time for the team, with a wreath-making workshop, Christmas Tree Festival and Christmas Fair. However, income raised from the last two events was less than expected; this may have been due to the current difficult economic climate: fewer donations were received at the Christmas tree festival and lower numbers of children attended the Christmas Fair than previously.

Overall, fund-raising income was down on previous years (not including 2020 and 2021 which were impacted by Covid lockdowns). Part of the reason for this was that one of our usual big fundraising events did not take place: the May Bank Holiday Boot Fair. This was due to a large proportion of Jacksons' field having been ploughed up to install a waste overflow pipeline from the new housing development in Carpenters Lane. And at the time of writing, it appears that, yet again, we are unlikely to be able to hold the boot fair this year (2023) due to the condition of the field.

Apart from the events organised by the team, St Mary's plays host to a number of outreach activities which bring people together and benefit the community of Hadlow: Café Plus organised by Sally Bentham and Lin Pearson, Seniors' Coffee Mornings, Seniors' Tea at 3 and Holiday at Home organised by our Anna Chaplain, Jenny, and Coffee Pots and Tiny Tots co-ordinated by Cathy Brill.

Finally, I would like to thank our team: Kirsty, Sharon, Katherine, Lee, Iris and Lea, and our hard-working church wardens John and Michael; and, of course, all members of St Mary's who have helped out at and supported our events.

Janice Massy, Outreach & Fundraising Committee Convenor, March 2023

Agenda Item 12: Reports from other areas of the Parish

Report from the Anna Chaplain

We were able to hold Holiday at Home for the first time since the Pandemic. I am grateful to those who helped over the two days at the beginning of August. It was much appreciated by those who attended.

Seniors' Coffee morning is held on 1st & 3rd Friday mornings at 10.30 and continues to be well supported by our regulars including people from the community. Feel free to join us for coffee and a chat.

We continue to take Home Communion to those who are unable to get to services. We also have members who regularly visit those who are unable to come to church. I would like to thank those who give up their time for these valuable ministries.

We invited Penny Brandling-Harris to a meeting to thank her for her service over many years. Father Jim met with the teams mid-January. If you know of anyone who wishes to be visited or to have Home Communion please contact Jenny – details in the weekly pewsheets – or the vicar.

Jenny Hopkins, February 2023

Hadlow Bell Ringers

We continue to ring on every Sunday and practice every Wednesday. Our practices are supported by visiting ringers from local towers which mutually benefits us all. It enables us to ring more advanced methods and means we can ring when our own ringers have other commitments. We have continued to attempt a quarter peal on the 1st Sunday of the month which helps our band to improve our overall ringing capability.

In June, we rang a number of quarter peals celebrating the Platinum Jubilee of Her Majesty the Queen. In September, when Her Majesty passed away, we took part in the Nation's mourning and rang our bells fully muffled with the tenor open at backstroke. On the 10th of September we rang our bells fully open for the Proclamation of King Charles III and also rang a handbell quarter in the church that afternoon. From that time on our bells were again fully muffled until we had rung for Her Majesty's funeral.

In October we had an outing ringing the bells at Marden and Yalding, ending up with a pub lunch. Members of the band take an active part in district ringing and as a band we support Nettlestead with ringing for their weddings.

In November we rang a quarter peal for the Installation of the new Vicar and we rang handbells during the church Christmas fair.

We realise that we need to recruit more ringers so that we can ring all our bells every Sunday. We currently have four people learning to ring with the expectation that they will ring for the Coronation of King Charles III in May.

Phil Jarvis, Tower Captain, March 2023

Café Plus

Café Plus at St Mary's had previous run successfully under the Curate Nicky Harvey but was interrupted for two years by the pandemic. We started again in January 2022, with Covid restrictions still in place, with the aim of producing knitted bunting and paper chains for the Queen's Jubilee celebrations, culminating in the Jubilee Concert held at St Mary's on the 3rd June. An average of fifteen ladies met twice a month for five months to produce a display worthy of the Platinum Jubilee.

After the Jubilee we have undertaken several activities including machine sewing, where we brought in sewing machines to produce peg bags, chicken door stops and tote bags. We also produced items to sell at Christmas Craft Stalls, (raising £1087 for The Little Princess Trust with the Knit and Natter Group), and knitting a Christmas Nativity for St. Mary's Christmas Tree Festival. We have had a busy first year back, obtaining funding from Involve Kent under their Universal Services Wellbeing Services Support. As a result we were able to fund the Café Plus Christmas Party, which was held on 14th December at the Old School Hall, and a trip to Rochester Christmas Market on 26th November. Both were well attended, despite the weather!

Sally Bentham, February 2023

Church Brass Cleaning

Carole Bramham and Linda Moore continue to clean the brass once every two months.

Linda Moore, February 2023

Church Cleaning

We have a very small number of loyal cleaners and the church is cleaned each week. It would help enormously if anyone feels they can spare an hour or so every few weeks to become part of the team. I'm in church most Sunday mornings if you feel you can help and want to know more.

Ann Jenner, February 2023

Coffee Pots and Tiny Tots

It has been a joy to open the church doors again and welcome mums, dads, grandparents, babies and children once again on Wednesday mornings from 10.30 – 12 noon. We aim to provide a safe environment where parents and other carers can meet informally while their babies and small children play. Tea, coffee and biscuits are provided for a small donation. Every week, there is a simple craft activity and we finish with a music session of action songs and musical instruments. Many of the families who attend make firm friendships which benefit both adults and children and extend beyond the weekly meetings in church.

The group is run by a group of volunteers including Cathy Brill, Carole James, Jim and Pippa May, Val Newell and Jem Spalding. Thanks also to Father Christmas who came to distribute presents at our annual party, and to the team of volunteers who move chairs and prepare the space on Tuesday evenings (although it would be nice to have more people on the rota!).

Cathy Brill, February 2023

The Delhi Brotherhood Society

St.Mary's has supported the DBS for well over thirty years through annual donations. The DBS was formally established in 1973 as a charitable society to “help without distinction of nationality, caste, creed or religion, persons who stand in need of aid” and works among the poor, helpless and oppressed across Delhi. Today, DBS operates many projects such as women's empowerment, education (primary and secondary schools, after-school club), vocational training, abuse prevention, night shelters, etc (<https://www.delhibrotherhood.org/projects>).

Martin Massy, March 2023

Flowers

Thank you to all who arrange and contribute to our church flowers. Special thanks for the wonderful Platinum Jubilee displays — also Easter, Harvest and Christmas. They were outstanding and made the church look very welcoming. If you love flowers and would like to join our regular flower ladies, please contact Carol Wickham on 01732 851139.

Our flower ladies usually provide one arrangement per week according to the rota. It would be really lovely if anyone from our congregation felt able to place a vase of flowers in church, perhaps for an anniversary or remembrance for a loved one special to them. As we try to limit our use of non-biodegradable floral foam a vase of flowers would be just perfect.

Carol Wickham, February 2023

Food Bank

Hadlow Foodbank continued throughout the year under the leadership of Alison Middleton. Our thanks go to her on leading this good work and to all those who have supported her on the rota through the course of 2022. A particular mention must be given to Siobhan, Sharron, Julia & Linda who, with others, have all been stalwarts of organisation when it came to the preparation and giving out of food bags. The continuing generosity of our parish has been evident in the way that the Hadlow Foodbank continued to be supported by donations during the year.

Rather than close the foodbank, as was mooted at the last PCC meeting of the year after Alison had retired, I am pleased to report that it has been reinvigorated once again for 2023. Nicola Hall has kindly stepped up to lead a team of volunteers, some old and some new. Moreover, the decision to increase the availability to weekly rather than just twice a month appears to be fulfilling the current requirement in the community.

Michael D Payne 16 March 2023

Hadlow-Kibakwe Parish Link

The link continues, for the most part, in a state of hibernation. For the last two years, Covid has prevented travel to Tanzania and in that time our Link Coordinator in Kibakwe has been moved from his teaching post at Kibakwe Secondary School to a secondary school in a village nearer Kibakwe's Diocesan town of Mpwapwa. Two new link coordinators have been appointed and communications have continued in a limited way via WhatsApp. English is not the Coordinators' first language and it has proved difficult to get any news of how existing projects supported by St Mary's Church and Hadlow institutions are faring. We are considering making a trip to Kibakwe in October 2023 to renew all the links – Church links, school links, Scout links – between the institutions in Kibakwe and those of Hadlow.

Jim May March 2023

Hospital Car Service

During 2022 we completed 302 journeys, which compares with 265 in 2021 – a 14% increase – on behalf of 54 'clients'. This equates to just under 6 appointments per week in 2022.

We had 11 active drivers last year (9 in 2021), although most journeys were done by just 5 of us. However, it goes without saying that without all our volunteer drivers this much-appreciated service could not exist and I am extremely grateful to them all for their efforts on behalf of the local community in Hadlow & Golden Green. The drivers in 2022 were: Dominic Brown, Marie Dawes, David Gater, Ann Jenner, Jim May, Linda Moore, Richard Morley, Duncan Murray, John Pierce and Annie Young.

I have been responsible for organising the Hospital Car Service for some five years now, and it is very clear that it is hugely appreciated by the community and also very much needed. However, with demand increasing we are in need of additional drivers. If you are interested in giving up a little of your time between 8.30 am and 5.30 pm on weekdays, please do speak to me or call me on either 01732 851881 or 07464 548448. It really is not onerous but is extremely rewarding (spiritually if not financially). An enhanced DBS (Disclosure & Barring Service) check would be required and undertaken by St Mary's church.

Mike Harvey, February 2023

Messy Church

Messy Church provides a new way of worship for church members and an exciting outreach opportunity. Every craft activity is linked to a theme from a Bible story. We finish with a short act of worship followed by the sharing of food. All ages are welcome. This year we explored Messy Easter (April), The Lord's Prayer (June) and Fruits of the Spirit (October). In November, at Messy Advent, we were also fortunate to enjoy a visit from the Heavenly Hands puppet group and young puppeteers from St Stephen's church, in addition to the usual activities. Although these sessions are run by a small team of regular volunteers, everyone from the congregation is invited to attend

and experience this new way of exploring the Bible. It would be great to have more support here as we are hoping to grow Messy Church again; it has really dropped off since Covid.

Cathy Brill, February 2023

Music

The choir, under the shared direction of Francis and Michael, continued to lead the congregation in the singing of hymns and the two settings of the Eucharist. Although only 12 in number they are a very loyal and enthusiastic team and performed more than fifty anthems as introits or at Communion during the course of the year. We are lucky to have them as so many churches now have no choir.

Michael Pound, March 2023

Newsletter Delivery

The Hadlow newsletter keeps residents informed of church events, parish council news and the activities of local organisations. Every month except August the newsletter is compiled by Lesley Bright and 1400 copies are printed by Janice Massy in the Parish office. It is great to see that we are now on edition number 600 thanks to everyone's efforts.

A special 'Thank you' goes to Anne Hughes who has been helping with the newsletter since 1987, eventually taking on the coordination of its distribution. Hildegard Pax has recently taken over the coordination role and enjoys being part of the team. Many thanks also go to the longstanding volunteers Carol Wickham, Carol Bramham and Sylvia Bush and the team of folders (who meet in the church on the last Thursday morning of each month) as well as the 35 volunteers delivering them to their neighbourhoods.

Some of the outlying areas of Hadlow, like North Frith Park are not covered in the distribution, and some areas of the Parish receive the newsletter via email, kindly distributed by Anne Waddingham in Golden Green and others. We would be very glad to hear from anyone who would be willing to join the newsletter delivery team.

Hildegard Pax, March 2023

Sidesmen's Report for 2022

Until this year there had not been an opportunity for the sidesmen to operate in their usual way since the start of 2020. Hence it was a great relief when it eventually became possible during the year to re-establish a rota to welcome everyone back into church once again in the usual way. Our thanks go to those who either remained on call or started assisting once again. These include Bet Brett, Claire Walter, Gill Speed, Jenny Hopkins, Kirsty Finch, Carol Bramham, Mags Skelton, and Lee Kirk.

Michael D Payne 16 March 2023

ST MARY'S CHURCH HADLOW

Annual Report and Financial Statements of the Parochial Church Council

For the
Year Ended 31 December 2022

Incumbent: The Reverend Jim Horton

Churchwardens: Michael Payne, John Speed

Independent Examiner: David Stephens B.A., F.C.C.A.

Charity name: The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow
(St.Mary's, Hadlow)

Charity registration number: 1170577

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ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. It is part of the deanery of Paddock Wood and the diocese of Rochester. The ecclesiastical parish includes the villages of Hadlow and Golden Green. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England, and was registered with the Charity Commission as a charity in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St. Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members for 2022 are listed below.

PCC members normally serve for three years – the terms of elected members are shown below in brackets – and afterwards may stand for re-election. Churchwardens are elected each year and may serve a maximum six consecutive terms of office. One PCC member resigned in November.

Incumbent and Chairman The Reverend Jim Horton (from 23 November)

Churchwardens John Speed (2020 – 2023)
 Michael Payne (2019 – 2023)

Elected Deanery Synod Representatives

Barry Wheeler (2021 – 2024)
Mike Harvey (2022 – 2024)

PCC Members

Cathy Brill (2021 – 2024)
Nicola C (2018 – 2021; Co-opted 2021 – 2023)
Melissa Crawshay-Williams (2020 – 2023)
Kirsty Finch (2020 – 2023)
Mike Harvey (2021 – 2022)
Jenny Hopkins (2020 – 2023)
Richard Hopkinson (2020 – 2023)
Lee Kirk (2020 – 2023)
Janice Massy (2020 – 2023)
Martin Massy (2020 – 2023)
Lea Menday-Kolozsvari (2022 – 2025)
Katerina Plucknett-Nixon (2020 – 2023)
Lisa Porritt (2022 – 2025; resigned November 2022)
Iris Shaw (2022 – 2025)

Honorary Treasurer Martin Massy (2019 to date)
PCC Secretary Martin Massy (2018 to date)

A copy of this report and the accompanying APCM booklet, which describes aspects of church activities in more detail, may be downloaded from <http://www.stmaryshadlow.org.uk/church-life/reports-accounts/>

PCC STRUCTURE; MANAGEMENT AND GOVERNANCE

The church is governed by the Parochial Church Council (PCC). The PCC operates under the Parochial Church Councils (Powers) Measure 1956 as amended – which sets out the general functions of the PCC – and the model rules set out in the Church Representation Rules 2022.

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod and 12 members elected to represent the interests of church members (the laity; the Treasurer and Secretary may also be elected representatives of the laity). The incumbent chairs the PCC; during a vacancy (interregnum) this role is taken by one of the Churchwardens.

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by committees that meet regularly throughout the year and report to full PCC meetings. During the interregnum, the full PCC met monthly. The committees always have at least one PCC member, but also depend largely on the help of other members of the congregation. PCC members are strongly encouraged to join one of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

Standing Committee

The standing committee comprises the Incumbent, Churchwardens and at least two nominated representatives of the PCC. The Secretary and Treasurer are normally nominated as well as two other elected PCC members. The powers of the Standing Committee are defined in the Church Representation Rules: “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC, and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.” The standing committee meets when necessary in between meetings of the full PCC.

Education Committee

Initiates and organises educational activities and experiences aimed at enabling all members of the congregation (a) to live as Christians within a Christian community, and (b) to articulate and defend their faith confidently. Particular importance is given to young people.

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of any necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

Outreach and Fundraising Committee

This committee oversees the fund-raising events and activities held during the year. It initiates and organises outreach activities to foster a closer relationship between the church and the parish as a whole, to express the church's sense of social responsibility in the community and to take the lead in promoting the evangelistic mission of the church.

World Mission Committee

The World Mission Committee ceased to be active during early 2021, lacking a convenor, and its role has been taken on by the PCC. The WMC had provided a forum for liaison with organisations supported by the parish, for example the Delhi Brotherhood Society and the link with the parish of Kibakwe in Tanzania, and promoted fund raising for them. It had also raised awareness in the congregation of issues relating to the Anglican Communion and the worldwide church and made recommendations to the PCC on charities to be supported, such as through special collections. It is hoped that in time it will be re-established alongside other Mission work now being undertaken including the Hadlow Food Bank.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal purpose of the PCC is "promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical."

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The main activities in relation to those purposes for the public benefit are the celebration of religious services throughout the year and provision of services to the community through ministry and communal activities such as Coffee Pots & Tiny Tots and Café Plus (see section on Community on p.6). We rely heavily on volunteers to support and carry out activities.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

St. Mary's continues to flourish, despite facing challenges of an ageing congregation, and holds regular services throughout the year. Events organised by St. Mary's in church and around the village help bring the local community together.

Church Attendance 2022

The Electoral Roll was revised in 2022, recording 138 church members, an increase of three over 2021. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Owing to the coronavirus pandemic and the availability of live streaming services (audio only), the numbers of those attending in person have not fully recovered, although around seven people continued to follow services via Zoom (see Review of the Year below). Sunday attendance is typically over 50.

Review of the Year

GOVERNANCE: The parish has been in an interregnum, i.e., without a vicar, for most of the year. Fr. Jim Horton was installed as vicar on 23 November.

The full PCC met nine times during the year and the Standing Committee met three times. The 2022 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 24 April. There were no meetings in August or December.

Reports from the PCC committees – Education, Fabric, Finance, Outreach and Fund-Raising, and Mission – are included in the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority at St Mary's. We are working to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops 'Promoting a Safer Church' and this commitment is renewed every year by the incoming PCC. Safeguarding is a standing item on the PCC agenda. No issues have been reported.

Cathy Brill is our Parish Safeguarding Officer and a member of the PCC. Cathy has completed courses about Safeguarding Induction, and Safer Recruitment and People Management. She regularly joins Zoom meetings with the Rochester Diocesan Safeguarding team, who provide valuable support and information.

Other volunteers continue to complete appropriate national Church of England safeguarding training courses online. This year, we have also held in person group training for Safeguarding Foundation and Awareness of Domestic Abuse, which have been well attended and have generated valuable discussions. We will continue to use the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development.

WORSHIP: We were delighted to welcome The Reverend Jim Horton (aka Father Jim) as vicar of Hadlow with his installation on 23 November. During the interregnum, however, we were pleased to welcome visiting clergy, with the rota being ably coordinated by John Speed. We enjoyed the variety of characters and styles of visiting clergy but are glad to settle down again.

The Sunday 10 o'clock service is live streamed (audio plus presentation of the order of service, which enables people who are otherwise unable or unwilling to attend in person to join in). Other regular services comprise morning prayer Monday to Thursday, Wednesday morning communion, Thursday evening Compline and Messy Church on some Sunday afternoons.

COMMUNITY: Coffee Pots and Tiny Tots (CPTT) is held every Wednesday morning 10.30 – 12 noon, where parents and other carers can meet socially while their babies and small children play. CPTT is run by a dedicated team of volunteers from within the church and local community.

We are fortunate in having Jenny Hopkins as our Anna Chaplain. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Holiday at Home and now Friday Seniors, which meets on the first and third Fridays each month.

Café Plus restarted in January 2022 and has since gone from strength to strength, meeting on second and fourth Wednesday afternoons each month. A particular highlight was the display of

bunting and knitted chains ahead of a concert on 3 June worthy of the Platinum Jubilee. We are lucky and very grateful to have Sally Bentham and Lin Pearson leading activities.

The church is again open every day, normally between 10am and 3pm.

Events, whilst helping to raise funds for the church, attract many members of the local community. Events during 2022 included concerts by the East Peckham Silver Band and Bacchus Orchestra, Quiz, Prom & Pimms Concert, Advent Windows, Christmas Tree Festival and Fair.

More people used the Hospital Car Service in 2022, helping people to attend 302 appointments.

We sent £2,371 to help our friends at the Delhi Brotherhood Society in Delhi, India, which St. Mary's has supported for over 30 years. The DBS works among the poor, helpless and oppressed across Delhi (www.delhibrotherhood.org). Owing to the pandemic we were again unable to visit our link parish in Kibakwe, Tanzania, although we are able to maintain contact (see Kibakwe link report in the APCM booklet).

We are very grateful to have received support from Involve Kent for Café Plus and Friday Seniors (£1,200), Tonbridge & Malling Borough Council (£500 for the food bank) and from The Rose Revived, which donated the proceeds from two quiz nights to the food bank (£521).

STEWARDSHIP: We are fortunate have the support of church members in the spirit of generous giving to thank a generous God from whom all things come. By the end of the year 22 people had joined the Parish Giving Scheme, which reduces our administrative burden and improves our cashflow. Cashless giving also helps reduce how often we need to go to the bank to pay in cash, especially important since our nearest bank branch, in Tonbridge, is closing. (See also the Financial Review on p. 24).

THANKS: We thank all members of the Ministry team. We are blessed by the continuing support and kindness of Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks, especially relating to lightning protection. He took many more services than usual during 2022 as a result of the vacancy.

We are fortunate in our churchwardens, John and Michael, who led the parish admirably in the absence of a vicar – we thank them for all that they are doing. We also thank all those who help keep the show on the road in so many ways and are also grateful for and lucky to have the support of many volunteers who help with all the activities, although we could always use more!

St. Mary's is a vibrant, active and welcoming church serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do.

Martin Massy (PCC Secretary)

Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.27 and the Notes to the accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 2.2 and 11). Unrestricted funds include designated funds, which represent monies set aside by the PCC for specific purposes such as church repairs.

The financial results for 2022 show a surplus of £7,580 (cf £10,175 in 2021). Again, this is flattered by a lower contribution to the Diocese of Rochester than the requested “indicative offer”, which would cover the cost of ministry (clergy stipends, pensions, housing, etc.), provision of diocesan services and mission in the diocese. The £46,800 that was paid as our “parish offer” during 2022 was £16,700 short of the £63,512 requested.

The surplus has increased the balance of unrestricted funds at the end of 2022 to £48,022 (Balance Sheet, p.28). Free reserves in the General Church Fund at 31-Dec-22 amounted to £28,468, resulting in £7,968 potentially available to help fund planned projects such as church lighting.

Most of our income (87 %) comes from voluntary giving and Gift Aid. Total unrestricted income in 2022 of £85,860 was over 10 % higher than 2021 (see Note 2 on p.30), largely because of higher voluntary giving and Gift Aid (together + £4,012) and recovery in income from fund-raising events (+ £1,376). The Diocesan Board of Finance (DBF) waives its right to fees from weddings and funerals during an interregnum, which added £1,212.

Total unrestricted expenditure of £78,280, however, was also higher, by nearly 18 % (see Note 3 on p.31). The main components were higher church running costs (£7,854 higher – see Note 3.4 and UNRESTRICTED FUNDS – EXPENDITURE on p.21), slightly offset by lower repair and maintenance costs (£1,067 lower – see Note 3.6), and total interregnum expenses of £4,580 primarily to cover costs of visiting clergy. During 2022, all rooms in the vicarage were redecorated, a parish responsibility, but we were relieved from paying council tax.

We are very grateful to the many loyal church members who continue to support the church. Gift Aid is a valuable source of income, providing 15% of the 2022 total. As well as claiming Gift Aid on standing orders, sponsorship forms, etc. we make use of the Gift Aid small donations scheme, which enables us to reclaim Gift Aid on cash collections (up to a limit). Use of the Parish Giving Scheme (PGS) continues to grow. The PGS is a direct debit scheme – with the same DD guarantee as banks – and claims Gift Aid on our behalf every month, which reduces the amount of time spent on administration and improves cashflow.

Fund-raising events raised a net £3,474 for the church, with successful events including the Prom & Pimms concert on 3 June to celebrate the Queen's Platinum Jubilee and the Christmas Tree Festival & Fair in December.

Thanks are due to the finance team: David & Gabrielle Lear, Duncan Murray, John Speed.

Reserves Policy

The PCC updated the reserves policy, agreeing a level of free reserves for 2023 of £20,500 to cover the possibility of higher costs and lower income from various causes. There is in addition the Church Repair Fund, a Designated Fund that holds £15,785, for larger repairs resulting from, for example, a quinquennial inspection (the next is due in 2023). Designated Funds, although a class of unrestricted fund, are intended by the PCC for specific purposes and do not form part of the free reserves (see Charity Commission guidance CC19).

The PCC aims to review the reserves policy annually and to take steps aimed at maintaining the free reserves as necessary to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding (b) health and safety (c) buildings and other issues. The PCC continues to assess risk through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

In respect of safeguarding, the PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. A volunteer acts as Safeguarding Officer and monitors the level of safeguarding training needed and undertaken and acts as point of contact for any safeguarding issues.

Risk assessments are carried out for new activities and as required, e.g., for church reopening during the pandemic. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

PCC Financial Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 27 March 2023.

Signed on behalf of the PCC


.....
The Reverend Jim Horton, Vicar

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2022

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow (PCC of St.Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2022, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

D Stephens Dated: 27 March 2022

David Stephens BA, FCCA,
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent TN4 9AS

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2022 TO 31 DEC 2022

01-Jan-21 - 31-Dec-21		Activity	01-Jan-22 – 31-Dec-22		
All Funds	Notes		Unrestricted Funds	Restricted Funds	Total Funds
£		Incoming Resources	£	£	£
70,281	2.1	Voluntary Giving	74,293	-	74,293
6,745	2.2	Special Donations/Collections	595	4,964	5,559
2,265	2.3	Income from Church Activities	3,177	-	3,177
2,098	2.4	Net Income from Fund Raising Events	3,474	407	3,881
1,245	2.5	Income from Investments	295	(960)	(665)
128	2.6	Other Ordinary Income	1,732	-	1,732
740	2.7	Fees for Choir/Organist/Bells	945	-	945
137	2.8	Interregnum Income	1,349	-	1,349
83,639		Total Incoming resources	85,860	4,411	90,271
Resources Expended					
2,926	3.1	Away Giving and Special Collections	-	5,356	5,356
1,448	3.2	Fund Expenses	207	2,411	2,618
76	3.3	Training Education and Support	106	-	106
51,482	3.4	Church Activities	59,336	-	59,336
8,966	3.5	Management and Admin	9,644	-	9,644
4,504	3.6	Church Repair and Maintenance	3,437	-	3,437
740	2.7	Fees paid to Choir/Organ/Bells	970	-	970
609	3.4	Interregnum Expenses	4,580	-	4,580
70,751		Total Resources Used	78,280	7,767	86,047
12,888	10/11	NET RESOURCES BEFORE TRANSFERS	7,580	(3,356)	4,224
-	10/11	Transfers between Funds	-	-	-
12,888		NET MOVEMENT IN FUNDS	7,580	(3,356)	4,224
46,730	10/11	Fund Balances B/Fwd 01 Jan 2022	40,442	19,176	59,618
59,618	12	FUND BALANCES C/FWD 31 DEC 2022	48,022	15,820	63,842

BALANCE SHEET AT 31 DECEMBER 2022

31-Dec-21			31-Dec-22	31-Dec-22	31-Dec-22
£	Note	ASSETS AND LIABILITIES	£	£	£
		Investments			
8,150	9	CBF Investment Fund			7,190
		<u>CURRENT ASSETS</u>			
		Debtors			
16,904	4	Debtors		13,545	
		Diocesan Church Repair Fund			
13,077	6	Church Repair Fund Savings Acc	13,357		
		Cash At Bank and In Hand			
2,490		General Current Account	7,271		
11,933		FWO Current Account	15,556		
1,593	8	Young People's Work Current A/C	2,103		
7,072	7	Capital Reserve Account	7,088		
-		Rochester Diocese Deposit A/C	-		
110		Petty Cash in Hand	110		
36,275		Total Cash at Bank and In Hand		45,485	
53,179		Total Current Assets		59,030	
		<u>CURRENT LIABILITIES</u>			
		Creditors Due Within One Year			
(1,711)	5	Sundry creditors		(2,378)	
51,468		NET CURRENT ASSETS/LIABILITIES			56,652
59,618		TOTAL ASSETS LESS CURRENT LIABILITIES			63,842
		REPRESENTED BY FUNDS			
	10	Unrestricted Funds			
22,672		General Church Fund		28,468	
2,280		Young People's Work		2,776	
15,490		Church Repair Fund		15,785	
-		Involve Kent		993	
40,442		Total Unrestricted Funds			48,022
	11	Restricted Funds			
2,002		Away Giving (Restricted)		808	
341		Choir Fund		431	
8,150		Chancel Emergency Fund		7,190	
2,276		Church Improvements		2,276	
822		Beacon		822	
1,900		Kibakwe		1,900	
1,325		Delhi Brotherhood		262	
500		Anna Chaplaincy		286	
1,860		Food Bank		1,845	
19,176		Total Restricted Funds			15,820
59,618		TOTAL FUNDS			63,842
		(See notes on following pages)			

The PCC approved these accounts on 27 March 2023.

Signed on behalf of the PCC

The Reverend Jim Horton

Martin Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2022

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued January 2022 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC (Designated Funds) are also unrestricted.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

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

1.2 Incoming Resources

Incoming resources are accounted for depending on their category as follows:

Voluntary Income and Capital Resources

Collections and donations are recognised when received by the PCC.

Gift Aid receivable under planned giving arrangements is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Sales of books, magazines or any other items are accounted for gross.

Other Ordinary Income

Income from the letting of the Upper Room is recognised when the rental is due. Income from external funding is recognised in the period to which it relates.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Resources Expended

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets

Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

2. Incoming Resources

2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2021.

Unrestricted Voluntary Income	2021 (£)	2022 (£)
Cash Collections	1,644	3,316
Planned Giving	49,138	53,282
Gift Aid Recovered	11,341	12,895
Sundry Donations	7,547	4,191
YPW Fund Donations	540	510
Church Wall Boxes	71	99
TOTALS	70,281	74,293

2.2 Special Collections, Donations and Away Giving

Special collections and donations raised £5,559 for the Food Bank and for Away Giving to various charities and overseas projects by St Mary's, as shown below.

Special Collections/Donations	2021 (£)	2022 (£)
Children's Society	1,122	555
Delhi Brotherhood Society	1,440	659
Christian Aid	-	87
Kibakwe Link	-	-
Food Bank	1,692	2,126
Other	2,491	2,132
TOTALS	6,745	5,559

2.3 Income from Church activities

Total income from church activities was £3,177 in 2022, £912 more than 2021. The majority came from fees for weddings and funerals (£1,552 compared with £1,889 in 2021). It includes income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fund-raising. Gross receipts from the sale of, or contributions received towards, refreshments, and from Outreach events was £1,325 (cf £226 in 2021).

2.4 Fund-Raising Activities

Income from fund-raising activities is presented net of costs and raised £3,474 for St. Mary's compared with £2,098 in 2021. An additional £407 was raised by the Prom & Pimms concert for Hospice in the Weald. Owing to soft ground in the field we were again unable to hold the annual Boot Fair, which typically generates £800-£1,000.

2.5 Income from Investments

Income from investments includes the unrealised loss in the value of investments held in the Chancel Emergency Fund at 31 December 2022 (loss of £960) and bank interest and dividends on deposits (£295).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room (£532), up from £128 in 2021, and £1,200 from Involve Kent in support for Café Plus, Friday Seniors and other activities for over-55's.

2.7 Fees for Choir, Organist, Bells and Verger

This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc at weddings, funerals and other special services. There is no administration charge for handling those fees, which are passed on in full.

2.8 Interregnum income

While St. Mary's is without a vicar, fees normally due to the Diocesan Board of Finance (DBF) for weddings and funerals are instead retained by the PCC and used to help offset additional costs incurred during the interregnum as described in section 3.4 below. Interregnum income in 2022 was £1,349.

3. Resources Expended

3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 2.2, Special Collections, Donations and Away Giving. Balances are given in Note 11 on p.34. The PCC was again unable to provide funds from general income in 2022 for grants to charities.

Away Giving	2021 (£)	2022 (£)
Children's Society	1,122	555
Delhi Brotherhood Society	1,597	2,371
Christian Aid	-	736
Other	207	1,694
TOTALS	2,926	5,356

3.2 Fund expenses

Expenses for the Food bank, Anna Chaplaincy and Involve Kent funds are shown below.

Fund Expenses	2021 (£)	2022 (£)
Food Bank	1,448	2,141
Anna Chaplaincy	-	270
Involve Kent	-	207
TOTALS	1,448	2,618

3.3 Training, Education and Support

£106 was spent on children in Coffee Pots & Tiny Tots (£76 was spent on Young People in 2021).

3.4 Church Activities and Interregnum Expenses

The largest component of expenditure on church activities is the contribution to the diocese, the parish offer, of £46,800, an increase of £5,700 over 2021. Utilities (gas, electricity, water, wastewater) and insurance for the church cost £5,975, and vicarage expenses for water, council tax and redecoration amounted to £3,972. General church and other expenses amounted to £2,608.

During the vacancy, the PCC was additionally responsible for vicarage maintenance, energy supply and telephone, and fees for visiting clergy. These interregnum expenses are met partly by fees from funerals and weddings that are normally paid to the DBF (see 2.8 Interregnum Income). As the interregnum income is less than the additional expenses the difference is met from the General Fund. Interregnum expenses in 2022 amounted to £4,580.

3.5 Management and administration

Administration costs amounted to £9,644 as set out in the Table below, taken from UNRESTRICTED FUNDS –EXPENDITURE on p.21. Professional & Legal Fees are for the Independent Examiner. The Secretarial Honorarium is the salary paid to the Parish Administrator; the increase reflects an increased hourly rate, approved by the PCC in September.

The Parish Administrator is the only employee. No pension schemes were involved (see Note 13 on p.35).

Management and administration	2021 (£)	2022 (£)
Printing, Stationery, Copier	4,194	4,385
Professional & Legal Fees	765	790
Post/Phone	657	603
Secretarial Honorarium	3,350	3,866
TOTALS	8,966	9,644

3.6 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2022 includes maintenance of the organ, fire protection inspection, repairs and cleaning of the Church roofs, gullies and gutters, etc. Total £3,437 compares with £4,504 for 2021 and includes £2,394 for lighting design and a credit of £576 for VAT reclaimed through the Listed Places of Worship scheme.

3.7 Trustees

No Trustee received remuneration for acting as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, received £3,866 in 2022 for her role as Parish Administrator. Mrs. Massy was also elected to the PCC in October 2020; the Charity Commission confirmed that because she was employed before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary review. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, or, in the absence of an incumbent, by both churchwardens.

4. Debtors and Prepayments

Tax recoverable is Gift Aid. Donations are those received in the current financial year but banked in the following financial year. Involve Kent fees relate to support for Café Plus and Friday Seniors. Prepaid gas and electricity relate to credit with our gas and electricity suppliers, EDF and Smartest Energy (SE) respectively. The latter represents a unilateral departure by SE from the terms of a three-year fixed price contract. Billing reverted to the agreed contract prices from August, but we are still waiting for SE to credit our account with the overpayment. Prepaid water relates to credit with South East Water for supply to the vicarage. VAT recoverable relates to a claim (since received) via the Listed Places of Worship scheme for

VAT paid on church maintenance. Prepaid insurance relates to a three-year warranty extension for the stairlift, which was installed at the end of 2019 – the warranty runs to the end of 2024.

	31-Dec-21 (£)	31-Dec-22 (£)
Tax recoverable	13,785	9,974
Donations	565	-
Involve Kent Fees Receivable	-	1,200
Prepaid Gas	1,954	417
Prepaid Electricity	-	1,231
Prepaid Water	-	123
VAT Recoverable	-	200
Prepaid Insurance	600	400
TOTALS	16,904	13,545

5. Creditors

Creditors for general church expenses include £489 council tax due for the vicarage, £790 for professional fee for the Independent Examiner, £461 for administration and an estimated £400 for electrical works in December 2021 not yet invoiced. Statutory fees cover fees payable to the Diocesan Board of Finance for weddings and funerals.

	31-Dec-21 (£)	31-Dec-22 (£)
General Church Expenses	1,682	2,215
YPW Expenses	-	106
Involve Kent Expenses	-	57
Statutory Fees	29	-
TOTALS	1,711	2,378

6. Church Repair Savings Account

This is a savings account with the Diocese, which is maintained to assist meeting the cost of repairs arising from a Quinquennial inspection. Dividends and interest of £280 in this account were received in 2022 (£225 in 2021).

7. Capital Reserve Account

This is a savings account at NatWest bank for funds nominally intended to be used for major capital building projects. The balance on 31 December 2022 was £7,088.

8. Young People's Work (YPW), Beacon, Food Bank and Involve Kent Funds

The YPW and Involve Kent funds are “designated”; the Beacon and Food Bank funds are “restricted”, the Beacon fund being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as the Lighthouse 2 Project Fund and is intended to support work with young people. Regular specific monthly donations continue to be made to support work with Young People. Income from Involve Kent is provided to improve the well-being of older residents – church activities that support this objective include Café Plus and Friday Seniors.

9. Trust Funds

The CBF Investment Fund – Income Shares

The only investment fund now remaining is the Chancel Emergency Fund (see note 11 below). The loss in value is shown in the Table below.

Fund Name	No. of shares	Value at 31 Dec 2021 (£)	Value at 31 Dec 2022 (£)	Gain/(Loss) (£)
Chancel Fund	348	8,150	7,190	(960)

The Chancel investment is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended “to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel”. Under certain conditions the PCC may spend the endowment as well as the income from it, but only for the purpose for which it was initially intended. The fund is included in the accounts at the current market value.

10. Summary of Unrestricted and Designated Funds

The Young People's, Church Repair and Involve Kent funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Such funds can be undesignated or re-designated.

	General Church Fund (£)	Young People's Work (£)	Church Repair Fund (£)	Involve Kent (£)	Total (£)
Balance at 1 Jan 2022	22,672	2,280	15,490	-	40,442
Movements in Funds	5,796	496	295	993	7,580
Transfers	-	-	-	-	-
Balance at 31 Dec 2022	28,468	2,776	15,785	993	48,022

11. Summary of Restricted Funds

Outgoing resources for away-giving relate to £213 raised for the Royal British Legion at the Remembrance Sunday service, the DEC Ukraine Appeal (£425), Hospice in the Weald (£407), Mission Aviation Fellowship (MAF, £649), Christian Aid (£736), the Delhi Brotherhood Society (£649) and The Children's Society (£555).

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Anna Chaplaincy (£)	Total (£)
Balance at 1 Jan 2022	2,002	822	341	2,276	8,150	1,325	1,900	1,860	500	19,176
Incoming Resources	2,441	-	90	-	-	659	-	2,126	55	5,371
Outgoing Resources	(3,635)	-	-	-	-	(1,722)	-	(2,141)	(269)	(7,767)
Increase/(Decrease) in value, investments	-	-	-	-	(960)	-	-	-	-	(960)
Transfer from/(to) Unrestricted Reserves	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-
Balance at 31 Dec 2022	808	822	431	2,276	7,190	262	1,900	1,845	286	15,820

12. Summary of Assets by Type of Fund

Asset	Unrestricted and Designated Funds	Restricted Funds	Total Funds
	(£)	(£)	(£)
Investments	-	7,190	7,190
Current Assets	50,387	8,630	59,017
Current Liabilities	(2,365)	-	(2,365)
Totals	48,022	15,820	63,842

13. Pension Act 2008

During the year 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act.

The Parish Administrator has opted not to pursue this opportunity, and the above position remained unchanged in 2022. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2020.

14. PCC as a 'going concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition, and a 'Friends' organisation is planned to assist with capital projects.

15. Income and Expenditure Accounts

These are shown on the following pages for Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	2021		2022	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	1,644		3,316	
Planned Giving	49,138		53,282	
Tax Reclaim	11,341		12,895	
Sundry Donations	7,547		4,191	
YPW Donations	540		510	
Wall Boxes	71		99	
Choir Fund Donations	-		-	
Tower Fund Collections	-	70,281	-	74,293
SPECIAL COLLECTIONS		678		595
CHURCH ACTIVITIES				
Outreach	226		1,325	
Funerals	1,579		376	
Weddings	310		1,176	
Other Fees	150	2,265	300	3,177
FUND RAISING		2,098		3,474
INVESTMENTS				
Bank Interest	225	225	295	295
OTHER INCOME				
Upper Room - Letting	128		532	
Involve Kent Fees	-	128	1,200	1,732
CHOIR/ORGANIST/BELLS/VERGER		740		945
INTERREGNUM INCOME		137		1,349
TOTAL INCOME		76,552		85,860
TOTAL EXPENDITURE (from SOFA)		66,377		78,280
SURPLUS/(DEFICIT)		10,175		7,580
TRANSFERS TO/FROM:				
Restricted Funds		15,000		-
TOTAL SURPLUS/(DEFICIT)		25,175		7,580

UNRESTRICTED FUNDS – EXPENDITURE

	2021		2022	
EXPENDITURE ON :	£	£	£	£
AWAY GIVING				
Various Charities		-		-
FUND EXPENSES				
Involve Kent	-	-	207	207
TRAINING AND EDUCATION				
Sunday Clubs and Young People	76		106	
Adult	-		-	
Books and Resources	-	76	-	106
CHURCH ACTIVITIES				
Visiting Clergy	-		-	
Diocesan Offer	41,100		46,800	
YPW and Beacon	-		-	
Clergy Expenses	150		-	
Vicarage Expenses	3,200		3,972	
Sacristy	370		939	
Insurance	3,315		3,655	
Gas/Electric/Water	2,829		2,302	
Upper Room Expenses	44		38	
Choir Director/Organists	-		130	
Outreach & Social Events	60		705	
General Church Expenses	414	51,482	795	59,336
ADMINISTRATION				
Printing, Stationery, Copier	4,194		4,385	
Professional & Legal Fees	765		790	
Gift Aid Envelopes	-		-	
Post/Phone/Fax	657		603	
Secretarial Honorarium	3,350	8,966	3,866	9,644
MAINTENANCE				
Church General	3,732		3,040	
Organ/Piano	772	4,504	397	3,437
CHOIR/ORGANIST/BELLS/VERGER		740		970
INTERREGNUM EXPENSES		609		4,580
TOTAL EXPENDITURE		66,377		78,280

RESTRICTED FUNDS – INCOME & EXPENDITURE

	2021		2022	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	1,440		659	
Christian Aid	-		87	
Children's Society	1,122		555	
Kibakwe Link	-		-	
Food Bank	1,692		2,126	
Choir	106		90	
Anna Chaplaincy	500		55	
Church Improvements	-		-	
Others	1,207	6,067	1,392	4,964
FUND RAISING		-		407
INVESTMENT INCOME				
Chancel Fund		1,020		(960)
TOTAL INCOME		7,087		4,411
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Christian Aid	-		736	
Children's Society	1,122		555	
Delhi Brotherhood	1,597		2,371	
Kibakwe Link	-		-	
Other Special Collections	207	2,926	1,694	5,356
FUND EXPENSES				
Food Bank	1,448		2,141	
Anna Chaplaincy	-	1,448	270	2,411
CHURCH ACTIVITIES				
Choir Books/Activities	-		-	
Church Improvements	-		-	
Other Activities	-	-	-	-
TOTAL EXPENDITURE		4,374		7,767
SURPLUS/(DEFICIT)		2,713		(3,356)
TRANSFERS TO/FROM:				
Church Repair Fund		(15,000)		-
TOTAL SURPLUS/(DEFICIT)		(12,287)		(3,356)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales - Charity number 1170577

Accounts

ST MARY'S CHURCH HADLOW

Annual Report and Financial Statements of the Parochial Church Council

For the
Year Ended 31 December 2021

Incumbent: The Reverend Paul White (January to October; vacancy since 1 November)

Churchwardens: Michael Payne, John Speed

Independent Examiner: David Stephens B.A., F.C.C.A.

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ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. It is part of the deanery of Paddock Wood and the diocese of Rochester. The ecclesiastical parish includes the villages of Hadlow and Golden Green. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England, and was registered as a charity in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow (St.Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members. The PCC operates under the Parochial Church Council Powers Measure.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members for 2021 are listed below.

PCC members normally serve for three years; the terms of elected members are shown below in brackets, and afterwards members may stand for re-election. Churchwardens are elected each year and may serve a maximum six consecutive terms of office. Two PCC members stood down at the APCM on 25 April 2021, and two new members were elected. Two members resigned in August and two were co-opted to replace them.

Incumbent and Chairman The Reverend Paul White (up to 31 October)

Churchwardens John Speed (2020 – 2021)
Michael Payne (2019 – 2021)

Elected Deanery Synod Representatives

Val Newell (2020 – 2023; resigned August 2021)
Barry Wheeler (2021 – 2024)
Mike Harvey (Co-opted 2021 – 2022)

PCC Members

Cathy Brill (2021 – 2024)
NC (2018 – 2021; Co-opted 2021 – 2022)
Melissa Crawshay-Williams (2020 – 2023)
Kirsty Finch (2020 – 2023)
Mike Harvey (2021 – 2024)
Jenny Hopkins (2020 – 2023)
Richard Hopkinson (2020 – 2023)
Lee Kirk (2020 – 2023)
Janice Massy (2020 – 2023)
Martin Massy (2020 – 2023)
Steve Newell (2020 – 2023; resigned August 2021)
Kelly Parsons (Co-opted 2021 – 2022)
Katerina Plucknett-Nixon (2020 – 2023)
Lisa Porritt (2019 – 2022)

Honorary Treasurer Martin Massy (2019 to date)
PCC Secretary Martin Massy (2018 to date)

PCC STRUCTURE; MANAGEMENT AND GOVERNANCE

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), two elected representatives to the Deanery Synod plus 12 members elected to represent the interests of church members. The incumbent chairs the PCC; during the vacancy (interregnum) this role is taken by one of the Churchwardens.

The PCC normally operates through regular, bi-monthly meetings of the full PCC, supported by committees that meet regularly throughout the year and report to full PCC meetings. The committees always have at least one PCC member, but also depend largely on the help of other members of the congregation. PCC members are strongly encouraged to join one of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet. Following the departure of the Rev'd Paul White as vicar at the end of October, the full PCC has been meeting monthly.

Standing Committee

The standing committee comprises the Incumbent, Churchwardens and at least two nominated representatives of the PCC. The Secretary and Treasurer are normally nominated as well as two other elected PCC members. “The standing committee may transact the PCC’s business between meetings of the PCC; but may not discharge a duty of the PCC, and may not exercise a power of the PCC which requires the passing of a resolution by the PCC.” The standing committee meets in between meetings of the full PCC.

Education Committee

Initiates and organises educational activities and experiences aimed at enabling all members of the congregation (a) to live as Christians within a Christian community, and (b) to articulate and defend their faith confidently. Particular importance is given to young people.

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of any necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on finance policy and the best use of the parish’s financial resources.

Outreach and Fundraising Committee

This committee oversees the fund-raising events and activities held during the year. It initiates and organises outreach activities to foster a closer relationship between the church and the parish as a whole, to express the church’s sense of social responsibility in the community and to take the lead in promoting the evangelistic mission of the church.

World Mission Committee

The World Mission Committee ceased to be active during early 2021, lacking a convenor, and its role has been taken on by the PCC. The WMC had provided a forum for liaison with organisations supported by the parish, for example the Delhi Brotherhood and the Kibakwe link, and promoted fund raising for them. It had also raised awareness in the congregation of issues relating to the Anglican Communion and the worldwide church and made recommendations to the PCC on charities to be supported, such as through special collections. It is hoped that in time it will be re-established alongside other Mission work now being undertaken including the Hadlow Food Bank.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal function of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance 2021

The Electoral Roll was revised in 2021, recording 135 church members, the same as 2020. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Owing to the coronavirus pandemic, the numbers of those attending in person were lower than previous years, although around 10 people continued to follow services via Zoom (see Review of the Year below).

Review of the Year

GOVERNANCE: The Rev'd Paul White, who was vicar here since 2013, left at the end of October to take up the position of Team Rector in Rye.

The church is governed by the Parochial Church Council (PCC). The full PCC met six times during the year, but only once in person (November), with the previous five meetings held online (via Zoom) in accordance with Charity Commission guidance for the maintenance of good governance. The Standing Committee met four times, all online. The 2021 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 25 April. There were no meetings in August.

Reports from the PCC committees – Education, Fabric, Finance, Outreach and Fund-Raising, and Mission – are included in the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority at St Mary's. We are working to promote a safe culture for all members of the congregation. The PCC have adopted a safeguarding policy in line with the House of Bishops 'Promoting a Safer Church', complying with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). Volunteers complete the national Basic Safeguarding Awareness course and the Safeguarding Foundation course as appropriate. We have recently signed up to the Parish Safeguarding Dashboard Scheme, which provides a profile and checklist of areas for compliance and development. Our Parish Safeguarding Officer is Cathy Brill; she is also an elected member of the PCC.

Safeguarding is a standing item on the PCC agenda; no issues were reported during the year.

WORSHIP: The church has been open for public worship all year (Sundays and Wednesday mornings), following the rules and guidelines imposed to help control the Covid-19 pandemic, such as hand sanitising, recording attendance, social distancing, wearing masks.

The Lent Course followed "The Nail", by Stephen Cottrell, and was run online. Technology allowed break-out groups that allowed us to discuss responses to the questions in small groups.

Thanks are due to Michael Pound and Francis Griffiths, who share the direction of the choir – Michael is also the organist, whilst Francis is a whizz on the piano – and to the choir members themselves.

We were pleased to have two weddings in July.

We said goodbye to Rev'd Paul as vicar on 31 October when he left to take up the post of Team Rector in Rye, in the diocese of Chichester. A goodly number of members from St. Mary's travelled to Rye for his installation in November. We thank him for his service to St. Mary's and wish him and his family well – we will miss his humour and thought-provoking sermons.

COMMUNITY: Restrictions to deal with the pandemic meant we could not carry out many of our usual activities until late in the year. However, St.Mary's continued to run the food bank to support local families – it has been open every Thursday – and we are very grateful to the many people who continue to donate food and money. We would particularly like to thank the Tonbridge Rotary Club for another very generous donation to the food bank, of £300. Social media enable us to promote the food bank via the Hadlow Community Facebook page, which draws in donors as well as reaching out to those who need it. The Hospital Car Service provides a valuable service to the community and has also operated throughout the pandemic.

We welcomed the relaunch of the weekly Coffee Pots and Tiny Tots (CPTT) in October, and monthly Saturday Coffee in November; Messy Church is back too.

Following training and support from Julia Burton-Jones, Anna Chaplaincy lead for Rochester Diocese, Jenny Hopkins was commissioned by Bishop James as an Anna Chaplain in June in Rochester Cathedral. Anna Chaplaincy supports older people emotionally and spiritually. Jenny leads Holiday at Home and now Friday Seniors, which meets fortnightly.

We were again able to help our friends at the Delhi Brotherhood Society in Delhi, India, which St. Mary's has supported for over 30 years. The DBS has had to cope with the effects of the pandemic, helping to feed many people who lost their jobs as a result of the pandemic. Thanks to faithful supporters, the Lent Appeal, and a modicum of Gift Aid, we were able to send £1,597.

Owing to the pandemic we were again unable to visit our link parish in Kibakwe, Tanzania, although we are able to maintain contact (see Kibakwe link report in the APCM booklet).

STEWARDSHIP: Liz Mullins, who is the Generous Giving Adviser at Rochester diocese, led a Stewardship service in November, which aimed to encourage church members to review their giving in the spirit of generous giving to thank a generous God from whom all things come. As a result, several people took out new Standing Orders, others increased theirs, and yet others made one-off donations, for which we are very grateful. We also encourage members to join the Parish Giving Scheme, which reduces our administrative burden and also improves our cashflow. (See also the Financial Review on p.8)

THANKS: We thank all members of the Ministry team. We are blessed by the continuing support and kindness of Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks. He has taken more services as a result of the vacancy.

We are fortunate in our churchwardens, John and Michael, who are now leading the parish admirably in the absence of a vicar – we thank them for all that they are doing. We also thank all those who help keep the show on the road and are also grateful for and lucky to have the support of many volunteers who help with all the activities, although we could always use more!

St.Mary's is a vibrant, active and welcoming church serving members from round about as well as the local parish. Every PCC meeting begins and ends in prayer and our faith underpins all we do.

Martin Massy (PCC Secretary)

Financial Review

This financial review concerns the unrestricted funds; the Statement of Financial Activities on p.12 and the Notes to the accounts provide information about restricted funds, whose use is restricted to the purposes of the fund (see Notes 2.2 and 11). Unrestricted funds include designated funds, which represent monies set aside by the PCC for specific purposes such as church repairs.

Although the 2021 financial results for St Mary's continued to be affected by the pandemic the overall result was a surplus of £10,175 (cf £4,304 surplus in 2020). However, the surplus must be seen in the light of the reduction in St Mary's contribution to the Diocese of Rochester, which is meant to cover the cost of ministry (clergy stipends, pensions, etc.), provision of diocesan services and mission in the diocese. The £41,100 paid during 2021 is more than £20,000 short of the amount requested (the indicative offer) and is just sufficient for the cost of ministry.

Total unrestricted income in 2021 was £76,552, just over 1 % higher than 2020, and expenditure was 7 % lower at £66,377. The slight increase in income overall (nearly £1,000) masks higher regular giving and Gift Aid (together +£2,579), sundry donations (+£5,740), and fund-raising events (+£774). Income in 2020 was inflated by the receipt of £5,548 insurance claim and £1,098 VAT refund for repair of a chancel window in early 2020.

Total voluntary giving increased by £7,719 compared with 2020, and we are very grateful to the many loyal church members who continue to support the church. Gift Aid is a valuable source of income, providing 15 % of the 2021 total. As well as claiming Gift Aid on standing orders, sponsorship forms, etc. we make use of the Gift Aid small donations scheme.

The stewardship campaign was moderately successful, although some commitments have yet to be met. Several people set up new standing orders, some to replace the envelope scheme, and a few have signed up to the Parish Giving Scheme (PGS). The PGS is a direct debit scheme – with the same DD guarantee as banks – and claims Gift Aid on our behalf every month, which reduces the amount of time spent on administration and improves cashflow. We have discontinued the personal free will offering envelopes to save the expense of about £100, and the yellow envelopes that are available enable Gift Aid to be claimed on those offerings.

We had hoped to introduce a 'Friends of' scheme, but this was felt to be inappropriate during the pandemic when people were unable to meet freely and had other concerns!

Fund-raising events resumed in the latter half of the year with the Scarecrow Trail in September, Opera Evening in October and Christmas Fair in December, which together raised £2,098.

Unrestricted expenditure, fell to £66,377 (cf £71,291 in 2020) mainly as a result of lower maintenance costs (£3,108 net reduction from the window repair in 2020 and higher general costs in 2021) and lower parish offer (£2,100). Note that for comparison purposes the 2020 figures now include income and costs for the Church Repair Fund, which has been re-classified as a designated fund (see below).

The surplus has increased the balance of unrestricted funds at the end of 2021 to £40,442, which is above the recommended minimum (see Reserves Policy below) (see breakdown of funds in the Balance Sheet on p.13 and Note 11 on p. 19). The balances take account of the re-classification of the Church Repair Fund (CRF) as "designated", the PCC having agreed in November that it had previously been incorrectly classified as restricted. The CRF was originally funded by sums saved annually by the PCC for potential repairs, which qualifies it as designated, although those savings were discontinued some years ago. The PCC also agreed to return £15,000 from the Church Improvement Fund (CIF) to the CRF, to reverse a transfer from the CRF to the CIF in 2016.

Reserves Policy

The PCC updated the reserves policy, which was previously “for a level of reserves ideally to be held where unrestricted funds not committed or invested in tangible fixed assets (i.e. ‘free reserves’) should equate to a sum between three and six months of normal annual expenditure”. The revised policy is risk-based, estimating the impact of potential risks and uncertainties on both income and expenditure. The agreed level of reserves for 2022 is £32,500.

The PCC aims to review the reserves policy annually and to take steps aimed at increasing the free reserves as necessary to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding (b) health and safety (c) buildings and other issues. The PCC continues to assess risk through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

In respect of safeguarding, the PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops’ guidance on safeguarding children and vulnerable adults. A volunteer acts as Safeguarding Officer and monitors the level of safeguarding training needed and undertaken and acts as point of contact for any safeguarding issues.

Risk assessments are carried out for new activities and as required, e.g., for church reopening during the pandemic. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

PCC Financial Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. St Mary’s is registered with the Charity Commission (Number 1170577); the charity is known as ‘The Parochial Church Council of the Ecclesiastical Parish of St Mary, Hadlow’ or ‘St.Mary’s, Hadlow’ for short.

Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

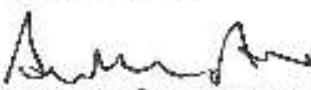
In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 21 March 2022.

Signed on behalf of the PCC


.....

Andrew Axon, Area Dean

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2021

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (PCC of St. Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2021, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

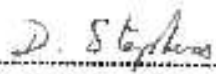
Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

 Dated:  21 March 2022

David Stephens BA, FCCA,
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent TN4 9AS

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2021 TO 31 DEC 2021

01-Jan-20 - 31-Dec-20		Activity	01-Jan-21 – 31-Dec-21		
All Funds	Notes		Unrestricted Funds	Restricted Funds	Total Funds
£		Incoming Resources	£	£	£
62,562	2.1	Voluntary Giving	70,281	-	70,281
13,328	2.2	Special Donations/Collections	678	6,067	6,745
2,364	2.3	Income from Church Activities	2,265	-	2,265
1,324	2.4	Net Income from Fund Raising Events	2,098	-	2,098
694	2.5	Income from Investments	225	1,020	1,245
1,435	2.6	Other Ordinary Income	128	-	128
40	2.7	Fees for Choir/Organist/Bells	740	-	740
-		Interregnum Income	137	-	137
81,747		Total Incoming resources	76,552	7,087	83,639
		Resources Expended			
3,318	3.1	Away Giving and Special Collections	-	4,374	4,374
105	3.2	Training Education and Support	76	-	76
54,987	3.3	Church Activities	51,482	-	51,482
8,504	3.4	Management and Admin	8,966	-	8,966
7,612	3.5	Church Repair and Maintenance	4,504	-	4,504
40	2.7	Fees paid to Choir/Organ/Bells	740	-	740
-		Interregnum Expenses	609	-	609
74,566		Total Resources Used	66,377	4,374	70,751
7,181	10/11	NET RESOURCES BEFORE TRANSFERS	10,175	2,713	12,888
-	10/11	Transfers between Funds	15,000	(15,000)	-
7,181		NET MOVEMENT IN FUNDS	25,175	(12,287)	12,888
39,549	10/11	Fund Balances B/Fwd 01 Jan 2021	15,267	31,463	46,730
46,730	12	FUND BALANCES C/FWD 31 DEC 2021	40,442	19,176	59,618

BALANCE SHEET AT 31 DECEMBER 2021

31-Dec-20			31-Dec-21	31-Dec-21	31-Dec-21
£	Note	ASSETS AND LIABILITIES	£	£	£
		Investments			
7,130	9	CBF Investment Fund			8,150
		CURRENT ASSETS			
		Debtors			
14,504	4	Debtors		16,904	
		Diocesan Church Repair Fund			
9,853	6	Church Repair Fund Savings Acc	15,077		
		Cash At Bank and In Hand			
759		General Current Account	2,490		
7,857		FWC Current Account	11,933		
1,053	8	Young People's Work Current A/C	1,593		
7,071	7	Capital Reserve Account	7,272		
-		Rochester Diocese Deposit A/C	-		
110		Petty Cash in Hand	110		
26,703		Total Cash at Bank and In Hand		36,275	
41,307		Total Current Assets		53,179	
		CURRENT LIABILITIES			
		Creditors Due Within One Year			
(1,707)	5	Sundry creditors		(1,711)	
39,600		NET CURRENT ASSETS/LIABILITIES			51,468
46,730		TOTAL ASSETS LESS CURRENT			59,618
		REPRESENTED BY FUNDS			
	10	Unrestricted Funds			
13,254		General Church Fund		22,672	
1,747		Young People's Work		2,280	
266		Church Repair Fund		15,490	
15,267		Total Unrestricted Funds			40,442
	11	Restricted Funds			
2,002		Away Giving (Restricted)		2,002	
235		Choir Fund		341	
7,130		Chancel Emergency Fund		8,150	
17,276		Church Improvements		2,276	
822		Beacon		822	
1,900		Kibakwe		1,900	
-		Young People's Work		-	
487		Delhi Brotherhood		1,325	
-		Anna Chaplaincy		500	
1,611		Food Bank		1,860	
31,463		Total Restricted Funds			19,176
46,730		TOTAL FUNDS			59,618
		(See notes on following pages)			

The PCC approved these accounts on 21 March 2022.

Signed on behalf of the PCC

Andrew Axon, Area Dean

March Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2021

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

Unrestricted Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. The General Fund is applied for the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The purpose of restricted funds is as defined by the fund. All donations made to a fund must be used for the purposes of the fund.

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

The Church Repair Fund (CRF) has been re-classified as a designated fund, previously restricted. The CRF had been incorrectly classified as a restricted fund; it was funded by regular annual contributions set aside by the PCC to meet the costs of Quinquennial repairs and therefore qualifies as a designated fund. Contributions were paid into an account held on our behalf by the Diocesan Board of Finance. £15,000 was transferred back to the CRF in 2021 from the Church Improvement Fund, reversing the transfer in the opposite direction that had been made in 2016.

1.2 Incoming Resources

Incoming resources are accounted for depending on their category as follows:

Voluntary Income and Capital Resources

Collections are recognised when received by the PCC.

Gift Aid receivable under planned giving arrangements is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Sales of books, magazines or any other items are accounted for gross.

Other Ordinary Income

Income from the letting of the Upper Room is recognised when the rental is due.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Resources Expended

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets**Consecrated Land and Buildings and Moveable Church Furnishings**

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

2. Incoming Resources**2.1 Voluntary Income**

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2020.

Unrestricted Voluntary Income	2020 (£)	2021 (£)
Cash Collections	2,146	1,644
Planned Giving	45,579	49,138
Gift Aid Recovered	12,321	11,341
Sundry Donations	1,807	7,547
YPW Fund Donations	540	540
Church Wall Boxes	169	71
TOTALS	62,562	70,281

2.2 Special Collections, Donations and Away Giving

Special collections and donations raised £4,254 for the Food Bank and for Away Giving to various charities and overseas projects by St Mary's, as shown below.

Special Collections/Donations	2020 (£)	2021 (£)
Children's Society	-	1,122
Delhi Brotherhood Society	1,141	1,440
Kibakwe Link	1,065	-
Food Bank	1,589	1,692
TOTALS	3,795	4,254

In addition, the collection on Remembrance Sunday was given in aid of the Royal British Legion (£207). We also received a £500 donation to kickstart the Anna Chaplaincy Fund (see Note 11 on p.19). The PCC was again unable to provide funds from general income in 2021 for grants to charities.

2.3 Income from Church activities

Total income from church activities was £2,265 in 2021, a slight drop compared with 2020. It includes income from events that are part of the Church's usual activities, but whose primary purpose is community outreach rather than fund-raising, such as Saturday Coffee. Gross receipts from the sale of, or contributions received towards, refreshments, and from Outreach events was £226 (cf £181 in 2020). Income from fees for weddings and funerals was £1,889 (£2,140 in 2020).

2.4 Fund-Raising Activities

Income from fund-raising activities is presented net of costs. As already noted, fund-raising events restarted in September, and raised £2,098.

2.5 Income from Investments

Income from investments includes the unrealised gain in the value of investments held in the Chancel Emergency Fund at 31 December 2021 (£1,020) and bank interest and dividends on deposits (£225).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room (£128), down from £337 in 2020.

2.7 Fees for Choir, Organist, Bells and Verger

This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc at weddings, funerals and other special services.

2.8 Interregnum income

While St. Mary's is without a vicar, fees normally due to the Diocesan Board of Finance (DBF) for weddings and funerals are instead retained by the PCC and used to help offset additional costs incurred during the interregnum as described in section 3.3 below. Interregnum income in 2021 was £137.

3. Resources Expended

3.1 Away Giving

This category consists of grants made from money raised by special collections or events (restricted) and donations from general (unrestricted) funds. See also Note 2.2, Special Collections, Donations and Away Giving. Balances are given in Note 11 on p.19.

Away Giving	2020 (£)	2021 (£)
Children's Society	-	1,122
Delhi Brotherhood Society	2,694	1,597
Kibakwe Link	-	-
Food Bank	-	1,448
TOTALS	2,694	4,167

3.2 Training, Education and Support

£76 (£105 in 2020) was spent on educational resources.

3.3 Church Activities and Interregnum Expenses

The largest component of expenditure on church activities is the contribution to the diocese, the parish offer, at £41,100. Utilities (gas, electricity, water, wastewater) and insurance for the church cost £6,144, and vicarage expenses for water and council tax amounted to £3,200. General church and other expenses amounted to £888.

During the vacancy, the PCC is additionally responsible for vicarage maintenance, energy supply and telephone, and fees for visiting clergy. These interregnum expenses are met partly by fees from funerals and weddings that are normally paid to the DBF (see 2.8 Interregnum Income). If, as expected, the interregnum income is less than the additional expenses the difference is met from the General Fund. Interregnum expenses in 2021 amounted to £609.

3.4 Management and administration

Administration costs amounted to £8,966 as set out in the Table below. The Secretarial Honorarium is the salary paid to the Parish Administrator; the increase reflects increased hours, not an increase in the hourly rate. The Independent Examiner fee increased by the rate of inflation, running at 4.9 %. The envelope scheme has been discontinued.

The Parish Administrator is the only employee. No pension schemes were involved (see Note 13 on p.19).

Management and administration	2020 (£)	2021 (£)
Printing, Stationery, Copier	3,779	4,194
Post/Phone/Fax	642	657
Secretarial Honorarium	3,260	3,350
Professional & Legal Fees	730	765
Gift Aid Envelopes	93	-
TOTALS	8,504	8,966

3.5 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2021 includes maintenance of the organ, fire protection inspection, asbestos survey, repairs and cleaning of the Church roofs, gullies and gutters, etc. Total £4,504 compares with £7,612 for 2020, noting that the 2020 figure includes the cost of the chancel window repair (£5,784).

3.6 Trustees

No Trustee received remuneration as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, the wife of Martin Massy, who is a PCC member and Treasurer, received £3,350 for her role as Parish Administrator. Mrs.Massy was also elected to the PCC in October 2020; the Charity Commission has confirmed that because she was employed before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr.Massy nor Mrs.Massy participates in her salary review. Mrs.Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, the Rev'd Paul White up to October, or, in the absence of an incumbent, by both churchwardens.

4. Debtors and Prepayments

Tax recoverable is Gift Aid. Donations are those received in 2021 but banked in 2022. Prepaid gas relates to credit with our gas supplier, EDF, and Prepaid insurance relates to a three-year warranty extension for the stairlift, which was installed at the end of 2019 – the warranty runs to the end of 2024.

	31-Dec-20 (£)	31-Dec-21 (£)
Tax recoverable	13,434	13,785
Donations	570	565
Prepaid Gas	-	1,954
Prepaid Insurance	600	600
TOTALS	14,604	16,904

5. Creditors

Creditors for general church expenses include £168 interregnum expenses, £765 for professional fee for the Independent Examiner and an estimated £400 for electrical works in December not yet invoiced. Statutory fees cover fees payable to the Diocesan Board of Finance for weddings and funerals.

	31-Dec-20 (£)	31-Dec-21 (£)
General Church Expenses	1,074	1,682
Statutory Fees	633	29
TOTALS	1,707	1,711

6. Church Repair Savings Account

This is a savings account with the Diocese, which is maintained to assist meeting the cost of repairs arising from a Quinquennial inspection. A transfer of £3,000 to the general account made at the beginning of 2020 to help with cash flow was transferred back at the end of 2021. Dividends and interest of £225 in this account were received in 2021 (£230 in 2020).

7. Capital Reserve Account

This is a savings account at NatWest bank for funds nominally intended to be used for major capital building projects. The balance on 31 December 2021 was £7,072.

8. Young People's Work (YPW) and Beacon Funds

The YPW fund is "designated"; the Beacon fund is "restricted", being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as the Lighthouse 2 Project Fund. Regular specific monthly donations continue to be made to support work with Young People.

9. Trust Funds

The CBF Investment Fund – Income Shares

The only investment fund now remaining is the Chancel Emergency Fund (see note 11 below). The gain in value is shown in the Table below.

Fund Name	No. of shares	Value at 31 Dec 2020 (£)	Value at 31 Dec 2021 (£)	Gain/(Loss) (£)
Chancel Fund	348	7,130	8,150	1,020

The Chancel investment is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended "to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel". Under certain conditions the PCC may spend the endowment as well as the income from it, but only for the purpose for which it was initially intended. The fund is included in the accounts at the current market value.

10. Summary of Unrestricted and Designated Funds

The Young People's and Church Repair funds are designated funds, which are unrestricted funds that the trustees have set aside for a particular purpose. Such funds can be undesignated or re-designated.

	General Church Fund (£)	Young People's Work (£)	Church Repair Fund (£)	Total (£)
Balance at 1 Jan 2021	13,254	1,747	266	15,267
Movements in Funds	9,418	533	224	10,175
Transfers	-	-	15,000	15,000
Balance at 31 Dec 2021	22,672	2,280	15,490	40,442

11. Summary of Restricted Funds

£1,329 outgoing resources for away-giving relates to £207 raised for the Royal British Legion and £1,122 for The Children's Society.

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Anna Chaplaincy (£)	Total (£)
Balance at 1 Jan 2021	2,002	822	235	17,276	7,130	487	1,900	1,611	-	31,463
Incoming Resources	1,329	-	106	-	-	2,435	-	1,697	500	6,067
Outgoing Resources	(1,329)	-	-	-	-	(1,597)	-	(1,448)	-	(4,374)
Increase/(Decrease) in value, investments	-	-	-	-	1,020	-	-	-	-	1,020
Transfer from/(to) Unrestricted Reserves	-	-	-	(15,000)	-	-	-	-	-	(15,000)
Transfers	-	-	-	-	-	-	-	-	-	-
Balance at 31 Dec 2021	2,002	822	341	2,276	8,150	1,325	1,900	1,860	500	19,176

12. Summary of Assets by Fund

Asset	Unrestricted and Designated Funds (£)	Restricted Funds (£)	Total Funds (£)
Investments	-	8,150	8,150
Current Assets	42,153	11,026	53,179
Current Liabilities	(1,711)	-	(1,711)
Totals	40,442	19,176	59,618

13. Pension Act 2008

During the year 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director at the time) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act.

The Parish Administrator has not opted to pursue this opportunity, and the above position remained unchanged in 2021. A statutory re-declaration of compliance with the Act, due every three years, was lodged with the Pensions Regulator in August 2020.

14. PCC as a 'going concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition, and a 'Friends' organisation is planned to assist with capital projects.

15. Income and Expenditure Accounts

These are shown on the following pages for Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	2020		2021	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	2,146		1,644	
Planned Giving	45,579		49,138	
Tax Reclaim	12,321		11,341	
Sundry Donations	1,807		7,547	
YPW Donations	540		540	
Wall Boxes	169		71	
Choir Fund Donations	-		-	
Tower Fund Collections	-	62,562	-	70,281
SPECIAL COLLECTIONS		7,635		678
CHURCH ACTIVITIES				
Outreach	181		226	
Funerals	833		1,579	
Weddings	1,307		310	
Other Fees	43	2,364	150	2,265
FUND RAISING		1,324		2,098
INVESTMENTS				
Bank Interest	235	235	225	225
OTHER INCOME				
Upper Room - Letting	337		128	
Sundries	1,098	1,435	-	128
CHOIR/ORGANIST/BELLS/VERGER		40		740
INTERREGNUM INCOME		-		137
TOTAL INCOME		75,595		76,552
TOTAL EXPENDITURE (from SOFA)		71,291		66,377
SURPLUS/(DEFICIT)		4,304		10,175
TRANSFERS TO/FROM:				
Restricted Funds		-		15,000
TOTAL SURPLUS/(DEFICIT)		4,304		25,175

UNRESTRICTED FUNDS – EXPENDITURE

	2020		2021	
EXPENDITURE ON :	£	£	£	£
AWAY GIVING				
Various Charities		150		-
TRAINING AND EDUCATION				
Sunday Clubs and Young People	-		76	
Adult	-		-	
Books and Resources	105	105	-	76
CHURCH ACTIVITIES				
Visiting Clergy	-		-	
Diocesan Offer	43,200		41,100	
YPW and Beacon	-		-	
Clergy Expenses	221		150	
Vicarage Expenses	3,468		3,200	
Sacristy	229		370	
Insurance	3,253		3,315	
Gas/Electric/Water	2,455		2,829	
Upper Room Expenses	-		44	
Choir Director/Organists	392		-	
Outreach & Social Events	-		60	
General Church Expenses	1,662	54,880	414	51,482
ADMINISTRATION				
Printing, Stationery, Copier	3,779		4,194	
Professional & Legal Fees	730		765	
Gift Aid Envelopes	93		-	
Post/Phone/Fax	642		657	
Secretarial Honorarium	3,260	8,504	3,350	8,966
MAINTENANCE				
Church General	6,804		3,732	
Organ/Piano	808	7,612	772	4,504
CHOIR/ORGANIST/BELLS/VERGER		40		740
INTERREGNUM EXPENSES		-		609
TOTAL EXPENDITURE		71,291		66,377

RESTRICTED FUNDS – INCOME & EXPENDITURE

	2020		2021	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	1,141		1,440	
Christian Aid	-		-	
Children's Society	-		1,122	
Kibakwe Link	1,065		-	
Food Bank	1,589		1,692	
Choir	-		106	
Anna Chaplaincy	-		500	
Church Improvements	1,000		-	
Others	898	5,693	1,207	6,067
FUND RAISING		-		-
INVESTMENT INCOME				
Chancel Fund	-	459	-	1,020
TOTAL INCOME		6,152		7,087
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Christian Aid	-		-	
Children's Society	-		1,122	
Delhi Brotherhood	2,694		1,597	
Kibakwe Link	-		-	
Food Bank	-		1,448	
Other Special Collections	474	3,168	207	4,374
CHURCH ACTIVITIES				
Choir Books/Activities	-		-	
Church Improvements	-		-	
Other Activities	107	107	-	-
TOTAL EXPENDITURE		3,275		4,374
SURPLUS/(DEFICIT)		2,877		2,713
TRANSFERS TO/FROM:				
Church Repair Fund		-		(15,000)
TOTAL SURPLUS/(DEFICIT)		2,877		(12,287)

23-Apr-22 19:42

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.MARY, HADLOW

England & Wales - Charity number 1170577

Accounts

ST MARY'S CHURCH HADLOW

Annual Report and Financial Statements of the Parochial Church Council

Year Ended 31 December 2020

Incumbent: The Reverend Paul White

Churchwardens: Michael Payne, John Speed

Independent Examiner: David Stephens B.A., F.C.C.A.

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ADMINISTRATIVE INFORMATION

St Mary's Church is situated in Church Street, Hadlow, Kent. It is part of the deanery of Paddock Wood and the diocese of Rochester. The ecclesiastical parish includes the villages of Hadlow and Golden Green. The correspondence address is The Vicarage, Maidstone Road, Hadlow, Kent TN11 0DJ.

The Parochial Church Council (PCC) is a corporate body established by the Church of England, and was registered as a charity in December 2016 under the title "The Parochial Church Council of the Ecclesiastical Parish of St. Mary, Hadlow (St. Mary's, Hadlow)", Charity Number 1170577. The Trustees are the PCC members. The PCC operates under the Parochial Church Council Powers Measure.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. PCC members for 2020 are listed below.

PCC members normally serve for three years, and this is shown in brackets, together with the year of election; members may stand for re-election. Churchwardens are elected each year. One PCC member resigned in July; five stood down at the APCM on 25 October 2020, of whom three were re-elected, together with six new members.

Incumbent and Chairman	The Reverend Paul White
Curate	The Reverend Nicola Harvey (to September 2020)

Churchwardens	Barbara Smith (2015 – 2020)
	John Speed (2020 – 2021)
	Michael Payne (2019 – 2021)

Elected Deanery Synod Representatives

Francis Griffiths	(2017 – 2020)
Val Newell	(2017 – 2020, re-elected 2020 – 2023)
Kelly Parsons	(2017 – 2020)

Elected PCC Members

Nicola Canham	(2018 – 2021)
Melissa Crawshay-Williams	(2020 – 2023)
Kirsty Finch	(2017 – 2020, re-elected 2020 – 2023)
Jack Good	(2019 – 2020)
Jenny Hopkins	(2017 – 2020, re-elected 2020 – 2023)
Richard Hopkinson	(2020 – 2023)
Lee Kirk	(2020 – 2023)
Janice Massy	(2020 – 2023)
Martin Massy	(2020 – 2023)
Julia Miles	(2018 – 2021)
Steve Newell	(2020 – 2023)
Katerina Plucknett-Nixon	(2017 – 2020, re-elected 2020 – 2023)
Rachel Packham	(2017 – 2020; resigned July 2020)
Lisa Porritt	(2019 – 2022)
Mark Totty	(2017 – 2020)

Honorary Treasurer	Martin Massy (2019 to date)
PCC Secretary	Martin Massy (2018 to date)

PCC STRUCTURE; MANAGEMENT AND GOVERNANCE

The PCC comprises the “officials” of the parish (Incumbent, Curate, Churchwardens, Treasurer, Secretary), three elected representatives to the Deanery Synod plus nominally 12 members elected to represent the interests of church members.

The PCC operates through regular, bi-monthly meetings of the full PCC and committees that meet regularly throughout the year and report to full PCC meetings. The committees always have at least one PCC member, but also depend largely on the help of other members of the congregation. PCC members are strongly encouraged to join one of the committees. Reports by the Convenors of these committees, giving fuller details of their activities during the year, can be found in the separate APCM booklet.

Standing Committee

The only committee required by law, it comprises the Incumbent, Curate, Treasurer, Churchwardens, Secretary and two nominated representatives of the PCC. The standing committee meets in between full PCC meetings and has power to transact the business of the PCC.

Education Committee

Initiates and organises educational activities and experiences aimed at enabling all members of the congregation (a) to live as Christians within a Christian community, and (b) to articulate and defend their faith confidently. Particular importance is given to young people.

Fabric Committee

Supports the churchwardens in the discharge of their legal responsibilities relating to the maintenance and insurance of church fabric and in respect of any necessary faculty applications. Monitors the condition of the church and churchyard and arranges repairs and works as necessary; liaises with the civil parish council on the maintenance of the closed churchyard as required and similarly with the relevant diocesan committees.

Finance Committee

Supports the Treasurer in the preparation of the annual budget, monitors financial progress throughout the year, including gift aided giving, and advises the PCC on the best use of the parish's financial resources.

Outreach and Fundraising Committee

This committee oversees the fund-raising events and activities held during the year. It initiates and organises outreach activities to foster a closer relationship between the church and the parish as a whole, to express the church's sense of social responsibility in the community and to take the lead in promoting the evangelistic mission of the church.

World Mission Committee

Provides a forum for liaison with organisations supported by the parish, for example Delhi Brotherhood and the Kibakwe link, and promotes fund raising for them. Raises awareness in the congregation of issues relating to the Anglican Communion and the worldwide church and makes recommendations to the PCC on charities to be supported, e.g., through special collections.

OBJECTIVES AND ACTIVITIES

The objectives of the PCC are set out in The Parochial Church Council (Powers) Measure 1956, which defines the functions and powers of a PCC. Under the amended Measure, the principal function of the PCC is “promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.”

St Mary's PCC therefore shares with the Incumbent the responsibility for:

- (a) the promotion of the whole mission of the church – pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Hadlow,
- (b) the efficient administration of the parish and its funds. The PCC is responsible for funding the maintenance and repair of the parish church.

The PCC has considered the Charity Commission guidance on public benefit and believes the guidelines have been met as the activities of the church are open to the public at large and are for public benefit.

ACHIEVEMENTS AND PERFORMANCE

Church Attendance 2020

The Electoral Roll was revised in 2020, recording 135 church members, eight fewer than 2019. We would like to record our thanks to David Lear for once again acting as Electoral Roll Officer.

Owing to the coronavirus pandemic, most services were held online, making attendance numbers unrepresentative (see Review of the Year below).

Review of the Year

GOVERNANCE: The full PCC met in person twice during the year (January and March), with a further four meetings held online to maintain good governance, in accordance with Charity Commission guidance. The Standing Committee met once in person and four times online. There were no meetings in August. The 2020 Annual Parochial Church Meeting took place in church (with additional participation online) after the Sunday service on 25 October.

The PCC has five committees – Education, Fabric, Finance, Outreach and Fund-Raising, and World Mission – which report to the PCC. Reports from the PCC committees form part of the separate APCM booklet.

SAFEGUARDING: The safeguarding of children and vulnerable adults is a high priority, and the PCC complies with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). To date, 65 volunteers have completed the national Basic Safeguarding Awareness course (Co), of whom 45 have also completed the next level, the Safeguarding Foundation course (C1). Our Safeguarding Officer, Barbara Smith, moved away in November and was replaced at the November meeting of the PCC by Cathy Brill. Cathy also agreed to be co-opted as a member of the PCC. Safeguarding is a standing item on the PCC agenda; no issues were reported during the year.

WORSHIP: Worship in 2020 was disrupted by government restrictions imposed to help control the Covid-19 pandemic. The church was closed completely from 17 March. It reopened for public worship on 1 September, but then closed again during the second lockdown, between 8 November and 6 December. St.Mary's has, however, been open on Wednesday mornings since 15 June for private prayer and for the food bank.

Weekday worship has benefited from services being online, with Morning Prayer and evening Compline attracting many more participants than would normally be expected in person. The Sunday service broadcast via Zoom typically has around 50-60 people, with "Sunday coffee" after the service – bring your own coffee! -- enabling people to chat.

We were pleased that two weddings could take place in October, although in a more limited fashion than usual.

A suitably socially-distanced choir – directed by Francis Griffiths – sang at Midnight Mass and on Christmas Day, giving much joy to all. A Service of Nine Lessons and Carols on the preceding Sunday took place online, however, with broadcast carols and live readings by members of the community.

Our vicar, the Rev'd Paul White, had a sabbatical from 1 March to the end of May, leaving our curate, the Rev'd Nicky Harvey, in charge. Nicky then had the misfortune to have to steer the church's response to the first lockdown, during which she initiated online services on Sundays

and weekdays, which have since become a regular feature. She also ministered tirelessly to people in the community, e.g., through the food bank.

Unsurprisingly given the circumstances, Paul's sabbatical did not work out as planned, with trips to Africa to work with Mission Aviation Fellowship being cancelled owing to the coronavirus. Paul took up the reins again on 1 June.

We said goodbye to Nicky as curate at the Harvest Festival service on 29 September; she was instituted as vicar of Marden in Kent in October. We thank her for all she did to serve St. Mary's and the community and wish her and her family well.

Our choir director, Antony Le Fleming, retired formally in June. We were eventually able to arrange a proper farewell at the Sunday service on 6 December. Antony brought out the best in the choir, raising standards and musicality and introducing a wide variety of new and sometimes challenging pieces. We miss him and his wife, Naomi, and the music, and look forward to the time when normal service can resume.

COMMUNITY: Restrictions to deal with the pandemic meant we were unable to carry out many of our usual activities. However, St. Mary's continues to run the food bank to support local families – it is open every week – and we are very grateful to the many people who continue to donate food and money. We would particularly like to thank the Tonbridge Rotary Club for a very generous donation of £950. Social media enable us to promote the food bank via the Hadlow Community Facebook page, which draws in donors as well as reaching out to those who need it.

The Hospital Car Service provides a valuable service to the community and has also operated throughout the pandemic. Chaplaincy to Hadlow College also continued, together with Rev'd Sharon, with online Remembrance Sunday and Christmas services, and a video for freshers' week.

Many regular outreach activities for the local community – Coffee Pots and Tiny Tots, Who Let The Dads Out, Saturday Coffee (previously called Market Stall), Café Plus, Friends Together, Messy Church, Chaplaincy at Hadlow Primary School, and Holiday At Home – closed down after the start of the first lockdown in March and have not yet resumed.

A planned trip to visit our link parish in Kibakwe, Tanzania, had to be cancelled, but we hope to visit again, probably in 2022, and have been collecting funds to provide solar lighting and water filters. We were, however, able to help our friends at the Delhi Brotherhood Society in Delhi, India, which St. Mary's has supported for over 30 years. The DBS has lost income from an American charity caused by a change in policy of the Indian government. It also had to cope with the effects of the pandemic, helping to feed many people who lost their jobs as a result of the country-wide lockdown. Thanks to faithful supporters and the generous response to an appeal to church members we were able to send £2,694.

THANKS: We welcomed John Speed at the APCM to take over as churchwarden from Barbara Smith, whom we thank for her many contributions to St. Mary's, including as churchwarden and Safeguarding Officer.

We thank all members of the Ministry team. We are blessed by the continuing support and kindness of Rev'd Christopher Miles, who is always ready to help by presiding and preaching or carrying out practical maintenance tasks.

St. Mary's flourishes under the leadership of Rev'd Paul, who encourages and inspires our spiritual growth and mission. Every PCC meeting begins and ends in prayer and our faith underpins all we do.

Martin Massy (PCC Secretary)

Financial Review

Unsurprisingly, the 2020 financial results for St Mary's were significantly affected by the pandemic. The overall result was actually a surplus for unrestricted funds of £4,305 (cf £720 surplus in 2019 and a deficit of £7,012 in 2018), but this must be seen in the light of the reduction in St Mary's contribution to the Diocese of Rochester, which is meant to cover the cost of ministry (clergy stipends, etc.), provision of diocesan services and mission in the diocese. The £43,200 paid during 2020 is £16,636 short of the amount requested (indicative offer) and only a little more than the cost of ministry. Had we paid the full amount, we would have had a deficit of over £12,000.

The use of unrestricted funds, as the name suggests, is unrestricted; the use of restricted funds is restricted to the purposes of the fund (see Notes 2.2 and 11). By definition, expenditure from restricted funds should not exceed income. This financial review concerns unrestricted funds; the Statement of Financial Activities on p.11 and the Notes to the accounts provide detail about the restricted funds. Total unrestricted income in 2020 was £69,812, 27% lower than in 2019 (£95,230).

Voluntary giving fell by £9,231 compared with 2019, but we are very grateful to the many loyal church members who continued to support the church as income from other sources also fell. Income from weddings and funerals in 2020 was £2,140 compared with £7,955 in 2019, as we implemented rules to remit statutory fees to the Diocesan Board of Finance and fewer weddings were able to take place. Fund-raising events ceased after the start of the first lockdown in March because of government restrictions to minimise the spread of Covid-19. As a result, income from such events was only £1,324 compared with £8,764 in 2019, a drop of 85%.

Unrestricted expenditure also fell, however, by 31%, to £65,507 (cf £94,510 in 2019) as a result of (i) a 21% reduction in the amount paid to the diocese from £55,008 to £43,200 (see above), (ii) the retirement of our organist/choir director at the end of February, and (iii) a reduction in the hours worked by the parish administrator.

The balance of unrestricted funds at the end of 2020 is £15,001, equivalent to 2.6 months of 2020 income and therefore below the desired level of reserves (see below), plus £31,729 in restricted funds (see the Balance Sheet on p.12).

Reserves Policy

The PCC has previously established a policy for a level of reserves ideally to be held where unrestricted funds not committed or invested in tangible fixed assets (i.e. 'free reserves') should equate to a sum between three and six months of normal annual expenditure. With reserves of that size, it would be possible for the PCC to continue current activities for a limited period in the event of a significant drop in funds – thereby providing time for the PCC to consider what alternative sources of funding were available and/or to consider how activities could reasonably be altered. The PCC has not been in a position to achieve this level of reserves for some years.

The PCC aims to review the reserves policy annually and to take steps aimed at increasing the free reserves to the level indicated by the review.

Risk Management

There are a number of risks to which the PCC is exposed at any time in respect of (a) safeguarding (b) health and safety (c) buildings insurance and other issues. The PCC continues to assess risk through regular review and takes appropriate steps to deal with or lessen any risks that come to light.

In respect of safeguarding, the PCC complies with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on

safeguarding children and vulnerable adults. A volunteer acts as Safeguarding Officer and monitors the level of safeguarding training needed and undertaken and acts as point of contact for any safeguarding issues.

Risk assessments are carried out for new activities and as required, e.g., for church reopening during the pandemic. Recommendations made to mitigate risks identified by each risk assessment are then implemented.

PCC Responsibilities

Individual members of the PCC are charitable trustees and have a duty to comply with charity law. St Mary's is registered with the Charity Commission (Number 1170577); the charity is known as 'The Parochial Church Council of the Ecclesiastical Parish of St Mary, Hadlow' or 'St.Mary's, Hadlow' for short.

Each year, at the first meeting after the APCM, each member of the PCC signs a document to record their understanding of their responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and its financial activities for that period.

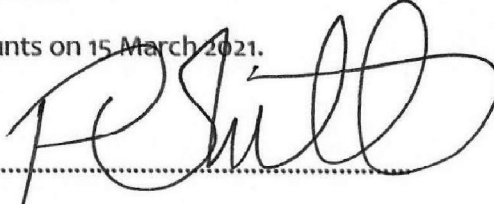
In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC adopted this Report and Accounts on 15 March 2021.

Signed on behalf of the PCC



.....

Rev'd Paul White, Chairman

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH HADLOW FOR THE YEAR ENDED 31 DECEMBER 2020

This Report on the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St.Mary, Hadlow (PCC of St.Mary's, Hadlow, charity number 1170577) for the year ended 31 December 2020, as set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and S145 of the Act does not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the Act, and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

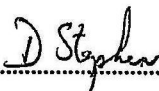
Independent Examiner's Statement

In connection with my examination I confirm that no material matters have come to my attention:

- i. which give me cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements that accord with the accounting records and comply with the requirements of the Act and the Regulations,have not been met;

or

- ii. to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

 Dated: 16 March 2021

David Stephens BA, FCCA,

Chartered Certified Accountant

13 Newlands Road

Tunbridge Wells

Kent TN4 9AS

STATEMENT OF FINANCIAL ACTIVITIES, 1 JAN 2020 TO 31 DEC 2020

01-Jan-19 - 31-Dec-19		Activity	01-Jan-20 – 31-Dec-20		
All Funds	Notes		Unrestricted Funds	Restricted Funds	Total Funds
£		Incoming Resources	£	£	£
71,793	2.1	Voluntary Giving	62,562	-	62,562
12,477	2.2	Special Donations/Collections	2,087	11,241	13,328
8,863	2.3	Income from Church Activities	2,364	-	2,364
9,157	2.4	Net Income from Fund Raising Events	1,324	-	1,324
1,297	2.5	Income from Investments	-	694	694
1,144	2.6	Other Ordinary Income	1,435	-	1,435
1,780	2.7	Fees for Choir/Organist/Bells/Verger	40	-	40
106,511		Total Incoming resources	69,812	11,935	81,747
		Resources Expended			
2,989	3.1	Away Giving and Special Collections	150	3,168	3,318
174	3.2	Training Education and Support	105	-	105
79,012	3.3	Church Activities	54,880	107	54,987
11,031	3.4	Management and Admin	8,504	-	8,504
7,323	3.5	Church Repair and Maintenance	1,828	5,784	7,612
1,780	2.7	Fees paid to Choir/Organ/Bells	40	-	40
102,309		Total Resources Used	65,507	9,059	74,566
4,202	10	NET RESOURCES BEFORE TRANSFERS	4,305	2,876	7,181
-	10	Transfers between Funds	-	-	-
4,202		NET MOVEMENT IN FUNDS	4,305	2,876	7,181
35,347	10	Fund Balances B/Fwd 01 Jan 2020	10,696	28,853	39,549
39,549	12	FUND BALANCES C/FWD 31 DEC 2020	15,001	31,729	46,730

BALANCE SHEET AT 31 DECEMBER 2020

31-Dec-19			31-Dec-20	31-Dec-20	31-Dec-20
£	Note		£	£	£
ASSETS AND LIABILITIES					
Investments					
6,671	9	CBF Investment Fund			7,130
CURRENT ASSETS					
Debtors					
16,884	4	Debtors		14,604	
Diocesan Church Repair Fund					
12,623	6	Church Repair Fund Savings Acc	9,853		
Cash At Bank and In Hand					
3,168		General Current Account	759		
2,647		FWO Current Account	7,857		
513	8	Young People's Work Current A/C	1,053		
4,858	7	Capital Reserve Account	7,071		
-		Rochester Diocese Deposit A/C	-		
110		Petty Cash in Hand	110		
23,919		Total Cash at Bank and In Hand		26,703	
40,803		Total Current Assets		41,307	
CURRENT LIABILITIES					
Creditors Due Within One Year					
(7,925)	5	Sundry creditors		(1,707)	
32,878		NET CURRENT ASSETS/LIABILITIES			39,600
39,549		TOTAL ASSETS LESS CURRENT			46,730
REPRESENTED BY FUNDS					
Unrestricted Funds					
9,609	10	General Church Fund		13,254	
1,087		Young People's Work		1,747	
10,696		Total Unrestricted Funds			15,001
Restricted Funds					
2,096	11	Away Giving (Restricted)		2,002	
341		Choir Fund		235	
6,671		Chancel Emergency Fund		7,130	
266		Church Repair Fund		265	
16,276		Church Improvements		17,276	
822		Beacon		822	
583		Kibakwe		1,900	
-		Young People's Work		-	
1,798		Delhi Brotherhood		487	
-		Food Bank		1,612	
28,853		Total Restricted Funds			31,729
39,549		TOTAL FUNDS			46,730
(See notes on following pages)					

The PCC approved these accounts on 15 March 2021.

Signed on behalf of the PCC

Rev'd Paul White, Chairman

Martin Massy, Hon. Treasurer

Notes to the Accounts and the Accounting Policies for the year ended 31 December 2020

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. All figures are stated in pounds sterling (£).

1.1 Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application for the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The purpose of restricted funds is as defined by the fund. All donations made to the fund must be used for the purposes of the fund.

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

1.2 Incoming Resources

Incoming resources are accounted for depending on their category as follows:

Voluntary Income and Capital Resources

Collections are recognised when received by the PCC, which is when they are paid in to the bank.

Gift Aid receivable under planned giving arrangements is recognised when the income to which it relates is received.

Grants and legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Sales of books, magazines or any other items are accounted for gross.

Other Ordinary Income

Income from the letting of the Upper Room is recognised when the rental is due.

Income from Investments

Dividends and interest are accounted for when receivable.

Gains and Losses on Investments

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

1.3 Resources Expended

Grants

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

Activities relating to the Work of the Church

The Parish Offer paid to the diocese of Rochester is accounted for when payable. Any share unpaid at 31 December is provided for as an operational (though not a legal) liability and as a creditor in the balance sheet.

1.4 Fixed Assets

Consecrated Land and Buildings and Moveable Church Furnishings

Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as this is regarded by the PCC to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1.5 Other Fixtures, Fittings and Equipment

Items with a purchase price of £2,000 or less are written off when the asset is acquired. Other equipment is depreciated on a straight-line basis over four years.

1.6 Investments

Investments are valued at market value at 31 December.

1.7 Current Assets

Amounts owing to the PCC at 31 December are shown as debtors, less reasonable provision for amounts that may be uncollectable. Short-term deposits include cash held with Diocesan Board of Finance, Church of England Funds or at the Bank.

2. Incoming Resources

2.1 Voluntary Income

Total unrestricted voluntary income is shown in the Table below, with comparative figures for 2019. YPW Fund donations are now included in unrestricted funds (see Note 8).

Unrestricted Voluntary Income	2019 (£)	2020 (£)
Cash Collections	5,098	2,146
Planned Giving	48,445	45,579
Gift Aid Recovered	15,271	12,321
Sundry Donations	1,887	1,807
YPW Fund Donations	540	540
Church Wall Boxes	477	169
TOTALS	71,718	62,562

2.2 Special Collections, Donations and Away Giving

£6,548 for church improvements comprises £5,548 in respect of an insurance claim for the repair of a chancel window following a break-in in August 2019 and a donation of £1,000 for church maintenance. £3,795 was raised by special collections for external giving from restricted funds, as shown in the Table below with comparative figures for 2019.

Special Collections/Donations	2019 (£)	2020 (£)
Children's Society	1,105	-
Delhi Brotherhood Society	1,381	1,141
Kibakwe Link	1,061	1,065
Food Bank	-	1,589
TOTALS	3,547	3,795

The total raised for the Kibakwe Link in 2020 includes Lent Collections specifically for the purchase of solar panels plus suitable lighting to be powered by those panels for certain community buildings, e.g. the girls' dormitory at the school in Kibakwe. Gift Aid related to donations for Kibakwe are not included.

Donations from special collections at Services, Carols in the Square, etc. for other charities we normally support –The Community Storehouse, Paddock Wood; the Royal British Legion; Mission Aviation Fellowship

– could not take place during 2020. The PCC was unable to provide funds from general income in 2020 for grants to other charities.

The overall total funds raised for Away Giving to various charities and overseas projects by St Mary's in 2020 was £3,795 (£5,238 in 2019).

2.3 Income from Church activities

Total income from church activities was £2,364 in 2020. It includes the income from events which are part of the Church's usual activities, but which are not intended to be fund-raising, or even necessarily to pay for themselves. Gross receipts from the sale of, or contributions received towards, refreshments, and from Outreach events was £181 (cf £908 in 2019). Income from fees for weddings and funerals was £2,140 (£7,955 in 2019).

2.4 Fund-Raising Activities

Income from fund-raising activities is presented net of costs. As already noted, fund-raising events stopped after the start of the first lockdown in March 2020, and raised only £1,324 compared with £9,157 in 2019 (£8,764 unrestricted, £393 for Link to Hope and Mission Aviation Fellowship charities.).

2.5 Income from Investments

Income from investments includes the unrealised gain in the value of investments held in the CBF investment fund at 31 December 2020 (£459) and interest on bank deposits (£235).

2.6 Other Ordinary Income

Other sources of income comprised hire of the Upper Room (£337), down from £625 in 2019, and reclaimed VAT (£1,098), making a total of £1,435 for 2020 (2019 £1,144).

2.7 Fees for Choir, Organist, Bells and Verger

This category reflects fees that the church receives on behalf of, and then pays on to, those providing music, bells, etc at weddings, funerals and other 'special' services; no margin is added that would be credited to the PCC.

3. Resources Expended

3.1 Away Giving and Special Collections

This category consists of money raised by special collections or events (restricted) and donations from general (unrestricted) funds.

3.2 Training, Education and Support

£105 (£174 in 2019) was spent on choir books and educational resources.

3.3 Church Activities

The largest component of expenditure on church activities is the parish contribution to the diocese at £43,200. Utilities (gas, electricity, water, and waste water) and insurance added to £5,708, and vicarage expenses for water and council tax amounted to £3,468. General church and other expenses amounted to £2,654, which included £1,098 for VAT payable on the stairlift but subsequently reclaimed (see Note 2.6).

3.4 Management and administration

Administration costs amounted to £8,504 as set out in the Table below (£11,009 in 2019)

Printing, stationery and computer expenses	£3,779
Postage/phone	£642
Secretarial honorarium	£3,260
Envelope scheme	£93
Independent examination fees	£730

3.5 Church Repair and Maintenance

General repairs and maintenance are paid from General Funds. Church maintenance during 2020 includes maintenance of the organ and piano (£808), and inspections of fire protection, repairs and cleaning of the Church roofs, gullies and gutters, and annual subscription for collection of 'garden waste' (£1,020). Repair of a chancel window, carried out by Clifford Durant, cost £5,784, which was subject to an insurance claim. Total £7,612 compares with £7,323 for 2019.

3.6 Investments

Having sold the Hall and King investments funds during the early part of 2015, only the Chancel Emergency Fund investment remains. Full details of the investment funds are shown in Note 9 on page 17.

3.7 Staff Costs

Salary of £3,260 was paid for secretarial work (see Note 3.4) (2019: £5,720). Salary totalling £392 was paid for Choir Director (2019: £4,915).

No employee received more than £60,000. No pension schemes were involved (see Note 13 on page 18).

3.8 Trustees

No Trustee received remuneration as trustee. Trustees are reimbursed for expenses incurred on behalf of the PCC. Janice Massy, wife of Martin Massy, who is a PCC member and Treasurer, received £3,260 for her role as Parish Administrator. Mrs. Massy was elected to the PCC in October; the Charity Commission has confirmed that because she was employed before becoming a trustee then the payment is not a benefit arising from the trusteeship. The PCC is aware of the conflict of interest, and neither Mr. Massy nor Mrs. Massy participates in her salary review. Mrs. Massy's hours worked, which are the basis for her remuneration, are approved in writing by the vicar, the Rev'd Paul White.

4. Debtors and Prepayments

Tax recoverable is Gift Aid. Prepaid insurance relates to a three-year warranty extension for the stairlift, which was installed at the end of 2019.

	31-Dec-19 (£)	31-Dec-20 (£)
Tax recoverable	12,384	13,434
Grant	4,500	-
Donations	-	570
Prepaid Insurance	-	600
TOTALS	16,884	14,604

5. Creditors

Statutory fees relate to the fees due to the DBF for weddings and funerals.

	31-Dec-19 (£)	31-Dec-20 (£)
General Church Expenses	4,856	1,074
Special Collections/Away Giving	624	-
Church Improvements	2,445	-
Statutory Fees	-	633
TOTALS	7,925	1,707

6. Church Repair Savings Account

This is a savings account with the Diocese, which is maintained to assist meeting the cost of repairs arising from a Quinquennial inspection. A transfer of £3,000 to the general account was made at the beginning of the year to help with cash flow; this will be transferred back when funds allow. Dividends and interest of £230 on the funds in this account were received in 2020 (£231 in 2019).

7. Capital Reserve Account

This is a savings account at NatWest bank for funds to be used for major capital building projects. The balance at 31 December 2020 was £7,071.

8. Young People's Work (YPW) and Beacon Funds

The YPW fund is "designated"; the Beacon fund is "restricted", being designed to track expenditure from a Bishop's Fund for Mission grant received some years ago. The Beacon Fund was previously known as the Lighthouse 2 Project Fund (L2P). Regular specific monthly donations continue to be made to support work with Young People.

9. Trust Funds

The CBF Investment Fund – Income Shares

As mentioned in Item 3.6 Investments above, the PCC decided to sell all its portfolio of King Fund and Hall Fund shares in 2015. The only investment fund now remaining is the Chancel Emergency Fund (see note 11 below). The gain in value is shown in the Table below.

Fund Name	No. of shares	Value at	Value at	Gain/(Loss) (£)
		31 Dec 2019 (£)	31 Dec 2020 (£)	
Chancel Fund	348	6,671	7,130	459

The Chancel investment is a permanent endowment restricted fund which came about from section 31 of the Tithe Act 1936. The income from this trust is intended "to provide for insurance on the structure, to cover the cost of reinstatement if destroyed and to pay for repairs to the Chancel". Under certain conditions the PCC may spend the endowment as well as the income from it, but only for the purpose for which it was initially intended. The fund is included in the accounts at the current market value.

10. Summary of Unrestricted and Designated Funds

Designated funds are unrestricted funds that the trustees have set aside for a particular purpose. Such funds can be undesignated or re-designated.

	General Church Fund (£)	Young People's Work (£)	Total
Balance at 1 Jan 2020	9,609	1,087	10,696
Movements in Funds	3,645	660	4,305
Transfers	-	-	-
Balance at 31 Dec 2020	13,254	1,747	15,001

11. Summary of Restricted Funds

	Away Giving (Restricted) (£)	Beacon (£)	Choir Fund (£)	Church Repair Fund (£)	Church Improvement Fund (£)	Chancel Emergency Fund (£)	Delhi Brotherhood (£)	Kibakwe (£)	Food Bank (£)	Total (£)
Balance at 1 Jan 2020	2,096	822	341	266	16,276	6,671	1,798	583	-	28,853
Incoming Resources	380	-	-	5,783	1,000	-	1,383	1,317	1,612	11,475
Outgoing Resources	(474)	-	(106)	(5,784)	-	-	(2,694)	-	-	(9,058)
Increase/(Decrease) in value, investments	-	-	-	-	-	459	-	-	-	459
Transfer from/(to) Unrestricted Reserves	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-
Balance at 31 Dec 2020	2,002	822	235	265	17,276	7,130	487	1,900	1,612	31,729

12. Summary of Assets by Fund

Asset	Unrestricted and Designated Funds (£)	Restricted Funds (£)	Total Funds (£)
Investments	-	7,130	7,130
Current Assets	16,708	24,599	41,307
Current Liabilities	(1,707)	-	(1,707)
Totals	15,001	31,729	46,730

13. Pension Act 2008

During the year 2018, the PCC complied with its responsibilities under the provisions of the Pension Act 2008 to inform its part-time employees (i.e. the Parish Administrator and the Choir Director) of their right to ask to join a workplace pension scheme which, under the abovementioned statute, the PCC would be obliged (a) to facilitate if those employees so requested, and under certain circumstances (b) to contribute to the pension scheme on their behalf (this is now a legal obligation applying to all UK employers, even where the employer has only one employee). The basis under which the PCC is obliged to make this offer was explained to the PCC's employees in a detailed letter in September 2018. The Government's Pension Regulator was informed, as required under the Act, to confirm the PCC's compliance with the requirements of the Act.

Neither employee (one of whom resigned during the year) has opted to pursue this opportunity, and the above position remained unchanged in 2020. A statutory re-declaration of compliance with the Act was lodged with the Pensions Regulator in August 2020.

14. PCC as a 'going concern'

The basis of the PCC being a "going concern" is not in doubt. St Mary's is a thriving and innovative church supported by a larger than average electoral roll for the size of its community.

The church building is in a sound condition, and a 'Friends' organisation is planned to assist with capital projects.

15. Income and Expenditure Accounts

These are shown on the following pages for both Unrestricted and Restricted Funds.

UNRESTRICTED FUNDS – INCOME

	UNRESTRICTED FUNDS			
	2019		2020	
	£	£	£	£
INCOME FROM :				
VOLUNTARY GIVING				
Cash Collections	5,098		2,146	
Planned Giving	48,445		45,579	
Tax Reclaim	15,271		12,321	
Sundry Donations	1,887		1,807	
YPW Donations	540		540	
Wall Boxes	477		169	
Choir Fund Donations	-	71,718	-	62,562
SPECIAL COLLECTIONS		2,961		2,087
CHURCH ACTIVITIES				
Outreach	908		181	
Funerals	3,620		833	
Weddings	4,335		1,307	
Other Fees	-	8,863	43	2,364
FUND RAISING		8,764		1,324
INVESTMENTS				
Bank Interest	-	-	-	-
OTHER INCOME				
Upper Room - Letting	625		337	
Sundries	519	1,144	1,098	1,435
CHOIR/ORGANIST/BELLS/VERGER		1,780		40
TOTAL INCOME		95,230		69,812
TOTAL EXPENDITURE (from SOFA)		94,510		65,507
SURPLUS/(DEFICIT)		720		4,305
TRANSFERS TO/FROM:				
Restricted Funds		-		-
TOTAL SURPLUS/(DEFICIT)		720		4,305

UNRESTRICTED FUNDS – EXPENDITURE

	UNRESTRICTED FUNDS			
	2019		2020	
EXPENDITURE ON :	£	£	£	£
AWAY GIVING				
Various Charities		290		-
TRAINING AND EDUCATION				
Sunday Clubs and Young People	-		-	
Adult	-		-	
Books and Resources	174	174	105	105
CHURCH ACTIVITIES				
Visiting Clergy	-		-	
Diocesan Offer	55,008		43,200	
YPW and Beacon	135		-	
Clergy Expenses	705		371	
Vicarage Expenses	3,469		3,468	
Sacristy	914		229	
Insurance	3,164		3,253	
Gas/Electric/Water	3,899		2,455	
Upper Room Expenses	333		-	
Choir Director/Organists	4,915		392	
Outreach & Social Events	619		-	
General Church Expenses	773	73,934	1,662	55,030
ADMINISTRATION				
Printing, Stationery, Copier	4,106		3,779	
Professional & Legal Fees	700		730	
Gift Aid Envelopes	92		93	
Post/Phone/Fax	391		642	
Secretarial Honorarium	5,720	11,009	3,260	8,504
MAINTENANCE				
Church General	6,009		1,020	
Organ/Piano	1,314	7,323	808	1,828
CHOIR/ORGANIST/BELLS/VERGER		1,780		40
TOTAL EXPENDITURE		94,510		65,507

RESTRICTED FUNDS – INCOME & EXPENDITURE

	RESTRICTED FUNDS			
	2019		2020	
	£	£	£	£
INCOME FROM :				
SPECIAL DONATIONS/COLLECTIONS				
Delhi Brotherhood	1,381		1,141	
Christian Aid	-		-	
Children's Society	1,105		-	
Kibakwe Link	1,061		1,065	
Food Bank	-		1,589	
Choir	246			
Church Improvements	4,500		6,548	
Others	1,298	9,591	898	11,241
FUND RAISING		393		-
INVESTMENT INCOME				
Chancel Fund	1,297		694	
Church Repair Fund	-	1,297	-	694
TOTAL INCOME		11,281		11,935
EXPENDITURE				
AWAY GIVING SPECIAL COLLECTIONS				
Christian Aid	-		-	
Children's Society	957		-	
Delhi Brotherhood	82		2,694	
Kibakwe Link	-		-	
Other Special Collections	1,660	2,699	474	3,168
CHURCH ACTIVITIES				
Choir Books/Activities	188		-	
Church Improvements	4,890		5,784	
Other Activities	22	5,100	107	5,891
TOTAL EXPENDITURE		7,799		9,059
SURPLUS/(DEFICIT)		3,482		2,876
TRANSFERS TO/FROM:				
Church Repair Fund, General Fund		-		-
TOTAL SURPLUS/(DEFICIT)		3,482		2,876