

**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

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Signed Chairman PCC
during Interregnum



Dated

25/3/25

P Dillon

A.C. Lush

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 Peter		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					
DBF Fees Accrual	451	-	382	438	832	438
St P Electricity (late)			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					0				
on disposal					0				
on revaluation					0				
NET MOVEMENT IN FUNDS		(7,819)	1,317	0	(6,502)	2,763	15,534	0	18,297
					0				
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
		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	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
	Funds	Funds	Funds		Funds	Funds	Funds	
	£	£	£	£	£	£	£	£
Church activities								
2(a) Parish share	67,000			67,000	60,000			60,000
2(b) Salaries, wages and honoraria				0	0			0
2(c) Clergy & staff expenses								
Rectory				0				0
Training				0				0
				0				0
Other Vicar expenses				0				0
				0				0
2(d) Church running expenses								
Operations	2,605			2,605	2,568			2,568
Fabric *	6,982			6,982	3,405	2,904		6,309
Sequestration Costs	435			435				0
Insurance	7,545			7,545	6,851			6,851
Other	376			376	387			387
Bells Appeal Expenditure		1,800		1,800				
Church utility bills	6,204			6,204	5,055			5,055
Church Repair Fund				0	0			0
Mission and evangelism				0				0
	24,147	1,800		25,947	18,266	2,904		21,170
2(e) Church activity expenses								
Children & Youth				0				0
Pastoral events	581			581	2,155			2,155
Choir/Licences/Music	222			222	473			473
Community Lunch/breakfast				0				0
	803			803	2,628			2,628
2(f) Mission giving and donations	4,754			4,754	6,065			6,065
2(g) Rectory, Ivy Cottage & 54HPR	3571			3,571	6,654			6,654
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				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 Restricted funds	B/f	Income	Expenses	C/f
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</u>	<u>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

	Accounts	Accrual reversal	Total Spend
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.

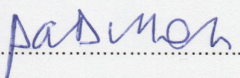
10. Transactions

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**

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Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 6th April 2025