

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT LAWRENCE, BIDBOROUGH AND SAINT PETER, SOUTHBOROUGH

England & Wales - Charity number 1184753

Details

Other names ST LAWRENCE & ST PETER'S

Status Registered

Legal form Other

Registered 2019-08-05

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

Contact

Address The Rectory
Rectory Drive
Bidborough
Tunbridge Wells
TN3 0UL

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Website www.towerandsteeple.org

Activities

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

Activities: To promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Kent

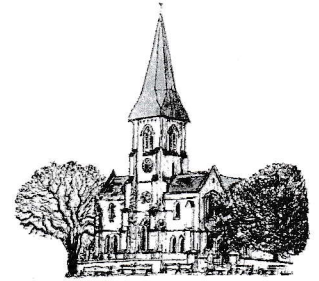
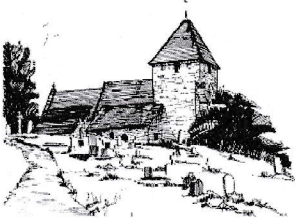
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£95,573	£102,075	-	-
2023-12-31	£114,814	£96,517	-	-
2022-12-31	£106,836	£130,624	-	-
2021-12-31	£117,448	£147,977	-	-
2020-12-31	£147,893	£358,519	-	-

Trustees

Name	Role	Appointed
Alison Caroline Lush		2019-06-01
Alison Elizabeth Mighell		2022-09-01
Anne Louise Hinds		2019-06-01
JOHN RODNEY HUTCHINSON		2019-06-09
Joanne Elizabeth Benson		2025-07-01
John Edward Elliott Dix Perkin		2019-06-01
Lilian Margaret Hutchinson		2022-04-25
MARION DOROTHY SHORT		2019-06-09
Mary Gornall Cottle		2019-06-01
PHILIPPA JANE GLYNN HILLEN		2020-10-19
ROY JAMES LANGMAN		2019-06-09
Rev Ti Chase		2025-06-24
Shirin Mary Charlotte Mamoona Haque		2025-05-06
Steven Geoffrey Boulton		2019-06-01
Thomas Edward Bird		2023-05-22

Accounts



TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2024
Charity No. 1184753

2024 was a year of considerable change. The Reverend Stephen Hills departed after 25 years of faithful service, to take up a “House for Duty” semi-retirement post in the diocese of Chichester. Both he and his wife, Elizabeth, will be greatly missed in the parish and local community. The Verger at St Lawrence also retired after 30 years of devoted service. This has left two important gaps in the running of the parish and churches and we are grateful to all those who have stepped up to take on extra duties to fill the void, particularly the Churchwardens and Ministry team. The interregnum has given the Parish time for reflection and we look forward to the appointment of a new incumbent in due course.

Aims and Purposes

The Parochial Church Council (PCC) of St Lawrence, Bidborough and St Peter, Southborough has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible (30%/70%) for the upkeep of 54 Holden Park Road, Southborough.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission’s guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Major Risks

Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks. The report and accounts contains further details of the financial risks facing the parish in 2025.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops', and diocesan guidance on safeguarding children and vulnerable adults). The PCC is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. The PCC has adopted the House of Bishops' "Promoting a Safer Church; safeguarding policy statement".

Regulations on safeguarding are followed under the guidance of our Parish Safeguarding Officer and use of the Parish Safeguarding Dashboard online tool has enabled us to identify areas where action may be required. The Parish Safeguarding Officer continues to ensure people have been DBS checked and have done appropriate safeguarding training. Safeguarding is a regular item on the Agenda at PCC meetings and there were no Safeguarding incidents during 2024.

Achievements and Performance

Worship and Prayer

A range of services are offered in both churches during the week and over the course of the year. Weekly, 8am Communion services alternate between the two churches and morning services take place at 9.30 at St Peter's and 11.00 at St Lawrence. A combined morning service for both congregations is held on the 5th Sunday. The service from St Lawrence is recorded each week and uploaded to the website for those unable to attend to view. A Sunday evening service is held at St Lawrence at 6.30. Weekday morning prayers are held on Zoom.

At Easter a Maundy Thursday Fellowship supper and Eucharist was held in the south aisle at St Lawrence. On Good Friday a "Crosstingle" - Forest Church with a Good Friday theme - with worship at St Peter's and activities in the churchyard was a new initiative.

Christmas celebrations included the popular Christingle Service at St Peter's on Christmas Eve and the traditional Carol Service at St Lawrence following carol singing in the churchyard. The Nativity service was again held in a barn at a local farm the previous Sunday and was very well attended.

A joint service at St Peter's in October took the form of a "zoned" service which was a new experience for some members of the congregation.

Forest Church, a monthly service for families on Sunday afternoons with outdoor activities, continues to be well supported as is Forest Sunday School at St Peter's on the second Sunday morning. Youth Club meets monthly and around 30 young people went to Fellowship Afloat in July.

All are welcome to attend our regular services. At the end of the 2024 there were 125 names on the Church Electoral Roll (89 St Lawrence and 36 St Peter).

Around 70-80 adults and 30 children regularly attend Sunday services. The numbers attending festival services, especially the Christmas services, remained high at both churches.

As well as our regular services, we enable our community to celebrate and thank God at the milestones in journeys of life and faith. There were 5 baptisms and 3 weddings and 11 funerals took place either in one of our churches or at the crematorium. A Confirmation Service with the Bishop of Rochester was held at St Peter's on 13 June at which 9 people were confirmed and 6 others reaffirmed their faith.

Deanery Synod

The PCC has one Deanery Synod representative for each church. The Deanery Synod meets three times a year and provides the PCC with an important link between the parish and the wider structures of the church. The Dean of Rochester spoke at the July meeting about various outreach activities taking place at the cathedral.

Buildings

At St Lawrence the increased worship and fellowship space in the south aisle has been well used during the year. The weekly South Aisle Community Café on Tuesday mornings continues to welcome members of the community for coffee and home made cake and a monthly Mahjong afternoon has started on Mondays.

An Eminent organ, a kind gift from the late Roger Evernden, was installed, thus completing Project 800. Repairs were carried out to external pathway lighting and a collapsed path due to badger activity was shored up.

At St Peter's, following a fundraising campaign, repair works to the bell support structure and chiming mechanism were carried out, but as the shortfall was manageable, the PCC authorized the early completion of the works. Insufficient funds were raised to cover the cost of the installation of a night silencing unit. Over £3,000 was spent on electrical work. Three external doors were painted, storm damage to a corridor ceiling was repaired and gutters cleaned and roof tiles replaced.

Ivy Cottage became vacant following the departure of the Verger and the property requires significant investment. In the meantime the property is regularly monitored, along with the vacant Rectory, as requested by the insurers.

Pastoral Care

The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. Six CAMEO "Come and Meet Each Other" lunches were held during the year attended by around 25 people and were much appreciated.

"Tots & Co" meet weekly in the village hall on Friday mornings in term time.

PALS – St Peter and St Lawrence Ladies – meet monthly for walks on Tuesday mornings which offer a time of fellowship together and a PALS book club also meets regularly.

Opportunities for exploring the Christian faith and Bible study are offered by House Groups which meet on a regular basis and comprise around 60 people. Steve and Karen Bull continued to host a series of evening sessions watching an episode from The Chosen, a film

version of the life of Jesus, followed by a discussion. A group of people attended New Wine in the summer.

Mission and Evangelism

The Tower and Steeple website and the Tower and Steeple Facebook group allow the church family to keep in touch. Notice sheets are emailed weekly giving details of services. The Rector's weekday Rectory Reflections are received by over 100 people and following his departure Stephen Hills has continued to send them to those who wish to continue receiving them. A Lent course "Caring for God's Creation" was run at St Lawrence by Pippa Hillen.

Helping those in need is a demonstration of our faith. The Diocese Poverty & Hope Appeal was supported, along with a number of organisations including Christian Aid, CPAS, Tearfund, Youth for Christ, Life and Soul, and Mosaic Resource Centre Tunbridge Wells.

At the Harvest service gifts were donated to the Southborough Community Larder run by Christ Church in Southborough. The "Shoebox" Christmas appeal, "Operation Christmas Child", run by Samaritans Purse was supported by a number of volunteers at the South East processing centre in Tonbridge. The Parish sent 40 shoeboxes, some of which went to Central Asia and Eastern Europe.

In September both churches were open for Ride and Stride and six young people from St Peter's took part to raise funds for Friends of Kent Churches.

Ecumenical Relationships

The churches of St Lawrence, Bidborough and St Peter, Southborough are part of "The ACTS Group Ministry" (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough. The churches joined together for the Remembrance Service at the Southborough War Memorial and also worked together to support events in Southborough Civic Centre Square including the outdoor carol service.

Bidborough School

We have close links with Bidborough Church of England Primary school. Reverend Stephen Hills, Claire Rorke and Amanda Harris are Foundation Governors at the school, and until his departure the Reverend Stephen Hills led weekly acts of collective worship throughout the school. Pippa Hillen has maintained the link with the school.

Financial Review

The year was a difficult one with a decline in regular planned giving, mainly due to deaths, relocation and personal preferences, and thus a reduction in Gift Aid income. Income from collections at church services was also down and the deficit (including transfers to Repair Funds) at the end of the year was £11,000. The parishes again met, in full, our agreed share of Diocesan costs (£67,000) which accounts for 70% of our total expenditure. The Parish Offer for 2025 was commensurately reduced (£55,000) in an attempt to avoid a repetition

Reserves Policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure. As at 31.12.2024 Net Current Assets were £209,122. The Accounts have been prepared on a going concern basis.

Volunteers

We would like to thank our Churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman and Lin Hutchinson who have taken on extra duties during the interregnum. We are particularly grateful to Pippa Hillen and Ray Skinner for leading our services during this time and also to all those in the preaching team, as well as the “tech” support teams, in both churches. Our thanks go to all our volunteers, too numerous to mention individually, who work so hard to make our church the lively and vibrant community it is: those who care for our churches, arrange flowers, provide refreshments and care for our church family members, including our children and young people.

Clergy/Lay Ministers/Verger

On 16th June a joint morning service was held at St Peter’s to bid farewell to Stephen and Elizabeth Hills and an evening communion service was held at St Lawrence. We give thanks for their 25 years of dedicated service to St Peter’s and 22 years at St Lawrence and wish them well in their new post. Their love and care to the community are very much missed.

Pippa Hillen was licensed as a Licensed Lay Minister at a service in Rochester Cathedral in May.

In May David Hunter retired as Verger after 30 years service at St Lawrence and we are grateful to him and Caroline and the Hunter family for all their contributions over the years and wish them well in their new life in Somerset.

Structure, governance and management

The PCC is a corporate body established by the Church of England, constituted under Trust Deed dated 1st June 2019. The PCC operates under the Parochial Church Council Powers Measure and is registered with the Charity Commission. Charity Number 1184753.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any additional guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met eight times during the year with an average level of attendance of 80%. There was one decision by email.

Each Church has a standing committee (consisting of Rector, Treasurer, Churchwardens and one PCC representative) to consider fabric and finance matters and there is also a Ministry Team. Matters from these committees are reported back to the PCC and discussed as necessary. A PCC Standing Committee is required under Church Representation Rules and has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Standing Committee consists of the Clergy, one Churchwarden from each church, PCC Secretary and Treasurer. The PCC Standing Committee did not meet in 2024.

Administrative Information

St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com
Website: www.towerandsteeple.org

Patronage Board includes Church Pastoral Aid Society and The Mabledon Trust.

Banks: HSBC Bank Plc Lloyds Bank Plc

Independent Examiner: Zachary Ramsden

Licensed Lay Ministers – Allan Jonnes, Pippa Hillen

Bishop's Licence – Sophie Kersey, Lin Hutchinson, Emma Lawrence

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members

Rector: Reverend Stephen Hills (until 2.7.24) (Chair)

Churchwardens: Bob Gibson – St Lawrence (Vice Chair)

Ed Dix-Perkin – St Lawrence

Roy Langman – St Peter

Lin Hutchinson – St Peter

Diocesan Synod: Rodney Hutchinson

Deanery Synod: Mary Cottle – St Lawrence

Lin Hutchinson – St Peter

Elected members:

Thomas Bird – St Peter (from APCM 2023)

Steven Boulton – St Lawrence

Peter Dillon (Parish Treasurer)

Pippa Hillen – St Lawrence

Anne Hinds (Pastoral Co-ordinator)

Karen Bull – St Peter (until APCM 2024)

Alison Lush (Secretary)

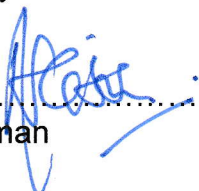
Alison Mighell (Parish Safeguarding Officer)

Marion Short - St Peter

Linda Stone – St Peter (from APCM 2024)

Approved by the PCC on 25 March 2025

Signed
PCC Chairman



**The Parochial Church Council
of the Ecclesiastical Parish of
St Lawrence Bidborough and
St Peter Southborough**

Charity no.1184753

Annual Report and Financial Statements

Year ended 31st December 2024

Parochial Church Council - St Lawrence & St Peter Charity Number 1184753

BALANCE SHEET at 31 December 2024

	Note	2024	2023
Fixed Assets	1	91,560	91,560
Total fixed assets		91,560	91,560
Current Assets	Note		
Debtors & Prepayments	2	16,674	12,766
Short term deposits		101,929	98,002
Repair funds	3	66,591	59,005
Cash at bank and in hand	4	32,613	57,332
Total current assets		217,808	227,105
Creditors/Liabilities:			
Falling due within one year	2	2,967	5,763
NET CURRENT ASSETS		214,840	221,342
Total Assets - Net Curr Liabs		306,400	312,902
FUNDS OF THE CHARITY			
Unrestricted	6	297,714	305,533
Restricted	6	8,686	7,369
Endowment			
		306,400	312,902

Approved by the Parochial Church Council on
Signed Chairman PCC
during Interregnum

and signed on its behalf by:

Dated

P Dillon
Signed P A Dillon (PCC Treasurer)

Parochial Church Council - St Lawrence & St Peter
Charity Number 1184753

BALANCE SHEET at 31 December 2024

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

Signed Chairman PCC
during Interregnum



Dated 25/3/25

P. Dillon

A.C. Walsh

25/3/25

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For twelve months ended 31 December 2024

Note	St Lawrence	St Lawrence	St Peter	St Peter	Parish Total	Parish Total
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
1	<u>Fixed Assets</u>					
Ivy Cottage	75,960	75,960	-	-	75,960	75,960
54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
	<u>75,960</u>	<u>75,960</u>	<u>15,600</u>	<u>15,600</u>	<u>91,560</u>	<u>91,560</u>
Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members" 54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.						
2	<u>Debtors and Prepayments</u>					
Income tax recoverable - gift aid	1,822	2,335	1,323	1,610	3,145	3,945
Advertising	-	-	-	-	-	-
Annual insurance prepaid for Ivy Cottage	-	600	-	-	-	600
Prepaid Utilities	-	-	-	-	-	-
Amount due from Christ Church re. 54HPR	-	-	13,529	8,221	13,529	8,221
	<u>1,822</u>	<u>2,935</u>	<u>14,852</u>	<u>9,831</u>	<u>16,674</u>	<u>12,766</u>
3	<u>Repairs Funds</u>					
Diocesan church repair fund	34,294	31,775	22,369	18,418	56,663	50,193
St L - Diocesan Ivy Cottage repair fund	9,928	8,812	-	-	9,928	8,812
	<u>44,222</u>	<u>40,587</u>	<u>22,369</u>	<u>18,418</u>	<u>66,591</u>	<u>59,005</u>
4	<u>Cash at bank and in hand</u>					
St L - HSBC - current a/c	1,761	3,315	-	-	1,761	3,315
St L - Lloyds bank - current a/c	1,336	966	-	-	1,336	966
St L - HSBC Deposit a/c	21,176	32,518	-	-	21,176	32,518
St L - HSBC Deposit a/c	7,428	7,287	-	-	7,428	7,287
St P - Lloyds TSB Current Account	-	-	708	13,042	708	13,042
St P - Tithe Account	-	-	-	-	-	-
St P - Vicar's discretionary fund	-	-	204	204	204	204
	<u>31,701</u>	<u>44,086</u>	<u>912</u>	<u>13,246</u>	<u>32,613</u>	<u>57,332</u>
5	<u>Creditors and accruals</u>					
Rectory repairs Accruals	748	1,299	-	-	748	1,299
Ivy Cottage repairs Accruals	-	1,016	-	-	-	1,016
St L Electricity Meter Failure	500	-	-	-	500	-
DBF Fees Accrual	451	-	382	438	832	438
St P Electricity (late)	-	-	287	-	287	-
St P Gas Bill (not received)	-	-	-	-	-	-
Tithing accrual for Prior Years	-	438	350	-	350	438
Fellowship Afloat Deposits	250	2,572	-	-	250	2,572
	<u>1,949</u>	<u>5,325</u>	<u>1,019</u>	<u>438</u>	<u>2,967</u>	<u>5,763</u>

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

For twelve months ended 31 December 2024

	Note	2024				2023			
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Voluntary income	1(a)	75,628	0	0	75,628	83,902	18,438	0	102,340
Activities for generating income	1(b)	56	3,117	0	3,173	0	0	0	0
Income from investments	1(c)	7,166	0	0	7,166	5,172	0	0	5,172
Income from church activities	1(d)	9,606	0	0	9,606	7,302	0	0	7,302
Total		92,456	3,117	0	95,573	96,376	18,438	0	114,814
RESOURCES EXPENDED									
Parish share	2(a)	67,000	0	0	67,000	60,000	0	0	60,000
Salaries, wages and honoraria	2(b)	0	0	0	0	0	0	0	0
Clergy & staff expenses	2(c)	0	0	0	0	0	0	0	0
Church running expenses	2(d)	24,147	1,800	0	25,947	18,266	2,904	0	21,170
Church activity expenses	2(e)	803	0	0	803	2,628	0	0	2,628
Mission giving and donations	2(f)	4,754	0	0	4,754	6,065	0	0	6,065
Rectory, Ivy Cottage & 54HPR	2(g)	3,571	0	0	3,571	6,654	0	0	6,654
Major repairs to church	2(h)	0	0	0	0	0	0	0	0
Major repairs to hall	2(i)	0	0	0	0	0	0	0	0
Major repairs to parsonage	2(j)	0	0	0	0	0	0	0	0
New building work	2(k)	0	0	0	0	0	0	0	0
Other	2(l)	0	0	0	0	0	0	0	0
Total		100,275	1,800	0	102,075	93,613	2,904	0	96,517
NET Incoming resources before other recognised gains		(7,819)	1,317	0	(6,502)	2,763	15,534	0	18,297
Gains on investment assets on disposal on revaluation					0 0 0 0				
NET MOVEMENT IN FUNDS		(7,819)	1,317	0	(6,502)	2,763	15,534	0	18,297
TRANSFERS BETWEEN FUNDS	3				0	8,165	(8,165)		0
BALANCES BROUGHT FORWARD AT 1 JANUARY		(7,819)	1,317	0	(6,502)	10,928	7,369	0	18,297
BALANCES BROUGHT FORWARD AT 1 JANUARY		305,533	7,369		312,902	294,605	0	0	294,605
BALANCES CARRIED FORWARD AT 31 DECEMBER		297,714	8,686	0	306,400	305,533	7,369	0	312,902

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

	2024				2023				
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	
	£	£	£	£	£	£	£	£	£
1(a) Voluntary income									
Gift aided donations	58,676			58,676	61,942				61,942
Other donations	820			820	1,972	7,369			9,341
Tax Recoverable	14,048			14,048	15,531				15,531
Collections at services	2,084			2,084	4,457				4,457
Grants. Project 2022				-		11,069			11,069
Legacies				-					-
Other donations				-					-
TOTAL	75,628	-	-	75,628	83,902	18,438	-		102,340
1(b) Activities for generating income									
Fundraising		3,117		3,117					
Other income	56			56					-
TOTAL	56	3,117	-	3,173	-	-	-		-
1(c) Income from investments									
Dividends and interest	7,166			7,166	5,172				5,172
TOTAL	7,166	-	-	7,166	5,172	-	-		5,172
1(d) Income from church activities									
Fees	3,549			3,549	2,991				2,991
30% share of 54HPR Rental Income	5,722			5,722	4,311				4,311
Sequestration Receipts	335			335					-
				-					-
				-					-
				-					-
TOTAL	9,606	-	-	9,606	7,302	-	-		7,302
TOTAL	92,456	3,117	-	95,573	96,376	18,438	-		114,814

EXPENSES

Note	2024				2023			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
	Church activities							
2(a)	67,000			67,000	60,000			60,000
2(b)				0	0			0
2(c)	Clergy & staff expenses				Clergy & staff expenses			
				0				0
				0				0
				0				0
				0				0
				0				0
2(d)	Church running expenses				Church running expenses			
	2,605			2,605	2,568			2,568
	6,982			6,982	3,405	2,904		6,309
	435			435				0
	7,545			7,545	6,851			6,851
	376			376	387			387
		1,800		1,800				
	6,204			6,204	5,055			5,055
				0	0			0
				0				0
	24,147	1,800		25,947	18,266	2,904		21,170
2(e)	Church activity expenses				Church activity expenses			
				0				0
	581			581	2,155			2,155
	222			222	473			473
				0				0
	803			803	2,628			2,628
2(f)	4,754			4,754	6,065			6,065
2(g)	3571			3,571	6,654			6,654
2(h)				0				0
2(i)				0				0
2(j)				0				0
2(k)				0				0
2(l)				0				0
TOTAL*	100,275	1,800	0	102,075	93,613	2,904	0	96,517

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES for twelve months ended 31 December 2024

1 Reserves policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.

As at 31.12.2024 Net Current Assets were £209122. The Accounts have been prepared on a going concern basis

2(b) Staff Costs & Pension

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

2(d) Church Running Expenses

Governance: includes Independent Examiner's fee of £560 (for 2023 accounts)

2(f) Missionary & Charitable Giving

Grants of < £1,000 made in the period, for mission

12 Organisations/charities	£5,000
Monthly S/o to Compassion UK	£192

3 PCC Members - Expenses (Trustees and related parties)

Other than an occasional small honorarium paid to the organist or vergers at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

4 Fixed and Restricted/Designated Assets

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.

The Fellowship Afloat monies represent deposits lodged for an external event in Summer 2025

4a <u>Restricted funds</u>	<u>B/f</u>	<u>Income</u>	<u>Expenses</u>	<u>C/f</u>
Blink funds	7,369	0		0 7,369
Bells fund	0	3,117		-1,800 1,317
	<u>7,369</u>	<u>3,117</u>		<u>-1,800 8,686</u>

5 Salaries/National Insurance/Pension Scheme

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

6 Independent Examination Fee

The fee for Independent examination of these accounts will be £. , and will be paid in 2025

7 Going concern

The trustees consider that there are no material uncertainties about the ability to continue as a going concern.

8 Trustees' remuneration and benefits

None of the Trustees have been paid any remuneration or received any other benefits from the charity (2022 none).

9 Related party transactions

There have been no transactions with persons or entities that are closely connected to the charity or its trustees (2022 none).

10 Previous Years' Accruals

The opportunity has been taken to reverse some previous years' long standing accruals, which are no longer relevant.

As a result the expenditure on these items shown in the accounts needs to be adjusted to show the actual spend in 2024

	<u>Accounts</u>	<u>Accrual reversal</u>	<u>Total Spend</u>
Rectory Costs	£0.00	£550.83	£550.83
Ivy Cottage Costs	£2,395.53	£1,016.49	£3,412.02
Charitable Giving (as above)	£4,753.90	£438.10	£5,192.00

11 Risks for 2025

- The joint parishes have been in Interregnum since end July 2024. Although progress continues regarding the appointment of a new incumbent, unwanted delay could impact finances.
- After 25/30 years of rent-free accommodation for a now retired vergers, IVY COTTAGE became vacant in July 2024. The house is in outdated/poor condition internally and is unsuitable as it stands for the rental market. £3400+ has already been spent on essential work and standing charges for utility services. A full evaluation of the options (in consultation with the Diocese) will be presented to the PCC in 2025. The likely costs of the required improvements are thought to be outside the scope of the present financial arrangements.
- The 2025 Parish Offer has already been scaled back to a more realistic level, in an attempt to avoid a repetition of 2024's overall financial deficit. While there is no cause for precipitate action, it should be recognised that substantial regular donations are heavily dependent on an ageing generous minority.
- £7369 is held (restricted) on behalf of the BLINK Charity. Discussions are taking place with the trustees to make arrangements for repatriation in quarter one 2025

INDEPENDENT EXAMINATION REPRESENTATION LETTER

From the PCC of St Lawrence Bidborough and St Peter Southborough

To Zachary Ramsden (the Independent Examiner)

The following representations are made on the basis of enquiries of trustees, staff and volunteers with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the year ended 31st December 2024. All representations are made to the best of our knowledge and belief.

1. Assets and liabilities

The charity has satisfactory title to all assets and there are no legal claims or liabilities on the charity's assets.

2. Legal claims

We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

3. Laws and regulations

We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

4. Related parties

Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

5. Going concern

We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

6. Restricted funds

Restricted funds have been properly applied in accordance with the donors' restrictions.

7. Gift aid

Gift aid claims have been properly made in accordance with HMRC rules based on appropriately completed gift aid declarations and we are not aware of any over or underclaims.

8. Fraud

We have disclosed any instance of theft, fraud or misappropriation of funds in the charity that we have been aware of in the year. Cash is stored securely, counted in the presence of two people, and banked promptly.

9. Post year end events

We have disclosed any significant post year end events to you that may have a bearing on the financial statements at 31st December 2024.

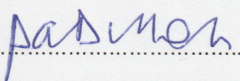
10. Transactions

All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. We believe all income is complete and reflected in the accounts. Funds relating to church activities are held in the name of the PCC.

11. Grants and donations

All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully


.....

Signed on behalf of the PCC

Date: 24/3/25

**Independent Examiner's Report to the Trustees of the
Parochial Church Council of St Lawrence Bidborough and St Peter Southborough**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Zachary Ramsden*

Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 6th April 2025

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice as the applicable standard for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

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

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

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

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

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

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

RESOURCES USED

Grants

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

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid. Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund.

**Independent Examiner's Report to the Trustees of the
Parochial Church Council of St Lawrence Bidborough and St Peter Southborough**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Zachary Ramsden*

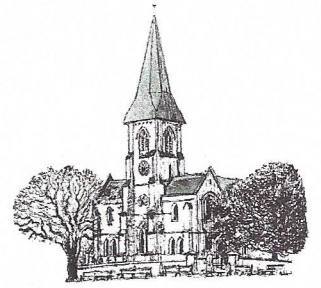
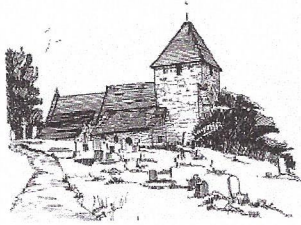
Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 6th April 2025

Accounts



TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2023
Charity No. 1184753

Aims and Purposes

The Parochial Church Council (PCC) of St Lawrence, Bidborough and St Peter, Southborough has the responsibility of co-operating with the incumbent, the Reverend Stephen Hills, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible for the house at 54 Holden Park Road, Southborough.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Major Risks

Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks.

Safeguarding and GDPR

The PCC has complied with the 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). The PCC is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. The PCC has adopted the House of Bishops' "Promoting a Safer Church; safeguarding policy statement".

Regulations on safeguarding and GDPR are followed under the guidance of our Parish Safeguarding Officer and during the year we joined the Parish Safeguarding Dashboard online tool which enabled us to identify areas where action was required. Safeguarding is a regular item on the Agenda at PCC meetings and there were no Safeguarding incidents during 2023.

Achievements and Performance

Worship and Prayer

A range of services are offered in both churches during the week and over the course of the year. Weekly, 8am Communion services alternate between the two churches and morning services take place at 9.30 at St Peter's and 11.00 at St Lawrence. A combined morning service for both congregations is held on the 5th Sunday. The service from St Lawrence is recorded each week and uploaded to the website for those unable to attend to view. A Sunday evening service is held at St Lawrence at 6.30. Weekday morning prayers are held on Zoom.

At Easter a Maundy Thursday supper and communion was held at St Lawrence and Good Friday was marked by carrying the Cross from St Lawrence to St Peter's for a service of worship and reflection.

Christmas celebrations included the popular Christingle Service at St Peter's on Christmas Eve and the traditional Carol Service at St Lawrence. The planned carol singing in the churchyard at St Lawrence had to move inside due to adverse weather conditions and the church was so full some unfortunately did not stay. The popular Nativity service was again held at a local farm the previous Sunday and in the evening Pippa Hillen led a Blue Christmas Service, a new initiative recognizing that it can be a time of sadness for some.

A Memorial Service in September at St Lawrence for those who had lost loved ones was attended by around 70 people.

It has been encouraging to see more children and families returning to church following the pandemic. Forest Church, a monthly service for families on Sunday afternoons with outdoor activities, continues to be well supported as is Forest Sunday School at St Peter's on Sunday mornings, a new initiative last year. 25 young people went to Fellowship Afloat in July. A Youth Club was launched in November with 25 secondary school children attending and now meets monthly. New Wine was held in Maidstone for the first time and around 20 people from the Parish attended.

All are welcome to attend our regular services. At the end of the 2023 there were 137 names on the Church Electoral Roll (97 St Lawrence and 40 St Peter).

The usual Sunday attendance numbers have declined slightly in 2023 – from 60 to 57 adults at St Lawrence and 30 to 28 adults at St Peter's. This represents a few more folk no longer attending, due to becoming elderly and frail, than the number joining us for the first time during the year. The numbers attending festival services, especially the Christmas services, were significantly higher in 2023 than 2022 at both churches.

As well as our regular services, we enable our community to celebrate and thank God at the milestones in journeys of life and faith. There were 6 baptisms in church, 6 people were confirmed at a service at Christ Church Southborough, there was 1 wedding in the parish, and 15 funerals took place either in one of our churches or at the crematorium.

Deanery Synod

The PCC has one Deanery Synod representative for each church. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the church. The Bishop of Rochester, Bishop Jonathan, spoke at the July meeting about his objectives of "Change, Serve, Grow". The October meeting explored the way local churches were approaching the challenges of mission and ministry in Tunbridge Wells.

Buildings

At St Lawrence the increased worship and fellowship space in the south aisle has been well used during the year. The new weekly South Aisle Community Café on Tuesday mornings has welcomed members of the community for coffee and home made cake and has been much appreciated, with a regular attendance of around 15 folk. In November the school choir sang in church with round 50 children and their grandparents attending. The south aisle was also used for the relaunch of the youth group in November and also for a Lent course.

At St Peter's the installation of a thermostatic heat pump in the toilet area completed the Project 22 refurbishment of the kitchen and toilet facilities and a service celebrating and giving thanks to all the team involved in the Project was held in May.

Other work at St Peter's included the installation of a safety rail on the balcony and the repair of broken windows. Repair works to the bell support structure are required and a quotation has been obtained for the installation of a night silencing unit.

Pastoral Care

The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. Six CAMEO "Come and Meet Each Other" lunches were held during the year attended by around 25 people and were much appreciated.

"Tots & Co" meet weekly in the village hall on Friday mornings in term time.

PALS – St Peter and St Lawrence Ladies – meet monthly for walks on Tuesday mornings which offer a time of fellowship together and a PALS book club also meets regularly.

Opportunities for exploring the Christian faith and Bible study are offered by House Groups which meet on a regular basis and comprise around 80 people. A new initiative was "The Chosen" Watch Party. Steve and Karen Bull hosted a series of evening sessions watching an episode from The Chosen, a film version of the life of Jesus, followed by a discussion.

Mission and Evangelism

The leadership team met during the year to discuss Vision and Mission in the Parish. The Tower and Steeple website and the Tower and Steeple Facebook group allow the church family to keep in touch. Notice sheets are emailed weekly giving details of services. The Rector's weekday Rectory Reflections are received by over 100 people. A Lent course "Dust and Glory" – a journey of faith, failure and forgiveness was run at St Lawrence by Pippa Hillen.

Helping those in need is a demonstration of our faith. The Diocese Poverty & Hope Appeal was supported, along with a number of organisations including Christian Aid, CPAS, Tearfund, Youth for Christ, Life and Soul, and Mosaic Resource Centre Tunbridge Wells.

At the Harvest service gifts were donated to the Southborough Community Larder run by Christ Church in Southborough. The “Shoebox” Christmas appeal, “Operation Christmas Child”, run by Samaritans Purse was supported by a number of volunteers at the South East processing centre in Tonbridge.

The Coronation of King Charles III was celebrated in St Lawrence church with floral displays celebrating some of the interests and activities of the King.

Ecumenical Relationships

The churches of St Lawrence, Bidborough and St Peter, Southborough are part of “The ACTS Group Ministry” (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough. The churches joined together for the Remembrance Service at the Southborough War Memorial and also worked together to support events in Southborough Town Square at Easter and the December Winter Festival.

In November a Memorial Service of thanksgiving for any in Southborough who had lost loved ones was held at St Peter’s. It was attended by 50-60 people.

Bidborough School

We have close links with Bidborough Church of England Primary school. Reverend Stephen Hills, Claire Rorke and Amanda Harris are Foundation Governors at the school, and Reverend Stephen Hills leads weekly acts of collective worship throughout the school.

Financial Review

Relative to budget expectations (set in November 2022), 2023 concluded entirely satisfactorily, cost excesses being absorbed by corresponding income gains. Insurance (£900), Maintenance (£2300) accounted for most of the excess costs. On the plus side, increased Donations (£3000) and Collections (£2500) less a reduction in Fee Income (£2500), helped to balance the situation.

The opportunity was taken to drawdown some of the (30%) Rental Income (net £2600) from 54 Holden Park Road which is currently let externally. The parishes continue to meet, in full, our agreed share of Diocesan costs (£60,000) which accounts for 70% of our total expenditure.

Finally, BLINK – a charitable initiative between St Lawrence Church and a twin parish in Kibaigwa, Tanzania – has been inactive for some time. In addition the principal trustees have moved away from the area. For administrative practicality, with Diocesan written approval, funds of £7200, in a completely separate deposit account, were incorporated into the accounts. These are fully restricted monies, are subject to separate mandate arrangements and will not affect the parishes’ Diocesan share calculations.

Reserves Policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC’s control, at a level of between three and six months ‘normal expenditure’ excluding items of large, special or project expenditure. As at 31.12.2023 Net Current Assets were £221,342. The Accounts have been prepared on a going concern basis.

Volunteers

We would like to thank all our volunteers, too numerous to mention individually, who work so hard to make our church the lively and vibrant community it is. We would like to thank our churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman, Lin Hutchinson and in particular Richard Stanbury who stepped down during the year after many years service. We are grateful to the team who lead our worship week by week, and those who care both for our churches and our church family members, including our children and young people.

Clergy/Lay Ministers

In July we bid farewell to Dave Bubb, Curate licensed to Christ Church and our parish. We are grateful for the contribution he made to the life of the Parish and wish him well as he moves to a new parish near Peterborough.

Pippa Hillen completed her Bishop's Certificate as part of her training for licensed lay ministry.

Structure, governance and management

The PCC is a corporate body established by the Church of England, constituted under Trust Deed dated 1st June 2019. The PCC operates under the Parochial Church Council Powers Measure and is registered with the Charity Commission. Charity Number 1184753.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any additional guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year (including the APCM) with an average level of attendance of 71%. There was one decision by email.

Each Church has a standing committee (consisting of Rector, Treasurer, Churchwardens and one PCC representative) to consider fabric and finance matters and there is also a Ministry Team. Matters from these committees are reported back to the PCC and discussed as necessary. A PCC Standing Committee is required under Church Representation Rules and has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Standing Committee consists of the Clergy, one churchwarden from each church, PCC Secretary and Treasurer. The PCC Standing Committee did not meet in 2023.

Administrative Information

St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com
Website: www.towerandsteeple.org

Patronage Board includes Church Pastoral Aid Society and The Mabledon Trust.

Bank: HSBC Bank Plc Lloyds Bank Plc

Independent Examiner: Zachary Ramsden

St Lawrence Church is supported by a verger, David Hunter, who resides at Ivy Cottage.

Curate - Rev Dave Bubb, Curate licensed to Christ Church Southborough and our parish until July.

Licensed Lay Minister – Allan Jonnes

Bishop's Licence – Sophie Kersey, Lin Hutchinson, Emma Lawrence, Pippa Hillen

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members

Rector:	Reverend Stephen Hills	(Chair)
Curate:	Rev Dave Bubb	(until July)
Churchwardens:	Bob Gibson – St Lawrence	(Vice Chair)
	Ed Dix-Perkin – St Lawrence	
	Roy Langman – St Peter	
	Richard Stanbury – St Peter	(until APCM 2023)
	Lin Hutchinson – St Peter	(from APCM 2023)
Diocesan Synod:	Rodney Hutchinson	
Deanery Synod:	Mary Cottle – St Lawrence	
	Lin Hutchinson – St Peter	(from APCM 2022)

Elected members:

Thomas Bird – St Peter	(from APCM 2023)
Steven Boulton – St Lawrence	
Peter Dillon (Parish Treasurer)	
Pippa Hillen – St Lawrence	
Anne Hinds (Pastoral Co-ordinator)	
Karen Bull – St Peter	(from APCM 2023)
Alison Lush (Secretary)	
Alison Mighell (Parish Safeguarding Officer)	
Marion Short - St Peter	

Approved by the PCC on 13 March 2024

Signed 
Reverend Stephen Hills (PCC Chairman)

**The Parochial Church Council
of the Ecclesiastical Parish of
St Lawrence Bidborough and
St Peter Southborough**

Charity no.1184753

Annual Report and Financial Statements

Year ended 31st December 2023

Parochial Church Council - St Lawrence & St Peter
Charity Number 1184753

BALANCE SHEET at 31 December 2023

	Note	2023	2022
Fixed Assets	1	91,560	91,560
Total fixed assets		91,560	91,560
Current Assets	Note		
Debtors & Prepayments	2	12,766	10,840
Short term deposits		98,002	94,952
Repair funds	3	59,005	51,958
Cash at bank and in hand	4	57,332	53,129
Total current assets		227,105	210,879
Creditors/Liabilities:			
Falling due within one year	2	5,763	7,834
NET CURRENT ASSETS		221,342	203,045
Total Assets - Net Curr Liabs		312,902	294,605
FUNDS OF THE CHARITY			
Unrestricted	6	305,533	294,605
Restricted	6	7,369	
Endowment			
		312,902	294,605

Approved by the Parochial Church Council on 13.04 2024 and signed on its behalf by:

SA Hills

Signed S A Hills (Rector)

Dated

P Dillon

Signed P A Dillon (PCC Treasurer)

Parochial Church Council - St Lawrence & St Peter
Charity Number 1184753

BALANCE SHEET at 31 December 2023

	Note	<u>2023</u>	<u>2022</u>
Fixed Assets	1	91,560	91,560
Total fixed assets		<u>91,560</u>	<u>91,560</u>
Current Assets	Note		
Debtors & Prepayments	2	12,766	10,840
Short term deposits		98,002	94,952
Repair funds	3	59,005	51,958
Cash at bank and in hand	4	57,332	53,129
Total current assets		<u>227,105</u>	<u>210,879</u>
Creditors/Liabilities:			
Falling due within one year	2	5,763	7,834
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Restricted	6	7,369	
Endowment			
		<u>312,902</u>	<u>294,605</u>


Approved by the Parochial Church Council on 13.04 2024 and signed on its behalf by:

SA Hills
 Signed S A Hills (Rector)



Dated

P Dillon
 Signed P A Dillon (PCC Treasurer)



Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For twelve months ended 31 December 2023

Note	St Lawrence	St Lawrence	St Peter	St Peter	Parish Total	Parish Total
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
1 Fixed Assets						
Ivy Cottage	75,960	75,960	-	-	75,960	75,960
54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
	<u>75,960</u>	<u>75,960</u>	<u>15,600</u>	<u>15,600</u>	<u>91,560</u>	<u>91,560</u>
Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members" 54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.						
2 Debtors and Prepayments						
Income tax recoverable - gift aid	2,335	2,116	1,610	1,809	3,945	3,925
Advertising	-	-	-	-	-	-
Annual insurance prepaid for Ivy Cottage	600	580	-	-	600	580
Prepaid Utilities	-	-	-	-	-	-
Amount due from Christ Church re. 54HPR	-	-	8,221	6,335	8,221	6,335
	<u>2,935</u>	<u>2,696</u>	<u>9,831</u>	<u>8,144</u>	<u>12,766</u>	<u>10,840</u>
3 Repairs Funds						
Diocesan church repair fund	31,775	29,500	18,418	14,682	50,193	44,182
St L - Diocesan Ivy Cottage repair fund	8,812	7,776	-	-	8,812	7,776
	<u>40,587</u>	<u>37,276</u>	<u>18,418</u>	<u>14,682</u>	<u>59,005</u>	<u>51,958</u>
4 Cash at bank and in hand						
St L - HSBC - current a/c	3,315	3,973	-	-	3,315	3,973
St L - Lloyds bank - current a/c	966	3,096	-	-	966	3,096
St L - HSBC Deposit a/c	32,518	33,988	-	-	32,518	33,988
St L - HSBC Deposit a/c	7,287	-	-	-	7,287	-
St P - Lloyds TSB Current Account	-	-	13,042	11,868	13,042	11,868
St P - Tithe Account	-	-	-	-	-	-
St P - Vicar's discretionary fund	-	-	204	204	204	204
Petty Cash	-	-	-	-	-	-
	<u>44,086</u>	<u>41,057</u>	<u>13,246</u>	<u>12,072</u>	<u>57,332</u>	<u>53,129</u>
5 Creditors and accruals						
Rectory repairs Accruals	1,299	1,719	-	-	1,299	1,719
Ivy Cottage repairs Accruals	1,016	1,016	-	-	1,016	1,016
DBF Fees Accrual	-	780	438	-	438	780
Tithing accrual for Prior Years	438	438	-	-	438	438
Youth Fund	-	1,000	-	-	-	1,000
Utility and Sundry accruals	-	-	-	-	-	-
Tots	-	500	-	-	-	500
Adventurers	-	70	-	-	-	70
Fellowship Afloat Deposits	2,572	2,180	-	-	2,572	2,180
WLTD0 fund	-	49	-	-	-	49
Ray Skinner Generation Trust Grant	-	82	-	-	-	82
Prepaid Fees due to Provider	-	-	-	-	-	-
	<u>5,325</u>	<u>7,834</u>	<u>438</u>	<u>-</u>	<u>5,763</u>	<u>7,834</u>
6 Movement in funds	B/f	Income	Expenses	Transfers	C/f	
General fund	288,278	97,376	-94,613	14,492	305,533	
Designated funds						
Organ Fund	5,012	-	-	-5,012	0	
Sundry Designated Items	1,315	-	-	-1,315	0	
Blink funds	-	0	-	-	0	
	<u>6,327</u>	<u>0</u>	<u>0</u>	<u>-6,327</u>	<u>0</u>	
Restricted funds						
Project 2022	0	11,069	-2,904	-8,165	0	
Blink Funds	0	7,287	-	-	7,287	
Ray Skinner Generation Trust Grant	0	82	-	-	82	
	<u>0</u>	<u>18,438</u>	<u>-2,904</u>	<u>-8,165</u>	<u>7,369</u>	
Total funds	<u>294,605</u>	<u>115,814</u>	<u>-97,517</u>	<u>0</u>	<u>312,902</u>	

Project 2022

In 2023 amounts received related to delayed grants and VAT refunds.

In 2022 the general fund paid for £16,449 of expenses relating to Project 2022.

Therefore the 2023 net income was transferred back to general funds in 2023.

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

For twelve months ended 31 December 2023

		2023				Adjusted to account for (£437) Carried forward -St Peters 2022			
	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Voluntary income	1(a)	83,902	18,438	0	102,340	97,109	0	0	97,109
Activities for generating income	1(b)	0	0	0	0	0	0	0	0
Income from investments	1(c)	5,172	0	0	5,172	985	0	0	985
Income from church activities	1(d)	7,302	0	0	7,302	8,743	0	0	8,743
Total		96,376	18,438	0	114,814	106,836	0	0	106,836
RESOURCES EXPENDED									
Parish share	2(a)	60,000	0	0	60,000	66,223	0	0	66,223
Salaries, wages and honoraria	2(b)	0	0	0	0	0	0	0	0
Clergy & staff expenses	2(c)	0	0	0	0	0	0	0	0
Church running expenses	2(d)	18,266	2,904	0	21,170	50,399	0	0	50,399
Church activity expenses	2(e)	2,628	0	0	2,628	2,324	0	0	2,324
Mission giving and donations	2(f)	6,065	0	0	6,065	6,996	0	0	6,996
Rectory, Ivy Cottage & 54HPR	2(g)	6,654	0	0	6,654	4,682	0	0	4,682
Major repairs to church	2(h)	0	0	0	0	0	0	0	0
Major repairs to hall	2(i)	0	0	0	0	0	0	0	0
Major repairs to parsonage	2(j)	0	0	0	0	0	0	0	0
New building work	2(k)	0	0	0	0	0	0	0	0
Other	2(l)	0	0	0	0	0	0	0	0
Total		93,613	2,904	0	96,517	130,624	0	0	130,624
NET Incoming resources before other recognised gains		2,763	15,534	0	18,297	(23,788)	0	0	(23,788)
Gains on investment assets on disposal					0				0
Gains on investment assets on revaluation					0				0
NET MOVEMENT IN FUNDS		2,763	15,534	0	18,297	(23,788)	0	0	(23,788)
					0				0
TRANSFERS BETWEEN FUNDS	3	8,165	(8,165)		0	5,198			5,455
BALANCES BROUGHT FORWARD AT 1 JANUARY		10,928	7,369	0	18,297	(18,590)	0	0	(18,333)
		294,605			294,605	313,195	0	0	313,195
BALANCES CARRIED FORWARD AT 31 DECEMBER		305,533	7,369	0	312,902	294,605	0	0	294,605

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

	2023				2022			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
1(a) Voluntary income								
Gift aided donations	61,942			61,942	64,956			64,956
Other donations	1,972	7,369		9,341	6,231			6,231
Tax Recoverable	15,531			15,531	15,971			15,971
Collections at services	4,457			4,457	3,174			3,174
Grants. Project 2022		11,069		11,069	6,777			6,777
Legacies				-				-
Other donations				-				-
TOTAL	83,902	18,438	-	102,340	97,109	-	-	97,109
1(b) Activities for generating income								
Fundraising				-				-
Other income				-				-
TOTAL	-	-	-	-	-	-	-	-
1(c) Income from investments								
Dividends and interest	5,172			5,172	985			985
TOTAL	5,172	-	-	5,172	985	-	-	985
1(d) Income from church activities								
Fees	2,991			2,991	5,893			5,893
30% share of 54HPR Rental Income	4,311			4,311	2,850			2,850
				-				-
				-				-
				-				-
				-				-
TOTAL	7,302	-	-	7,302	8,743	-	-	8,743
TOTAL	96,376	18,438	-	114,814	106,836	-	-	106,836

EXPENSES

Note	2023				2022			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
	Church activities							
2(a)	60,000			60,000	66,223			66,223
2(b)				0	0			0
2(c)								
				0				0
				0				0
				0				0
				0				0
2(d)								
				2,568	2,570			2,570
	3,405	2,904		6,309	31,059			31,059
				0				0
	6,851			6,851	6,453			6,453
	387			387	777			777
	5,055			5,055	4,342			4,342
	0			0	5,198			5,198
				0				0
	18,266	2,904		21,170	50,399			50,399
2(e)								
				0				0
	2,155			2,155	1,882			1,882
	473			473	442			442
				0				0
	2,628			2,628	2,324			2,324
2(f)	6,065			6,065	6,996			6,996
2(g)	6,654			6,654	4,682			4,682
2(h)				0				0
2(i)				0				0
2(j)				0				0
2(k)				0				0
2(l)				0				0
TOTAL*	93,613	2,904	0	96,517	130,624	0	0	130,624

* Includes £2904 Proj 2022

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES

For twelve months ended 31 December 2023

1 **Reserves policy**

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.

As at 31.12.2023 Net Current Assets were £221,342.

The Accounts have been prepared on a going concern basis

2(b) **Staff Costs & Pension**

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

2(d) **Church Running Expenses**

Governance: includes Independent Examiner's fee of £535 (for 2022 accounts)

2(f) **Missionary & Charitable Giving**

Grants of £1,000 or more made in the period

Poverty and Hope	£1,000
Christian Aid	£1,000
Tearfund	£1,024
	<u>£3,024</u>

Grants of < £1,000 made in the period, for mission

Other organisations/charities	£4,041
Other individuals	£0
	<u>£7,065</u>

2(d) **Refurbishment/Alterations- St Peter**

Project 2022 was conceived to provide upgraded toilet facilities and is now complete.

All invoices have been paid.

The remaining balance (£11715) on Project 2022 account (which included a drawdown of £20,000 from Reserves) has been transferred back to the main Lloyds account and the Project has been completed

3 **PCC Members - Expenses (Trustees and related parties)**

Other than an occasional small honorarium paid to the organist or vergers at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

4 **Fixed and Restricted/Designated Assets**

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.

The Fellowship Afloat monies represent deposits lodged for an external event in Summer 2023

5 **Salaries/National Insurance/Pension Scheme**

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

6 **Independent Examination Fee**

The fee for Independent examination of these accounts will be £560, and will be paid in 2024.

7 **Going concern**

The trustees consider that there are no material uncertainties about the ability to continue as a going concern.

8 **Trustees' remuneration and benefits**

None of the Trustees have been paid any remuneration or received any other benefits from the charity (2022 none).

9 **Related party transactions**

There have been no transactions with persons or entities that are closely connected to the charity or its trustees (2022 none).

INDEPENDENT EXAMINATION REPRESENTATION LETTER

From the PCC of St Lawrence Bidborough and St Peter Southborough

To Zachary Ramsden (the Independent Examiner)

The following representations are made on the basis of enquiries of trustees, staff and volunteers with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the year ended 31st December 2023. All representations are made to the best of our knowledge and belief.

1. Assets and liabilities

The charity has satisfactory title to all assets and there are no legal claims or liabilities on the charity's assets.

2. Legal claims

We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

3. Laws and regulations

We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

4. Related parties

Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

5. Going concern

We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

6. Restricted funds

Restricted funds have been properly applied in accordance with the donors' restrictions.

7. Gift aid

Gift aid claims have been properly made in accordance with HMRC rules based on appropriately completed gift aid declarations and we are not aware of any over or underclaims.

8. Fraud

We have disclosed any instance of theft, fraud or misappropriation of funds in the charity that we have been aware of in the year. Cash is stored securely, counted in the presence of two people, and banked promptly.

9. Post year end events

We have disclosed any significant post year end events to you, that may have a bearing on the financial statements at 31st December 2023.

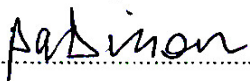
10. Transactions

All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. We believe all income is complete and reflected in the accounts. Funds relating to church activities are held in the name of the PCC.

11. Grants and donations

All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully



Signed on behalf of the PCC

Date: 13/3/24

**Independent Examiner's Report to the Trustees of the
Parochial Church Council of St Lawrence Bidborough and St Peter Southborough**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Zachary Ramsden*

Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 18th March 2024

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice as the applicable standard for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

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

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

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

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

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

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

RESOURCES USED

Grants

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

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid. Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund.

**Independent Examiner's Report to the Trustees of the
Parochial Church Council of St Lawrence Bidborough and St Peter Southborough**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Zachary Ramsden*

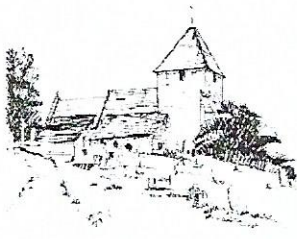
Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 18th March 2024

Accounts



TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2022
Charity No. 1184753

Aims and Purposes

The Parochial Church Council (PCC) of St Lawrence, Bidborough and St Peter, Southborough has the responsibility of co-operating with the incumbent, the Reverend Stephen Hills, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible for the house at 54 Holden Park Road, Southborough.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Major Risks

Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks.

Safeguarding and GDPR

The PCC has complied with the 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). The PCC is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. The PCC has adopted the House of Bishops' "Promoting a Safer Church; safeguarding policy statement".

Regulations on safeguarding and GDPR are followed under the guidance of our Parish Safeguarding Officer and administrators. Safeguarding is a regular item on the Agenda at PCC meetings and there were no Safeguarding incidents during 2022. The Parish Safeguarding Officer as at the end of December 2022 is Mrs Alison Mighell.

Achievements and Performance

Worship and Prayer

A range of services are offered in both churches during the week and over the course of the year. St Lawrence and St Peter became one parish in June 2019 and since then service patterns have continued to evolve. After the pandemic and following a trial of a Sunday 10.00 service in each church with Stephen Hills alternating between the churches each week, the pattern reverted to having 9.30 services at St Peter and 11.00 at St Lawrence with a combined service for both congregations on the 5th Sunday. The service from St Lawrence is recorded each week and put on the website in the afternoon for those unable to attend to view. Sunday evening services at St Lawrence have alternated weekly between in church and on Zoom. Weekday morning prayers continue to be held on Zoom.

At Easter there were new initiatives: on Maundy Thursday members from both churches gathered in the churchyard at St Lawrence for sunset soup, breaking of bread and Last Supper readings. Good Friday was marked at the Cross in St Lawrence churchyard and in the afternoon there was a walk of witness carrying a cross from St Peter to St Lawrence with Bible readings along the way.

Christmas celebrations included the popular Christingle Service at St Peter's on Christmas Eve and at St Lawrence, as well as the traditional Carol Service in church, there was carol singing in the churchyard. A Nativity service was again held at a local farm, run by the Forest Church team, and was well attended despite the snow.

During the year there was a gradual return of children and families to church following the pandemic. Forest Church, a monthly service for families on Sunday afternoons with outdoor activities, continues to be well supported. Forest Sunday School at St Peter's on Sunday mornings is a new initiative which has been well received.

All are welcome to attend our regular services. At the end of the 2022 there were 135 names on the Church Electoral Roll (93 St Lawrence and 42 St Peter).

Attendance numbers have been gradually increasing since the end of the pandemic. However, in common with the experience of other local churches attendance has not been as high as pre-pandemic. The 'usual Sunday attendance' in 2022 was 60 adults at St Lawrence (68 in 2019) and 30 adults at St Peter's (37 in 2019). Numbers increased on festivals and special days.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. There were 15 baptism services in church. There were 6 weddings in the parish. 10 funerals were held in our churches, and 8 associated with our parish at the crematorium.

Deanery Synod

The PCC has one Deanery Synod representative for each church. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the church. The new Bishop of Rochester, Bishop Jonathan, attended the November meeting and spoke about his journey to faith and his vision for the future of the church and the Diocese.

Buildings

A quinquennial inspection of St Lawrence found the church to be in good condition and drew attention to one or two minor maintenance issues. A quinquennial inspection of Ivy Cottage was also carried out.

At St Lawrence Church we continued to enjoy the benefits of the increased worship and fellowship space in the south aisle including for an Alpha course and a first community café.

At St Peter's Church, Project 2022, the refurbishment of the toilet and kitchen facilities, was completed.

Pastoral Care

The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. House groups, and other groups, continued their care and support for one another.

CAMEO "Come and Meet Each Other" lunches. Six Cameo lunches were held during the year attended by around 25 people and were much appreciated.

"Tots & Co" meet weekly in the village hall on Friday mornings in term time.

PALS – St Peter and St Lawrence Ladies – meet monthly for walks on Tuesday mornings which offer a time of fellowship together. A PALS book club was launched in October.

Mission and Evangelism

One issue of "Tower and Steeple" magazine, containing articles, news and information about the life of the churches of St Lawrence and St Peter, was distributed to all houses in the Parish at Easter time. The Tower and Steeple website and the Tower and Steeple Facebook group allow the church family to keep in touch. Notice sheets are emailed weekly giving details of services. The Rector's weekday Rectory Reflections are received by over 100 people. An Alpha course was run at St Lawrence in the autumn.

Helping those in need is a demonstration of our faith. The Diocese Poverty & Hope Appeal was supported, along with a number of organisations including Christian Aid, CPAS, Tearfund, Youth for Christ, Life and Soul, Tunbridge Wells Street Pastors and Mosaic Resource Centre Tunbridge Wells. St Lawrence and the wider community in Bidborough have links with the Church of St Mathew's Kibaigwa in Tanzania.

At the Harvest service gifts were donated to the Southborough Community Larder run by Christ Church in Southborough. The "Shoebox" Christmas appeal, "Operation Christmas Child", run by Samaritans Purse was supported by a number of volunteers at the South East processing centre in Tonbridge.

The Platinum Jubilee of Queen Elizabeth II was celebrated in St Lawrence church with floral tributes commemorating different aspects of her reign. Following the death of HM Queen Elizabeth II in September a book of condolence was placed in St Lawrence church offering a place of reflection and prayer.

Ecumenical Relationships

The churches of St Lawrence, Bidborough and St Peter, Southborough are part of "The ACTS Group Ministry" (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough. The churches joined together for the Remembrance Service at the Southborough War Memorial and also worked together to support events in Southborough Town Square at Easter and the December Winter Festival. St Peter's took the lead in a special Christmas service with carols and readings around the Christmas tree in the Southborough Town Square and mulled wine and mince pies were served while the snow began to fall.

Bidborough School

We have close links with Bidborough Church of England Primary school. Stephen Hills, Claire Rorke and Amanda Harris are Foundation Governors at the school, and Clare Masters, Stephen Hills and Rev Dave Bubb led weekly acts of collective worship throughout the school.

Financial Review

2022 was a difficult year for both churches. Regular Giving was substantially affected by a number of generous donors dying and others moving away from the area. Fortunately, the return of Christmas services, a heating grant (c£1k) and some one-off donations, lessened the final deficit. Expenditure generally, other than heating, was contained. Despite some category differences, the total was only marginally above the expected figure.

Reserves Policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure. As at 31.12.2022 Net Current Assets were £191,112. The Accounts have been prepared on a going concern basis.

Volunteers

We would like to thank all our volunteers, too numerous to mention individually, who work so hard to make our church the lively and vibrant community it is. Thank you to those who continued to care for our buildings during this difficult time. In particular we would like to thank our churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman and Richard Stanbury, the team who lead our worship week by week, and those who care both for our churches and our church family members, including our children and young people.

Clergy/Lay Ministers

In May we gave thanks to Stephen and Elizabeth Hills for their 20 years of dedicated service and ministry to the Parish. Dave Bubb, Curate licensed to Christ Church and our parish completed his second year in the parish in September.

Pippa Hillen is training for licensed lay ministry. We were sorry to bid farewell to our LLM Clare Masters and are most grateful for her contribution to the life of the Parish over the years. We wish her and Rob well in their new home.

Structure, governance and management

The PCC is a corporate body established by the Church of England, constituted under Trust Deed dated 1st June 2019. The PCC operates under the Parochial Church Council Powers Measure and is registered with the Charity Commission. Charity Number 1184753.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any additional guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year (including the APCM) with an average level of attendance of 72%. Meetings were held either in person or on Zoom.

Each Church has a standing committee (consisting of Rector, Treasurer, Churchwardens and one PCC representative) to consider fabric and finance matters and there is also a Ministry Team. Matters from these committees are reported back to the PCC and discussed as necessary. A PCC Standing Committee is required under Church Representation Rules and has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Standing Committee consists of the Clergy, one churchwarden from each church, PCC Secretary and Treasurer. The PCC Standing Committee did not meet in 2022.

Administrative Information

St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com
Website: www.towerandsteeple.org

Patronage Board includes Church Pastoral Aid Society and The Mabledon Trust

Bank: HSBC Bank Plc Lloyds Bank Plc
Independent Examiner: David Stephens FCCA

St Lawrence Church is supported by a verger, David Hunter, who resides at Ivy Cottage.

Curate - Rev Dave Bubb, Curate licensed to Christ Church Southborough and our parish

Licensed Lay Ministers – Allan Jonnes, Graham Wilkinson, Clare Masters

Reader PTO – Alan Richards, Michael Lee

Bishop's Licence – Sophie Kersey, Lin Hutchinson, Emma Lawrence, Pippa Hillen

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members

Rector: Reverend Stephen Hills (Chair)
Curate: Rev Dave Bubb
Churchwardens: Bob Gibson – St Lawrence (Vice Chair)
Ed Dix-Perkin – St Lawrence
Roy Langman – St Peter
Richard Stanbury – St Peter
Diocesan Synod: Rodney Hutchinson
Deanery Synod: Mary Cottle – St Lawrence
Lin Hutchinson – St Peter (from APCM 2022)

Elected members:

Steven Boulton – St Lawrence
Steve Bull (Treasurer, St Peter) (until APCM 2022)
Peter Dillon (Parish Treasurer)
Pippa Hillen – St Lawrence
Anne Hinds (Pastoral Co-ordinator)
Allan Jonnes - LLM St Peter (until APCM 2022)
Jon Kersey - St Peter (until APCM 2022)
Alison Lush (Secretary)
Marion Short - St Peter
Vicki Trueman (Parish Safeguarding Officer) (until APCM 2022)

Co-opted member:

Alison Mighell (Parish Safeguarding Officer)

Approved by the PCC on 27 March 2023

Signed 

Reverend Stephen Hills (PCC Chairman)

**The Parochial Church Council
of the Ecclesiastical Parish of
St Lawrence Bidborough and
St Peter Southborough**

Charity no.1184753

Annual Report and Financial Statements


Year ended 31st December 2022

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

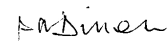
BALANCE SHEET at 31 December 2022

	Note	2022	2021
Fixed Assets	6	91,560	91,560
Designated Funds	4	11,933	10,300
Total fixed assets		103,493	101,860
		2021	2020
Investments		0	0
Total investments		0	0
		2021	2020
Current Assets	Note		
Debtors & Prepayments	1	10,840	9,433
Short term deposits		94,952	124,315
Repair funds	3	51,958	46,452
Cash at bank and in hand	5	41,196	39,637
Total current assets		198,946	219,837
Creditors/Liabilities:			
Falling due within one year	2	7,834	8,501
NET CURRENT ASSETS		191,112	211,336
Total Assets - Net Curr Liabs		294,605	313,196
FUNDS OF THE CHARITY			
Unrestricted		294,605	313,195
Restricted		-	-
Endowment		-	-
		294,605	313,195

Approved by the Parochial Church Council on 30.01.2023 and signed on its behalf by:

SA Hills 
Signed SA Hills (Rector)

Dated
30/1/23


P Dillon
Signed P A Dillon (PCC Treasurer)

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For the twelve months ended 31 December 2022

Note	St Lawrence	St Lawrence	St Peter	St Peter	Parish Total	Parish Total
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
1 Debtors and Prepayments						
Income tax recoverable - gift aid	2,116	2,974	1,809	1,535	3,925	4,509
Advertising	-	-	-	-	-	-
Annual insurance prepaid for Ivy Cottage	580	519	-	-	580	519
Prepaid Utilities	-	-	-	-	-	-
Accrued Rental Income from Property	-	-	-	-	-	-
Amount due from Christ Church re. 54HPR	-	-	6,335	4,405	6,335	4,405
	<u>2,696</u>	<u>3,493</u>	<u>8,144</u>	<u>5,940</u>	<u>10,840</u>	<u>9,433</u>
2 Creditors and accruals						
Rectory repairs Accruals	1,719	3,415	-	-	1,719	3,415
Ivy Cottage repairs Accruals	1,016	1,016	-	-	1,016	1,016
DBF Fees Accrual	780	-	-	108	780	108
Titling accrual for Prior Years	438	1,897	-	-	438	1,897
Youth Fund	1,000	1,000	-	-	1,000	1,000
Utility and Sundry accruals	-	-	-	364	-	364
Tots	500	500	-	-	500	500
Adventurers	70	70	-	-	70	70
Fellowship Afloat Deposits	2,180	-	-	-	2,180	-
WLTD fund	49	49	-	-	49	49
Ray Skinner Generation Trust Grant	82	82	-	-	82	82
Prepaid Fees due to Provider	-	-	-	-	-	-
	<u>7,834</u>	<u>8,029</u>	<u>-</u>	<u>472</u>	<u>7,834</u>	<u>8,501</u>
3 Repairs Funds						
Diocesan church repair fund	29,500	27,958	14,682	11,356	44,182	39,314
St L - Diocesan Ivy Cottage repair fund	7,776	7,138	-	-	7,776	7,138
	<u>37,276</u>	<u>35,096</u>	<u>14,682</u>	<u>11,356</u>	<u>51,958</u>	<u>46,452</u>
4 Designated Funds						
HSBC - deposit a/c Organ Fund	5,012	5,012	-	-	5,012	5,012
HSBC - deposit a/c Sundry Designated Items	1,315	1,315	-	-	1,315	1,315
Lloyds Bank - Project t2022	-	-	3,426	-	3,426	-
St L - HSBC - Fellowship Afloat Deposits	2,180	-	-	-	2,180	-
HSBC - Project 800 a/c	-	3,973	-	-	-	3,973
	<u>8,507</u>	<u>10,300</u>	<u>3,426</u>	<u>-</u>	<u>11,933</u>	<u>10,300</u>
5 Cash at bank and in hand						
St L - HSBC - current a/c	1,793	1,703	-	-	1,793	1,703
St L - Lloyds bank - current a/c	3,096	2,726	-	-	3,096	2,726
St L HSBC Deposit a/c	27,661	28,406	-	-	27,661	28,406
St P - Lloyds TSB Current Account	-	-	8,442	6,598	8,442	6,598
St P - Tithe Account	-	-	-	-	-	-
St P - Vicar's discretionary fund	-	-	204	204	204	204
Petty Cash	-	-	-	-	-	-
	<u>32,550</u>	<u>32,835</u>	<u>8,646</u>	<u>6,802</u>	<u>41,196</u>	<u>39,637</u>
6 Fixed Assets						
Ivy Cottage	75,960	75,960	-	-	75,960	75,960
54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
	<u>75,960</u>	<u>75,960</u>	<u>15,600</u>	<u>15,600</u>	<u>91,560</u>	<u>91,560</u>

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

For the twelve months ended 31 December 2022

		2022				Adjusted to account for (£437) Carried forward -St Peters				
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	
		£	£	£	£	£	£	£	£	£
INCOMING RESOURCES	Note									
Voluntary income	1(a)	97,109	0	0	97,109	113,050	0	0	113,050	
Activities for generating income	1(b)	0	0	0	0	16	0	0	16	
Income from investments	1(c)	985	0	0	985	416	0	0	416	
Income from church activities	1(d)	8,743	0	0	8,743	3,966	0	0	3,966	
Total		106,836	0	0	106,836	117,448	0	0	117,448	
RESOURCES EXPENDED										
Parish share	2(a)	66,223	0	0	66,223	66,000	0	0	66,000	
Salaries, wages and honoraria	2(b)	0	0	0	0	0	0	0	0	
Clergy & staff expenses	2(c)	0	0	0	0	0	0	0	0	
Church running expenses	2(d)	50,399	0	0	50,399	62,080	0	0	62,080	
Church activity expenses	2(e)	2,324	0	0	2,324	2,724	0	0	2,724	
Mission giving and donations	2(f)	6,996	0	0	6,996	4,336	0	0	4,336	
Rectory, Ivy Cottage & 54HPR	2(g)	4,682	0	0	4,682	2,904	0	0	2,904	
Major repairs to church	2(h)	0	0	0	0	0	0	0	0	
Major repairs to hall	2(i)	0	0	0	0	0	0	0	0	
Major repairs to parsonage	2(j)	0	0	0	0	0	0	0	0	
New building work	2(k)	0	0	0	0	9,933	0	0	9,933	
Other	2(l)	0	0	0	0	0	0	0	0	
Total		130,624	0	0	130,624	147,977	0	0	147,977	
NET Incoming resources before other recognised gains		(23,788)	0	0	(23,788)	(30,529)	0	0	(30,529)	
Gains on investment assets on disposal					0				0	
Gains on investment assets on revaluation					0				0	
NET MOVEMENT IN FUNDS		(23,788)	0	0	(23,788)	(30,529)	0	0	(30,529)	
					0				0	
TRANSFERS BETWEEN FUNDS	3	5,198			5,198	5,455			5,455	
BALANCES BROUGHT FORWARD AT 1 JANUARY		(18,590)	0	0	(18,590)	(25,074)	0	0	(25,074)	
BALANCES CARRIED FORWARD AT 31 DECEMBER		313,195	0	0	313,195	338,269	0	0	338,269	
		294,605	0	0	294,605	313,195	0	0	313,195	

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

	2022				2021				
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	
	£	£	£	£	£	£	£	£	£
1(a) Voluntary income									
Gift aided donations *	64,956			64,956	71,782			71,782	
Other donations **	6,231			6,231	3,664			3,664	
Tax Recoverable ***	15,971			15,971	15,959			15,959	
Collections at services	3,174			3,174	1,008			1,008	
Grants. ****	6,777			6,777	13,992			13,992	
Legacies				-	6,645			6,645	
Other donations				-				-	
TOTAL	97,109	-	-	97,109	113,050	-	-	113,050	
1(b) Activities for generating income									
Fundraising				-	16			16	
Other income				-				-	
TOTAL	-	-	-	-	16	-	-	16	
1(c) Income from investments									
Dividends and interest	985			985	416			416	
TOTAL	985	-	-	985	416	-	-	416	
1(d) Income from church activities									
Fees	5,893			5,893	1,981			1,981	
30% share of 54HPR Rental Income	2,850			2,850	1,985			1,985	
				-				-	
				-				-	
				-				-	
				-				-	
TOTAL	8,743	-	-	8,743	3,966	-	-	3,966	
TOTAL	106,836	-	-	106,836	117,448	-	-	117,448	

Project 2022- includes:

*. £5080

** £1866

***. £1270

**** £5000

EXPENSES

Note	2022				2021			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
	Church activities							
2(a)	66,223			66,223	66,000			66,000
2(b)	0			0				0
2(c)	Clergy & staff expenses							
				0				0
				0				0
				0				0
				0				0
				0				0
2(d)	Church running expenses							
	2,570			2,570	2,883			2,883
	31,059			31,059	44,299			44,299
				0				0
	6,453			6,453	6,698			6,698
	777			777	641			641
	4,342			4,342	2,104			2,104
	5,198			5,198	5,455			5,455
				0				0
	50,399	0		50,399	62,080			62,080
2(e)	Church activity expenses							
				0				0
	1,882			1,882	1,570			1,570
	442			442	1,154			1,154
				0				0
	2,324			2,324	2,724			2,724
2(f)	6,996			6,996	4,336			4,336
2(g)	4,682			4,682	2,904			2,904
2(h)				0				0
2(i)				0				0
2(j)				0				0
2(k)				0	9,933			9,933
2(l)				0				0
TOTAL	130,624	0	0	130,624	147,977	0	0	147,977

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES
For the twelve months ended 31 December 2022

1 **Reserves policy**

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.

As at 31.12.2022 Net Current Assets were £191112

The Accounts have been prepared on a going concern basis

2(b) **Staff Costs & Pension**

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

2(d) **Church Running Expenses**

Governance: includes Independent Examiner's fee of £535 (for 2021 accounts)

2(f) **Missionary & Charitable Giving**

Grants of £1,000 or more made in the period

Poverty and Hope	£1,500
Christian Aid	£1,000
Tearfund	£1,000
	<u>£3,500</u>

Grants of < £1,000 made in the period, for mission

Other organisations/charities	£3,496
Other individuals	£0
	<u>£6,996</u>

2(d) **Refurbishment/Alterations- St Peter**

Project 2022 was conceived to provide upgraded toilet facilities and is now complete.

All invoices have been paid.

A claim for the refund of VAT(£4870) under the Listed places of Worship Scheme will be made in 2023.

3 **Transfer between Funds**

£5,148 Church Repair Funds Added Back

4 **PCC Members - Expenses (Trustees and related parties)**

Other than an occasional small honorarium paid to the organist or vergers at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

5 **Fixed and Restricted/Designated Assets**

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.

The Fellowship Afloat monies represent deposits lodged for an external event in Summer 2023

6 **Salaries/National Insurance/Pension Scheme**

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

7 **Independent Examination Fee**

The fee for Independent examination of these accounts will be £545, and will be paid in 2023.

These accounts include the fee for 2021 (£535) included in church expenses.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

I report to the trustees on my examination of the accounts of
Parochial Church Council for the year ended 31st December 2022.

Responsibilities and basis of report

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Ch
Commissioners (under section 145 (5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under
section 145 of the 2011 Act and in carrying out my examination I have followed all the
applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my
attention in connection with the examination giving me cause to believe that in any
material respect:

1. accounting records were not kept in respect of the charity as required by section
130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form
and content of accounts set out in the Charities (Accounts and Reports) Regulations
2008 other than any requirement that the accounts give a 'true and fair' view which is
not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the
examination to which attention should be drawn in this report in order to enable a
proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS


.....
Signed

27 March 2023

PAROCHIAL CHURCH COUNCIL St. Lawrence Bidborough & St. Peter Southborough

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice 2016 as the applicable standard to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

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

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

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

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

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

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income

is recognised in the same accounting year.

RESOURCES USED

Grants

Grants and donations are accounted for when paid, or when awarded, if that award creates

a binding obligation on the PCC.

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid.

Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as

creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are

shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey

report are funded by the Diocesan Church Repair Fund.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

Parochial Church Council - St Lawrence & St Peter, Charity Number 1184753

I report to the trustees on my examination of the accounts of
Parochial Church Council for the year ended 31st December 2022.

Responsibilities and basis of report

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the C
Commissioners (under section 145 (5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under
section 145 of the 2011 Act and in carrying out my examination I have followed all the
applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my
attention in connection with the examination giving me cause to believe that in any
material respect:

1. accounting records were not kept in respect of the charity as required by section
130 of the Act; or
 2. the accounts do not accord with those records; or
 3. the accounts do not comply with the applicable requirements concerning the form
and content of accounts set out in the Charities (Accounts and Reports) Regulations
2008 other than any requirement that the accounts give a 'true and fair' view which is
not a matter considered as part of an independent examination.
- I have no concerns and have come across no other matters in connection with the
examination to which attention should be drawn in this report in order to enable a
proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS


Signed

27 March 2023

Accounts



**TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2021
Charity No. 1184753**

Aims and Purposes

The Parochial Church Council (PCC) of St Lawrence, Bidborough and St Peter, Southborough has the responsibility of co-operating with the incumbent, the Reverend Stephen Hills, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible for the house at 54 Holden Park Road, Southborough.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Major Risks

Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks. During the Coronavirus pandemic government and Church of England guidelines have been followed and risk assessments made and reviewed.

Safeguarding and GDPR

The PCC is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. The PCC has adopted the House of Bishops' "Promoting a Safer Church; safeguarding policy statement". Regulations on safeguarding and GDPR are followed under the guidance of our Parish Safeguarding Officer and administrators. Safeguarding is a regular item on the Agenda at PCC meetings and a number of people have completed the relevant level of safeguarding training during the year. There were no Safeguarding incidents during 2021.

Achievements and Performance

Worship and Prayer

A range of services are offered in both churches during the week and over the course of the year. St Lawrence and St Peter became one parish in June 2019 and since then service patterns having continued to evolve taking into account the covid situation. Services were held online for the first few months of the year and resumed in Church on Palm Sunday, the morning service alternating between St Lawrence and St Peter's. A new pattern of services was launched in September with a 10.00 morning service held in each church, with the Rector leading the service at St Peter's on 1st and 3rd Sundays and St Lawrence on 2nd and 4th Sundays and a combined service for both congregations on the 5th Sunday. The service from St Lawrence is recorded each week and put on the website in the afternoon for those unable to attend to view. Sunday evening services at St Lawrence have alternated weekly between in church and on Zoom. Weekday morning prayers continue to be held on Zoom.

During Easter week there was a trail in the churchyard and prayer areas inside the church. Christmas celebrations included the popular Christingle Service at St Peter's on Christmas Eve; at St Lawrence, as well as the traditional Carol Service in church, there was carol singing in the churchyard, allowing more people to participate given the ongoing covid situation.

Children's ministry has been challenging during lockdown and efforts are being made to encourage youngsters and families to return to patterns of worship. Forest Church, a monthly service for families on Sunday afternoons with outdoor activities, resumed and has been well supported. A Harvest celebration and a Nativity service were both held at a local farm and were well attended. Forest Sunday School at St Peter's on Sunday mornings is a new initiative which has been well received.

All are welcome to attend our regular services. At the end of the 2021 there were 138 names on the Church Electoral Roll (109 St Lawrence and 29 St Peter). During the pandemic there were typically around 40-50 'devices' engaging concurrently with our 10.30am YouTube services, typically building to 100-125 by the end of Sunday. Zoom Evening Prayer had a regular attendance of around 15, and weekday morning prayers on Zoom are attended by around 15-18 people. In the autumn, since returning to some live services, attendance numbers were lower than in pre-pandemic times, with some folk still remaining cautious and watching the recorded services.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

There were 4 baptism services in church. There was 1 wedding in the parish. 6 funerals were held in our churches, and 3 associated with our parish at the crematorium.

Deanery Synod

The PCC has one Deanery Synod representative for St Lawrence, there is currently a vacancy for a representative from St Peter's. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the church.

Buildings

The Project 800 building project at St Lawrence Church was completed in August 2020 and in 2021, as restrictions eased, we began to enjoy the benefits of the increased worship and fellowship space. The technology that was installed has enabled live services to be recorded and in some instances services live streamed. The two screens in the church have provided more options for service content. The serving of refreshments after the Sunday morning service resumed in October and has been much appreciated.

At St Peter's Church work on re-pointing to the SW corner of the tower and repairing the plinth on the southern side of the Church were completed. New signage was installed outside the church. The gas boiler failed in October and was replaced in time for Christmas services. Plans to refurbish the toilets have been approved by the Diocese and the project will require special fund raising.

Pastoral Care

The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. Efforts were made to keep in touch especially during the pandemic. House groups, and other groups, continued their care and support for one another either meeting in person or virtually.

CAMEO "Come and Meet Each Other". It was only possible to hold two lunches during the second half of the year and in February and at Easter small gifts were distributed to those who would normally have attended the lunches to show they were not forgotten.

"Tots & Co" offered weekly meetings on Zoom during the early part of the year and outdoor sessions were held at the village hall in the summer, weather permitting. Indoor sessions in the village hall resumed in September.

PALS – St Peter and St Lawrence Ladies – enjoyed a midsummer evening walk and picnic at Haysden country park and monthly walks on Tuesday mornings offer a time of fellowship together.

CAMEO teas for the elderly and those living alone, WLTD "Who Let the Dads Out?" for fathers and children, and MOBS Men of Bidborough and Southborough were suspended for much of 2021 mainly due to the pandemic, and also changes in the leadership team, with some folk moving away from the parish.

Mission and Evangelism

Two issues of "Tower and Steeple" magazine, containing articles, news and information about the life of the churches of St Lawrence and St Peter, were distributed to all houses in the Parish.

The Tower and Steeple website and the Tower and Steeple Facebook group allow the church family to keep in touch. Notice sheets are emailed weekly giving details of services. The Rector's weekday Rectory Reflections are received by over 100 people.

Helping those in need is a demonstration of our faith. The Diocese Poverty & Hope Appeal was supported, along with a number of organisations including Christian Aid, CPAS, Tearfund, Youth for Christ, Life and Soul, Tunbridge Wells Street Pastors and Mosaic Resource Centre Tunbridge Wells. St Lawrence and the wider community in Bidborough have links with the Church of St Mathew's Kibaigwa in Tanzania.

At the Harvest service gifts were donated to the Southborough Community Larder run by Christ Church in Southborough. The "Shoebox" Christmas appeal, "Operation Christmas Child", run by Samaritans Purse was supported by a number of volunteers at the South East processing centre in Tonbridge.

St Peter's "Prayer for the Streets" team did not resume their door-to-door visits but continued to welcome any requests for prayer

Ecumenical Relationships

The churches of St Lawrence, Bidborough and St Peter, Southborough are part of "The ACTS Group Ministry" (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough. The new Civic Centre in Southborough was completed in the summer and the churches offered coffee and a place to talk at both the open day in September and Winter Festival in December. St Peter's took the lead in a special Christmas service with carols and readings around the Christmas tree in the Southborough Town Square and mulled wine and mince pies were served.

Bidborough School

We have close links with Bidborough Church of England Primary school. Stephen Hills, Claire Rorke and Amanda Harris are Foundation Governors at the school, and Clare Masters, Stephen Hills and Rev Dave Bubb led weekly acts of collective worship throughout the school year when covid restrictions allowed.

Financial Review

Whilst Covid-19 impacted the income of both churches due to both a reduction in collections at services and fee income, the regular planned giving of our church family members ensured that our finances held up well, with only a modest deficit posted in the year-end accounts. At St Peter's extra was spent on church maintenance, mainly the plinth repairs (some of which has been covered by grants) and the replacement of the boiler. Both churches benefitted from generous bequests during the year. A Gift Day was held on Christmas Day, which helped reduce the deficit in the accounts.

Reserves Policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure. As at 31.12.2020 Net Current Assets were £211,336. The Accounts have been prepared on a going concern basis.

Volunteers

We would like to thank all our volunteers, too numerous to mention individually, who work so hard to make our church the lively and vibrant community it is. Thank you to those who continued to care for our buildings during this difficult time. In particular we would like to thank our churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman and Richard Stanbury, the team who lead our worship week by week, and care both for our churches and our church family members, including our children and young people. Special thanks to Stephen Bull who has stepped down as Treasurer at St Peter's after thirteen years of sterling work and also to Vicki Trueman who has stepped down as Parish Safeguarding Officer.

We were sorry to bid farewell to several people who had key leadership roles in the life of the parish: Mike Fawcett, Graham Wilkinson and Olly Gillet and also Ruth Langridge, organist and choir mistress for many years, and wish them and their families well in pastures new.

Clergy/Lay Ministers

Reverend Stephen Hills had a well-deserved sabbatical from May to July, giving him a chance to relax and refresh following the constant online and video preparations required during the pandemic. We are most grateful to our Curate, Reverend Dave Bubb (shared with Christ Church Southborough), for covering in Stephen's absence. Dave was ordained as a priest in Rochester cathedral in September.

Clare Masters was licensed as a Lay Minister in June, and Pippa Hillen began the Certificate course of training at the Diocese that may lead on to training for licensed ministry.

Structure, governance and management

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England booklet giving guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year (including the APCM) with an average level of attendance of 77%. All the meetings were held on Zoom. There have been five decisions made via email and Stephen Hills has kept all members up to date by email with the changing covid situation and plans for services and the parish.

Each Church has a standing committee (consisting of Rector, Treasurer, Churchwardens and one PCC representative) to consider fabric and finance matters and there is also a Ministry Team. Matters from these committees are reported back to the PCC and discussed as necessary. A PCC Standing Committee is required under Church Representation Rules and has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Standing Committee consists of the Clergy, one churchwarden from each church, PCC Secretary and Treasurer. The PCC Standing Committee did not meet in 2021.

Administrative Information

St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com

The PCC is a corporate body constituted under Trust Deed dated 1st June 2019. The PCC operates under the PCC Powers Measure and is registered with the Charity Commission. Charity Number 1184753.

Patronage Board includes Church Pastoral Aid Society and The Mabledon Trust

Bank: HSBC Bank Plc Lloyds Bank Plc

Independent Examiner: David Stephens FCCA

Website: www.towerandsteeple.org

St Lawrence Church is supported by a verger, David Hunter, who resides at Ivy Cottage.

Curate - Rev Dave Bubb, Curate licensed to Christ Church Southborough and our parish
Licensed Lay Ministers – Allan Jonnes, Graham Wilkinson, Clare Masters

Reader PTO – Alan Richards, Michael Lee

Bishop's Licence – Sophie Kersey, Olly Gillett, Karen Gillett, Lin Hutchinson, Emma Lawrence, Pippa Hillen

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members

Rector: Reverend Stephen Hills (Chair)

Curate: Rev Dave Bubb

Churchwardens: Bob Gibson – St Lawrence (Vice Chair)

Ed Dix-Perkin – St Lawrence

Roy Langman – St Peter

Richard Stanbury – St Peter

Diocesan Synod Rodney Hutchinson

Elected members:

Mary Cottle – Deanery Synod Representative – St Lawrence

Steven Boulton – St Lawrence

Stephen Bull (Treasurer – St Peter)

Peter Dillon (Parish Treasurer)

Pippa Hillen

Anne Hinds (Pastoral Co-ordinator)

Allan Jonnes - LLM St Peter

Jon Kersey - St Peter

Alison Lush (Secretary)

Marion Short - St Peter

Vicki Trueman (Parish Safeguarding Officer)

2021 provided many challenges and we thank Stephen Hills for his dedicated leadership and all the extra work put in to preparing services during the pandemic.

Approved by the PCC on 28 March 2022 and signed on their behalf by the

A handwritten signature in black ink, appearing to read 'S. Hills'.

Reverend Stephen Hills (PCC Chairman)

**The Parochial Church Council
of the Ecclesiastical Parish of
St Lawrence Bidborough and
St Peter Southborough**

Charity no.1184753

Annual Report and Financial Statements

Year ended 31st December 2021

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753
BALANCE SHEET at 31 December 2021

	Note	2021	2020
Fixed Assets	6	91,560	91,560
Designated Funds	4	10,300	15,013
Total fixed assets		101,860	106,573

ivy + 54hpr
organ/p800.d/a

	2021	2020
Investments	0	0
Total investments	0	0

	Note	2021	2020
Current Assets			
Debtors & Prepayments	1	9,433	6,720
Short term deposits		124,315	124,027
Repair funds	3	46,452	78,410
Cash at bank and in hand	5	39,637	40,265
Total current assets		219,837	249,422

dioc gen res
dioc ch repair/ivy repair

Creditors/Liabilities:			
Falling due within one year	2	8,501	17,726
NET CURRENT ASSETS		211,336	231,696
Total Assets - Net Curr Liabs		313,196	338,269

FUNDS OF THE CHARITY			
Unrestricted		313,196	338,270
Restricted			
Endowment			
		313,196	338,270

Approved by the Parochial Church Council on ^{28/3/22} and signed on its behalf by:

SA Hills
Signed SA Hills (Rector)

SA Hills

Dated 1/4/22

P Dillon
Signed PA Dillon (PCC Treasurer)

PA Dillon

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For the twelve months ended 31 December 2021

Note	St Lawrence	St Lawrence	St Peter	St Peter	Parish Total	Parish Total
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
1 Debtors and Prepayments						
Income tax recoverable - gift aid	2,974	2,474	1,535	1,335	4,509	3,809
Advertising	-	-	-	-	-	-
Annual insurance prepaid for Ivy Cottage	519	480	-	-	519	480
Prepaid Utilities	-	-	-	11	-	11
Accrued Rental Income from Property	-	-	-	-	-	-
Amount due from Christ Church re. 54HPR	-	-	4,405	2,420	4,405	2,420
	<u>3,493</u>	<u>2,954</u>	<u>5,940</u>	<u>3,766</u>	<u>9,433</u>	<u>6,720</u>
2 Creditors and accruals						
Deferred Grant Income for Repairs in 2021	-	-	-	5,000	-	5,000
Rectory repairs	3,415	3,415	-	-	3,415	3,415
PCC Central Costs awaiting payment Q1	-	1,300	-	-	-	1,300
Ivy Cottage repairs	1,016	1,016	-	-	1,016	1,016
Tithing accrual for Prior Years	1,897	2,530	-	-	1,897	2,530
Tithing accrual for Current Year	-	1,412	-	-	-	1,412
Youth Fund	1,000	1,000	-	-	1,000	1,000
Utility and Sundry accruals	-	955	364	397	364	1,352
Tots	500	500	-	-	500	500
DBF Fees	-	-	108	-	108	-
Adventurers	70	70	-	-	70	70
Legacy designated to Organ Repair/Replacement	-	-	-	-	-	-
WLTD0 fund	49	49	-	-	49	49
Ray Skinner Generation Trust Grant	82	82	-	-	82	82
Prepaid Fees due to Provider	-	-	-	-	-	-
	<u>8,029</u>	<u>12,329</u>	<u>472</u>	<u>5,397</u>	<u>8,501</u>	<u>17,726</u>
3 Repairs Funds						
Diocesan church repair fund	27,958	31,502	11,356	40,579	39,314	72,081
St L - Diocesan Ivy Cottage repair fund	7,138	6,329	-	-	7,138	6,329
	<u>35,096</u>	<u>37,831</u>	<u>11,356</u>	<u>40,579</u>	<u>46,452</u>	<u>78,410</u>
4 Designated Funds						
HSBC - deposit a/c Organ Fund	5,012	5,012	-	-	5,012	5,012
HSBC - deposit a/c Sundry Designated Items	1,315	1,165	-	-	1,315	1,165
HSBC - Project 800 a/c	3,973	8,836	-	-	3,973	8,836
	<u>10,300</u>	<u>15,013</u>	<u>-</u>	<u>-</u>	<u>10,300</u>	<u>15,013</u>
5 Cash at bank and in hand						
St L - HSBC - current a/c	1,703	1,833	-	-	1,703	1,833
St L - Lloyds bank - current a/c	2,726	2,105	-	-	2,726	2,105
St L HSBC Deposit a/c	28,406	22,757	-	-	28,406	22,757
St P - Lloyds TSB Current Account	-	-	6,598	13,332	6,598	13,332
St P - Tithe Account	-	-	-	-	-	-
St P - Vicar's discretionary fund	-	-	204	203	204	203
Petty Cash	-	-	-	34	-	34
	<u>32,835</u>	<u>26,695</u>	<u>6,802</u>	<u>13,570</u>	<u>39,637</u>	<u>40,265</u>
6 Fixed Assets						
Ivy Cottage	75,960	75,960	-	-	75,960	75,960
54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
	<u>75,960</u>	<u>75,960</u>	<u>15,600</u>	<u>15,600</u>	<u>91,560</u>	<u>91,560</u>

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

for the twelve months ended 31 December 2021

		2021				Adjusted to account for (£437) Carried forward -St Peters 2020			
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
		£	£	£	£	£	£	£	£
INCOMING RESOURCES	Note								
Voluntary income	1(a)	113,050	0	0	113,050	140,379	0	0	140,379
Activities for generating income	1(b)	16	0	0	16	1,084	0	0	1,084
Income from investments	1(c)	416	0	0	416	827	0	0	827
Income from church activities	1(d)	3,966	0	0	3,966	5,603	0	0	5,603
Total		117,448	0	0	117,448	147,893	0	0	147,893
RESOURCES EXPENDED									
Parish share	2(a)	66,000	0	0	66,000	68,442	0	0	68,442
Salaries, wages and honoraria	2(b)	0	0	0	0	0	0	0	0
Clergy & staff expenses	2(c)	0	0	0	0	0	0	0	0
Church running expenses	2(d)	62,080	0	0	62,080	46,388	0	0	46,388
Church activity expenses	2(e)	2,724	0	0	2,724	1,530	0	0	1,530
Mission giving and donations	2(f)	4,336	0	0	4,336	6,408	0	0	6,408
Rectory, Ivy Cottage & 54HPR	2(g)	2,904	0	0	2,904	6,518	0	0	6,518
Major repairs to church	2(h)	0	0	0	0	0	0	0	0
Major repairs to hall	2(i)	0	0	0	0	0	0	0	0
Major repairs to parsonage	2(j)	0	0	0	0	0	0	0	0
New building work	2(k)	9,933	0	0	9,933	229,233	0	0	229,233
Other	2(l)	0	0	0	0	0	0	0	0
Total		147,977	0	0	147,977	358,519	0	0	358,519
NET Incoming resources before other recognised gains		(30,529)	0	0	(30,529)	(210,626)	0	0	(210,626)
Gains on investment assets on disposal on revaluation					0 0 0 0				
NET MOVEMENT IN FUNDS		(30,529)	0	0	(30,529)	(210,626)	0	0	(210,626)
Restatement introducing 54 Holden Park Rd Adjustment CCLA funds from S'Boro Team					0	437			437
TRANSFERS BETWEEN FUNDS	3	5,455			5,455	5,198			5,198
BALANCES BROUGHT FORWARD AT 1 JANUARY		(25,074)	0	0	(25,074)	(204,991)	0	0	(204,991)
BALANCES BROUGHT FORWARD AT 1 JANUARY		338,269	0	0	338,269	543,260	0	0	543,260
BALANCES CARRIED FORWARD AT 31 DECEMBER		313,195	0	0	313,195	338,269	0	0	338,269

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

	2021				2020			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
1(a) Voluntary income								
Gift aided donations	71,782			71,782	66,878			66,878
Other donations *	3,664			3,664	46,088			46,088
Tax Recoverable **	15,959			15,959	14,926			14,926
Collections at services	1,008			1,008	2,065			2,065
Grants	13,992			13,992	422			422
Legacies	6,645			6,645	10,000			10,000
Other donations				-				-
TOTAL	113,050	-	-	113,050	140,379	-	-	140,379
1(b) Activities for generating income								
Fundraising	16			16	1,084			1,084
Other income				-				-
TOTAL	16	-	-	16	1,084	-	-	1,084
1(c) Income from investments								
Dividends and interest	416			416	827			827
TOTAL	416	-	-	416	827	-	-	827
1(d) Income from church activities								
Fees	1,981			1,981	2,931			2,931
30% share of 54HPR Rental Income	1,985			1,985	2,672			2,672
				-				-
				-				-
				-				-
				-				-
TOTAL	3,966	-	-	3,966	5,603	-	-	5,603
TOTAL	117,448	-	-	117,448	147,893	-	-	147,893

* Includes £87 donations to Project 800

** Includes £17 Gift Aid Recovered Project 800

EXPENSES

Note	2021				2020			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£	£	£	£
	Church activities							
2(a)	66000			66,000	68442			68,442
2(b)	0			0				0
2(c)	Clergy & staff expenses							
	Rectory			0				0
	Training			0				0
	Mobiles			0				0
	Other Vicar expenses			0				0
2(d)	Church running expenses							
	Operations	2,883		2,883	1,725			1,725
	Fabric	44,299		44,299	27,121			27,121
	Worship/services			0				0
	Insurance	6,698		6,698	6,750			6,750
	Other	641		641	3,073			3,073
	Church utility bills	2,104		2,104	2,521			2,521
	Church Repair Fund	5,455		5,455	5,198			5,198
	Mission and evangelism			0				0
		62,080		62,080	46,388			46,388
2(e)	Church activity expenses							
	Children & Youth			0	1,236			1,236
	Pastoral events	1,570		1,570				0
	Choir/Licences/Music	1,154		1,154	294			294
	Community Lunch/breakfast			0				0
		2,724		2,724	1,530			1,530
2(f)	Mission giving and donations	4,336		4,336	6,408			6,408
2(g)	Rectory, Ivy Cottage & 54HPR	2,904		2,904	6,518			6,518
2(h)	Major repairs to church			0				0
2(i)	Major repairs to hall			0				0
2(j)	Major repairs to parsonage			0				0
2(k)	New building work	9,933		9,933	229,233			229,233
2(l)				0				0
TOTAL	147,977	0	0	147,977	358,519	0	0	358,519

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES

For the twelve months ended 31 December 2021

1 Reserves policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.

As at 31.12.2020 Net Current Assets were £211336

The Accounts have been prepared on a going concern basis

2(b) STAFF COSTS AND PENSION

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

2(d) CHURCH RUNNING EXPENSES

Governance: includes Independent Examiner's fee of £535

2(f) MISSIONARY AND CHARITABLE GIVING

Grants of £1,000 or more made in the period

Poverty and Hope	2,000
Christian Aid	1,000
Tearfund	1,000
	<u>4,000</u>

Grants of < £1,000 made in the period, for mission

Other organisations/charities	3,336
Other individuals	-
	<u>7,336</u>

NOTE: £3000 accrued in previous years but distributed in 2021

2(k) NEW BUILDING WORK

Project 800 was conceived to provide toilet facilities and a modern kitchen for the church and is now complete.

Donors to the project completed a donation form which indicated the funds would be used for the installation of these facilities.

All invoices have been paid.

Project 800 costs incurred during 2021

Architects fees (Retentions)	867
Construction Costs (Retentions)	9,066
	<u>9,933</u>

3 TRANSFER BETWEEN FUNDS 5455 Church Repair Funds Added Back

4 PCC MEMBERS

Other than an occasional small honorarium paid to the organist or vergier at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

5 Fixed and Restricted/Designated Assets

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.

6 Salaries/National Insurance/Pension Scheme

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

7 Expenses (Trustees and related parties)

Other than an occasional small honorarium paid to the organist or vergier at services, **no expenses have been paid to** any trustee, committee member

8 or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

9 Independent Examination Fee

The fee for Independent examination of these accounts is £535, which is included in Church Running Expenses.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

I report to the trustees on my examination of the accounts of Parochial Church Council for the year ended 31st December 2021.

Responsibilities and basis of report

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

It is my responsibility to:

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

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

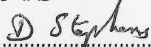
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS


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Signed

1 April 2022

PAROCHIAL CHURCH COUNCIL St. Lawrence Bidborough & St. Peter Southborough

YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice 2016 as the applicable standard to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

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

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving under covenants or gift aid donations is recognised when received. Income tax recoverable on gift aid donations is recognised when the related income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due. Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

Rental from the letting of church premises is recognised when the rental is due. Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

RESOURCES USED

Grants

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

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid. Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF**Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753**

I report to the trustees on my examination of the accounts of Parochial Church Council for the year ended 31st December 2021.

Responsibilities and basis of report

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

It is my responsibility to:

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

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS

D Stephens

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Signed

1 April 2022

Accounts



**TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2020
Charity No. 1184753**

Aims and Purposes

The Parochial Church Council (PCC) of St Lawrence, Bidborough and St Peter, Southborough has the responsibility of co-operating with the incumbent, the Reverend Stephen Hills, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible for the house at 54 Holden Park Road, Southborough.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Missionary and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Major Risks

Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks. During the Coronavirus pandemic government and Church of England guidelines have been followed and risk assessments made and reviewed.

Safeguarding and GDPR

The PCC is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. The PCC has adopted the House of Bishops' "Promoting a Safer Church; safeguarding policy statement". Regulations on safeguarding and GDPR are followed under the guidance of our Parish Safeguarding Officer and administrators.

Achievements and Performance

Worship and Prayer

A range of services are offered in both churches during the week and over the course of the year. While St Lawrence Church remained closed for the Project 800 building project, Sunday morning services were held in Bidborough School hall and evening services in Deacon House until churches had to shut due to the Coronavirus pandemic. Covid-19 presented a challenge and a new way of offering services. The Rector quickly mastered new technology in order to produce online services on Sunday at 10.30 on YouTube, followed by "coffee" on Zoom, giving an opportunity for the church family to keep in contact with one another. Sunday evening services and weekday morning prayers were held on Zoom. When churches were allowed to open, the YouTube morning service continued and services were held at St Peter's and St Lawrence on alternate Sundays at 10.00, with numbers restricted in accordance with Covid regulations.

Forest Church, a monthly service for families on Sunday afternoons, adapted by inviting families to do an activity during the day and then join Zoom for time together in the afternoon. Zoom was also used to give secondary school age children the opportunity to meet together.

Children from around the parish were involved in making scenes for a lockdown Nativity film organized by Clare Masters and put together by Stephen Hills. The Nativity was shown as part of the Zoom service on Christmas Day and was viewed many times.

During the year Easter, Remembrance and Christmas trails in St Lawrence Churchyard presented an opportunity to the wider community to explore and reflect on aspects of our faith.

All are welcome to attend our regular services. At present there are 136 names on the Church Electoral Roll (93 St Lawrence and 43 St Peter). We were unable to take realistic attendance figures this year, given the reduced patterns of live worship – but throughout the pandemic there have been around 40-50 'devices' engaging concurrently with our 10.30am YouTube services, which typically builds to 100-125 by the end of Sunday. Zoom Evening Prayer has a regular attendance of around 15, and weekday morning prayers on Zoom are attended by around 20 people.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. Due to the pandemic we have not held any baptism services in church. There were two weddings in the parish in 2020, with several having to postpone until a later date. 6 funerals were held in our churches, 3 in the churchyard at St Lawrence (Bidborough Cemetery) and 3 associated with our parish at the crematorium.

Deanery Synod

The PCC has one Deanery Synod representative for St Lawrence, there is currently a vacancy for a representative from St Peter's. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the church.

Buildings

The Project 800 building project at St Lawrence Church was completed in August. A small church extension was added to the south side incorporating toilet facilities and an ante-room. At the same time some internal re-ordering and upgrade of heating and electrical systems was carried out as well as the installation of new flooring and kitchen facilities. These facilities offer better disabled access and more opportunities for the community to meet together and it has been disappointing not to have been able to benefit due to Covid-19 restrictions.

At St Peter's Church the front gates have been re-hung on new oak posts. Work on re-pointing to the SW corner of the tower and repairing the plinth on the southern side of the Church are planned for 2021. A Quinquennial inspection was carried out in October and a priority list of the most urgent repairs is being drawn up. Plans to refurbish the toilets are under discussion with the Diocese and the project will require special fund raising.

Pastoral Care

The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. In response to the Coronavirus pandemic Bidborough Call & Care was set up by St Lawrence Church in conjunction with the Parish Council, and St Peter's launched Viral Kindness; both groups offering phone and doorstep support to their neighbours. Leaflets about the offers of help were distributed to all houses in both parishes.

CAMEO "Come and Meet Each Other". It was only possible to hold one lunch in February and instead small gifts were distributed to those who would normally have attended the lunches to show they were not forgotten.

"Tots & Co" offered weekly meetings on Zoom when no longer able to meet in the village hall on Friday mornings and various outdoor activities for families were arranged such as a Bear Hunt and Festive window trail.

PALS – St Peter and St Lawrence Ladies – were able to enjoy a weekend of fellowship together at The Oasts in February. A coffee morning and Christmas evening were held on Zoom.

House groups, and other groups unable to meet in the usual way, continued their care and support for one another in various ways, including meeting virtually.

CAMEO teas for the elderly and those living alone, WLTD "Who Let the Dads Out?" for fathers and children, and MOBS Men of Bidborough and Southborough were suspended for much of 2020 due to the pandemic, although MOBS met on Zoom for a "Virtual pub chat".

Mission and Evangelism

In February leadership teams met to review ministry and mission across the parish and look to where God might be calling us in the years ahead using "Called to Grow" resources produced by the Diocese.

A new magazine, "Tower and Steeple", containing articles, news and information about the life of the churches of St Lawrence and St Peter, was launched in the Summer and distributed to all houses in the Parish. A new Tower and Steeple website was created, along with a Tower and Steeple Facebook group for the church family to keep in touch.

Over 100 people receive the Rector's weekday Rectory Reflections.

Helping those in need is a demonstration of our faith. The Diocese Poverty & Hope Appeal was supported, along with a number of organisations including Christian Aid, CPAS, Tearfund, Youth for Christ, Life and Soul, Tunbridge Wells Street Pastors, Crisis Recovery Day Centre. St Lawrence and the wider community in Bidborough have links with the Church of St Mathew's Kibaigwa in Tanzania.

The "Shoebox" Christmas appeal, "Operation Christmas Child", run by Samaritans Purse was supported by a number of volunteers at the South East processing centre in Tonbridge.

St Peter's "Prayer for the Streets" team were not able to visit door-to-door as previously due to Covid-19, but welcomed any requests for prayer

Ecumenical Relationships

The churches of St Lawrence, Bidborough and St Peter, Southborough are part of "The ACTS Group Ministry" (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough.

Bidborough School

We have close links with Bidborough Church of England Primary school. Stephen Hills, Claire Rorke and Amanda Harris are Foundation Governors at the school, and Clare Masters and Stephen Hills lead weekly acts of collective worship throughout the school year. We are most grateful to Bidborough School for the use of their hall for Sunday morning services during Project 800.

Financial Review

Covid-19 impacted the income of both churches due to reduction in collections at services and the situation was exacerbated at St Lawrence by the closure of the church for Project 800. The losses were offset by some one-off generous donations and an increase in regular planned giving at St Peter's. At St Lawrence £23k was spent on quinquennial building repairs (£18436) and the purchase of chairs (£4800) to complement the Project 800 alterations, both items being funded from readily available PCC designated sources.

Volunteers

We would like to thank all our volunteers, too numerous to mention individually, who work so hard to make our church the lively and vibrant community it is. Thank you to those who continued to care for our buildings during this difficult time. In particular we would like to thank our churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman and Richard Stanbury, and the many people who contributed to online services.

Structure, governance and management

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England booklet giving guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year (including the APCM) with an average level of attendance of 78%. Five of the meetings were held on Zoom. There have been three decisions made via email and Stephen Hills has kept all members up to date by email with the changing Covid situation and plans for services and the parish.

Each Church has a committee to consider fabric and finance matters and there is also a Ministry Team. Matters from these committees are reported back to the PCC and discussed as necessary.

Administrative Information

St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com

The PCC is a corporate body constituted under Trust Deed dated 1st June 2019. The PCC operates under the PCC Powers Measure and is registered with the Charity Commission. Charity Number 1184753.

Bank: HSBC Bank Plc

Independent Examiner: David Stephens FCCA

Website: www.towerandsteeple.org

St Lawrence Church is supported by a verger, David Hunter, who resides at Ivy Cottage.

Curate - The Rev Dave Bubb, Curate licensed to Christ Church Southborough and our parish, was welcomed in September following his ordination.

Licensed Lay Ministers – Allan Jonnes, Graham Wilkinson

Reader – Clare Masters. Reader PTO – Alan Richards, Michael Lee

Bishop's Licence – Sophie Kersey, Olly Gillett, Karen Gillett, Lin Hutchinson, Emma Lawrence, Pippa Hillen

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members

Rector: Reverend Stephen Hills (Chair)

Curate: Rev Dave Bubb (From 28 September 2020)

Churchwardens: Bob Gibson – St Lawrence (Vice Chair)
Ed Dix-Perkin – St Lawrence
Roy Langman – St Peter
Richard Stanbury – St Peter

Diocesan Synod Rodney Hutchinson

Elected members:

Mary Cottle – Deanery Synod Representative – St Lawrence
Steven Boulton – St Lawrence
Stephen Bull (Treasurer – St Peter)
Peter Dillon (Treasurer)
Mike Fawcett – St Lawrence (Until APCM 2020)
Pippa Hillen (From APCM 2020)
Anne Hinds (Pastoral Co-ordinator)
Allan Jonnes - LLM St Peter
Jon Kersey - St Peter
Alison Lush (Secretary)
Clare Masters - LLM St Lawrence (Until APCM 2020)
Marion Short - St Peter
Vicki Trueman (Parish Safeguarding Officer)

Co-Opted Member:

Sarah Smith - St Lawrence (Project Manager, Project 800) (Until APCM 2020)

2020 provided many challenges and we thank Stephen Hills for his dedicated leadership and the quality of online services produced.

Approved by the PCC on 22 March 2021 and signed on their behalf by the

 22/3/21

Reverend Stephen Hills (PCC Chairman)

**The Parochial Church Council
of the Ecclesiastical Parish of
St Lawrence Bidborough and St Peter Southborough**

Charity no.1184753

Annual Report and Financial Statements

Year ended 31st December 2020

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

BALANCE SHEET at 31 December 2020

	Note	2019-Revised	
		2020	2019
Fixed Assets	6	91,560	91,560
Designated Funds	4	15,013	176,080
Total fixed assets		106,573	267,640

	2020	2019
Investments	0	0
Total investments	0	0

	Note	2020	2019
Current Assets			
Debtors & Prepayments	1	6,720	19,466
Short term deposits		124,027	98,649
Repair funds	3	78,410	93,703
Cash at bank and in hand	5	40,265	93,329
Total current assets		249,422	305,147

Creditors/Liabilities:			
Falling due within one year	2	17,726	29,527

NET CURRENT ASSETS		231,696	275,620
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Total Assets - Net Curr Liabilities		338,269	543,260
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FUNDS OF THE CHARITY

Unrestricted		338,269	543,260
Restricted			
Endowment			
		338,269	543,260

Approved by the Parochial Church Council on ^{22/3/21} and signed on its behalf by:

SA Hills

Signed S A Hills (Rector)

Dated

16/03/2021

P Dillon

Signed P A Dillon (PCC Treasurer)

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

For the twelve months ended 31 December 2020

Adjusted to account for (£437) Carried forward -St Peters

Revised to Account for Holden Park Road

	Note	2020				2019			
		Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
		Funds	Funds	Funds	£	Funds	Funds	Funds	£
INCOMING RESOURCES		£	£	£	£	£	£	£	£
Voluntary income	1(a)	140,379	0	0	140,379	173,643	0	0	173,643
Activities for generating income	1(b)	1,084	0	0	1,084	757	0	0	757
Income from investments	1(c)	827	0	0	827	1,789	0	0	1,789
Income from church activities	1(d)	5,603	0	0	5,603	4,559	0	0	4,559
Total		147,893	0	0	147,893	180,748	0	0	180,748
RESOURCES EXPENDED									
Parish share	2(a)	68,442	0	0	68,442	70,000	0	0	70,000
Salaries, wages and honoraria	2(b)	0	0	0	0	0	0	0	0
Clergy & staff expenses	2(c)	0	0	0	0	0	0	0	0
Church running expenses	2(d)	46,388	0	0	46,388	22,117	0	0	22,117
Church activity expenses	2(e)	1,530	0	0	1,530	1,745	0	0	1,745
Mission giving and donations	2(f)	6,408	0	0	6,408	12,183	0	0	12,183
Rectory, Ivy Cottage & 54HPR	2(g)	6,518	0	0	6,518	2,884	0	0	2,884
Major repairs to church	2(h)	0	0	0	0	0	0	0	0
Major repairs to hall	2(i)	0	0	0	0	0	0	0	0
Major repairs to parsonage	2(j)	0	0	0	0	0	0	0	0
New building work	2(k)	229,233	0	0	229,233	147,746	0	0	147,746
Other	2(l)	0	0	0	0	0	0	0	0
Total		358,519	0	0	358,519	256,675	0	0	256,675
NET Incoming resources before other recognised		-210,626	0	0	-210,626	-75,927	0	0	-75,927
Gains on investment assets on disposal		0			0				0
on revaluation						5962			5962
									0
NET MOVEMENT IN FUNDS		-210,626	0	0	-210,626	-69,965	0	0	-69,965
Restatement introducing 54 Holden Park Rd	10					17,744			17,744
Adjustment CCLA funds from S'Boro Team	10	437			437				
TRANSFERS BETWEEN FUNDS	3	5,198			5,198	11,508			11,508
BALANCES BROUGHT FORWARD AT 1 JANUARY		-204,991	0	0	-204,991	-40,713	0	0	-40,713
BALANCES CARRIED FORWARD AT 31 DECEMBER		543,260	0	0	543,260	583,973	0	0	583,973
		338,269	0	0	338,269	543,260	0	0	543,260

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

	2020				2019			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
	Funds	Funds	Funds		Funds	Funds	Funds	
	£	£	£	£	£	£	£	£
1(a) Voluntary income								
Gift aided donations	66,878			66,878	89,232			89,232
Other donations **	46,088			46,088	50,010			50,010
Tax recoverable	14,926			14,926	22,369			22,369
Collections at services	2,065			2,065	11,039			11,039
Grants	422			422	993			993
Legacies	10,000			10,000				-
Other donations				-				-
TOTAL	140,379	-	-	140,379	173,643	-	-	173,643
1(b) Activities for generating income								
Fundraising	1,084			1,084	757			757
Other income				-				-
TOTAL	1,084	-	-	1,084	757	-	-	757
1(c) Income from investments								
Dividends and interest	827			827	1,789			1,789
TOTAL	827	-	-	827	1,789	-	-	1,789
1(d) Income from church activities								
Fees	2,931			2,931	4,559			4,559
30% share of 54HPR Rental Income	2,672			2,672				-
				-				-
				-				-
				-				-
				-				-
TOTAL	5,603	-	-	5,603	4,559	-	-	4,559
TOTAL	147,893	-	-	147,893	180,748	-	-	180,748

**Includes £35205 donations to Project 800

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

EXPENSES

Note	2020				2019				
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL	
	Funds	Funds	Funds		Funds	Funds	Funds		
	£	£	£	£	£	£	£	£	
Church activities									
2(a)	Parish share	68442		68,442	70,000			70,000	
2(b)	Salaries, wages and honoraria	0		0				0	
2(c)	Clergy & staff expenses								
	Rectory			0				0	
	Training			0				0	
	Mobiles			0				0	
	Other Vicar expenses			0				0	
				0				0	
2(d)	Church running expenses								
	Operations	1,725		1,725	1,642			1,642	
	Fabric	27,121		27,121	2,846			2,846	
	Worship/services			0	0			0	
	Allocated Central Costs	0		0	1,300			1,300	
	Insurance	6,750		6,750	6,888			6,888	
	Other	3,073		3,073	1,731			1,731	
	Church utility bills	2,521		2,521	3,112			3,112	
	Church Repair Fund	5,198		5,198	4,598			4,598	
	Mission and evangelism			0				0	
		46,388		46,388	22,117			22,117	
2(e)	Church activity expenses								
	Children & Youth	1,236		1,236	1,137			1,137	
	Pastoral events			0	0			0	
	Choir/Licences/Music	294		294	608			608	
	Community Lunch/breakfast			0				0	
		1,530		1,530	1,745			1,745	
2(f)	Mission giving and donations	6,408		6,408	12,183			12,183	
2(g)	Rectory, Ivy Cottage & 54HPR	6,518		6,518	2,884			2,884	
2(h)	Major repairs to church			0				0	
2(i)	Major repairs to hall			0				0	
2(j)	Major repairs to parsonage			0				0	
2(k)	New building work	229,233		229,233	147,746			147,746	
2(l)				0				0	
TOTAL		358,519	0	0	358,519	256,675	0	0	256,675

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For the twelve months ended 31 December 2020

Note	St Lawrence		St Peter		Parish Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
1 Debtors and Prepayments						
Income tax recoverable - gift aid	2,474	10,214	1,335	5,261	3,809	15,475
Advertising	-	126	-	-	-	126
Annual insurance prepaid for Ivy Cottage	480	460	-	-	480	460
Prepaid Utilities	-	-	11	12	11	12
Accrued Rental Income from Property	-	-	-	1,348	-	1,348
Amount due from Christ Church re. 54HPR	-	-	2,420	2,045	2,420	2,045
	<u>2,954</u>	<u>10,800</u>	<u>3,766</u>	<u>8,666</u>	<u>6,720</u>	<u>19,466</u>
2 Creditors and accruals						
Deferred Grant Income for Repairs in 2021	-	-	5,000	-	5,000	-
Rectory repairs	3,415	3,415	-	-	3,415	3,415
PCC Central Costs awaiting payment Q1	1,300	1,300	-	-	1,300	1,300
Ivy Cottage repairs	1,016	2,070	-	-	1,016	2,070
Tithing accrual for Prior Years	2,530	100	-	1,457	2,530	1,557
Tithing accrual for Current Year	1,412	6,900	-	4,404	1,412	11,304
Youth Fund	1,000	1,000	-	-	1,000	1,000
Utility and Sundry accruals	955	400	397	421	1,352	821
Tots	500	483	-	-	500	483
Magazine Costs	-	-	-	-	-	-
Adventurers	70	70	-	-	70	70
Legacy designated to Organ Repair/Replacement	-	5,000	-	-	-	5,000
WLTD fund	49	49	-	-	49	49
Ray Skinner Generation Trust Grant	82	82	-	-	82	82
Prepaid Fees due to Provider	-	-	-	2,375	-	2,375
	<u>12,329</u>	<u>20,869</u>	<u>5,397</u>	<u>8,658</u>	<u>17,726</u>	<u>29,526</u>
3 Repairs Funds						
St L - CBF Deposit fund - church repairs	-	20,718	-	-	-	20,718
St L - Dallimore Fund	-	-	-	-	-	-
Diocesan church repair fund	31,502	30,010	40,579	37,462	72,081	67,472
St L - Diocesan Ivy Cottage repair fund	6,329	5,513	-	-	6,329	5,513
	<u>37,831</u>	<u>56,241</u>	<u>40,579</u>	<u>37,462</u>	<u>78,410</u>	<u>93,703</u>
4 Designated Funds						
HSBC - deposit a/c Organ Fund	5,012	5,008	-	-	5,012	5,008
HSBC - deposit a/c Sundry Designated Items	1,165	-	-	-	1,165	-
HSBC - Project 800 a/c	8,836	171,072	-	-	8,836	171,072
	<u>15,013</u>	<u>176,080</u>	<u>-</u>	<u>-</u>	<u>15,013</u>	<u>176,080</u>
5 Cash at bank and in hand						
St L - HSBC - current a/c	1,833	8,788	-	-	1,833	8,788
St L - Lloyds bank - current a/c	2,105	1,486	-	-	2,105	1,486
St L HSBC Deposit a/c	22,757	52,362	-	-	22,757	52,362
St P - Lloyds TSB Current Account	-	-	13,332	24,614	13,332	24,614
St P - Tithe Account	-	-	-	5,861	-	5,861
St P - Vicar's discretionary fund	-	-	203	203	203	203
Petty Cash	-	-	34	14	34	14
	<u>26,695</u>	<u>62,636</u>	<u>13,570</u>	<u>30,692</u>	<u>40,265</u>	<u>93,328</u>
6 Fixed Assets						
Ivy Cottage	75,960	75,960	-	-	75,960	75,960
54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
	<u>75,960</u>	<u>75,960</u>	<u>15,600</u>	<u>15,600</u>	<u>91,560</u>	<u>91,560</u>

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES

For the twelve months ended 31 December 2020

1 Reserves policy

The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.

As at 31.12.2020 Net Current Assets were £231,696

The Accounts have been prepared on a going concern basis

2(b) STAFF COSTS AND PENSION

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

2(d) CHURCH RUNNING EXPENSES

Governance: includes Independent Examiner's fee of £525

2(f) MISSIONARY AND CHARITABLE GIVING

Grants of £1,000 or more made in the period

Poverty and Hope	5,000
Christian Aid	1,500
Tearfund	1,500
Open Doors	1,000
Bidborough School	1,000
Pastoral Support Fund	1,000
	<u>11,000</u>

Grants of < £1,000 made in the period, for mission

Other organisations/charities	4,577
Other individuals	-
	<u>15,577</u>

NOTE: £6408 + £9169 accrued in 2019 but not distributed in 2019

2(k) NEW BUILDING WORK

Project 800 was conceived to provide toilet facilities and a modern kitchen for the church and is now complete.

Donors to the project completed a donation form which indicated the funds would be used for the installation of these facilities.

All invoices have been paid except for normal building retention amounts (£8196) plus a small appliance item (£230).

Funds are available to meet these residual amounts although a voluntary tithe (£9088) will also be executed leaving a potential shortfall of £3702, which will be addressed in 2021.

Project 800 costs incurred during 2019

Architects fees	10,797
Construction Costs	195,291
White Goods	1,694
Lighting & Sound System	16,891
Quantity Surveying	4,560
	<u>229,233</u>

3 TRANSFER BETWEEN FUNDS

5198 Church Repair Funds Added Back

4 PCC MEMBERS

Other than an occasional small honorarium paid to the organist or vergers at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

5 Fixed and Restricted/Designated Assets

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"

The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.

6 Salaries/National Insurance/Pension Scheme

There are no employees paid by the Parish and no National Insurance or pension payments.

The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

7 Expenses (Trustees and related parties)

Other than an occasional small honorarium paid to the organist or vergers at services, **no expenses have been paid to** any trustee, committee member

8 or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

9 Independent Examination Fee

The fee for Independent examination of these accounts is £525, which is included in Church Running Expenses.

10 Adjustments to carried forward Figures

2019 In respect of Assets brought in -54 Holden Park Road which is jointly owned/managed 70% Christ Church & 30% St Peter's.

2020 In respect of CCLA funds received from the former Southborough Team of Parishes

Parochial Church Council - St Lawrence & St Peter.
Charity Number 1184753

Financial Report: 2020 Accounts.

Income

Both churches benefitted from improved Income (+£13432) compared to budget:

St. Lawrence (+£3689)

A number of one-off generous donations (+£5681). Fee Income (+£656) was also improved.

These increases however were offset by a steady drop in Collections at Services (-£4150) exacerbated initially by the closure of the church for Project 800 works, followed by the Covid-19 outbreak. Gift Aid on the drop in Collections At Services (c.-£598) also affected the income.

St Peter (+£9743)

The main reasons being Regular Planned Giving (+£2941) and Other donations (£+10752) being offset by reduction in Collections at Services (£-3830).

Expenditure (£+24550)

Apart from some categorisation anomalies, the main divergence from budget is attributable to St Lawrence Quinquennial Works (£+18436) & the purchase of chairs (£+4800), funding for both being readily available from PCC designated sources.

Sundry Costs (+£1220) include the purchase of an up to date computer (£1000), required to host the Zoom services, occasioned by the churches' closures.

St Peter's costs were closely aligned to budget expectations

Tithing Payments, reported last year as unpaid, were distributed in full plus sums set aside for 2020, the total being £15577. Specifics are noted on the "Income & Expenditure details" tab

Project 800

The project has now been completed and the church is available for services - but still restricted by the Covid-19 Virus of course.

The remaining balance on the account will be used to meet the agreed retentions

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

I report to the trustees on my examination of the accounts of Parochial Church Council for the year ended 31st December 2020.

Responsibilities and basis of report

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

It is my responsibility to:

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

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

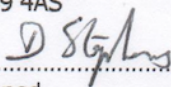
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS

Signed



26 March 2021

PAROCHIAL CHURCH COUNCIL St. Lawrence Bidborough & St. Peter Southborough

YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice 2016 as the applicable standard to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC. These include amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are not included as 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes of the accounts.

INCOMING RESOURCES

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

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

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

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

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

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

RESOURCES USED

Grants

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

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid.

Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

I report to the trustees on my examination of the accounts of Parochial Church Council for the year ended 31st December 2020.

Responsibilities and basis of report

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

It is my responsibility to:

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

Basis of Independent Examiner's report

I report in respect of my examination of the Foundation's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

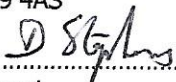
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Stephens FCCA
Chartered Certified Accountant
13 Newlands Road
Tunbridge Wells
Kent
TN9 4AS



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Signed

26 March 2021