

Independent examiner's report to the PCC of St Peter and St Paul's Church, Farningham

This report on the financial statements of the PCC for the year ended 31 December 2024, which are attached, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 130 of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records with section 130 of the Act and to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met.
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Macknelly

Mr Ian Macknelly

~~Mr Ian Macknelly~~
~~Mr Ian Macknelly~~
~~Mr Ian Macknelly~~
~~Mr Ian Macknelly~~
~~Mr Ian Macknelly~~

Date: 19th February 2025

St. Peter and St. Paul's Church, Farningham
(Farningham PCC Registered Charity 1207383)

**Annual Report
And
Financial Statements
Of the
Parochial Church Council**

For the year ended 31 December 2024

Incumbent:
Rev. Trudi Oliver

Bank:
The Co-operative Bank

Independent Examiner:
Mr Ian Macknelly

Treasurer:
Mrs Vikki Saunders FCCA

ST. PETER AND ST. PAUL FARNINGHAM - FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

YEAR ENDED 31st December 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted	Unrestricted	Restricted	Restricted	2024 Total Funds	2024 Total Funds	PY 2023 Total Funds
	£	£	£	£	£	£	£
RECEIPTS							
Voluntary Receipts							
Planned Giving: Gift Aid - Envelopes	0		0		0		0
Planned Giving: Gift Aid - Standing Order	6,377		0		6,377		7,699
Planned Giving: Gift Aid - Other	50		0		50		545
Income Tax recovered on gift aid	6,446		0		6,446		0
Other Giving : Money given without declaration incl. Charities Aid Foundation	4,569		0		4,569		1,245
Collections: loose plate and collections at weddings etc.	4,325		117		4,442		4,956
Collections : restricted for special purposes	0		2,910		2,910		1,768
Sundry donations: given by individuals for ordinary purposes	1,004		0		1,004		582
Sundry donations: wall safe	197		0		197		188
Other voluntary incoming resources	0		0		0		0
Grants	0		0		0		0
Donations/Appeals for restricted purposes	0		223		223		25,663
Legacies	100,000		0		100,000		125,000
		122,969		3,250		126,219	167,647
Receipts from Church activities							
Fees paid to the PCC for weddings and funerals		5,815		0		5,815	3,195
Receipts from activities for generating funds							
Church lettings - include all income from use of church buildings	11,223		0		11,223		9,936
Jumble sales/fetes and other fund raising events (gross income)	2,451		0		2,451		5,688
		13,674		0		13,674	15,624
Receipts from investments							
Dividends	0		0		0		0
Bank Interest	8,587		0		8,587		1,937
		8,587		0		8,587	1,937
Other receipts							
VAT reclaim	2,942		0		2,942		0
Misc Rev	0		0		0		0
Insurance claim	0		0		0		0
		2,942		0		2,942	0
TOTAL RECEIPTS						157,238	188,403

YEAR ENDED 31st December 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted	Unrestricted	Restricted	Restricted	2024 Total Funds	2024 Total Funds	PY 2023 Total Funds
	£	£	£	£	£	£	£
PAYMENTS							
Fundraising trading:cost of goods sold and other costs							
Costs of fetes, bazaars and other fundraising events	659		0		659		918
Friday café costs	2,452		0		2,452		2223
Stewardship fee expenses	<u>0</u>		<u>0</u>		<u>0</u>		<u>0</u>
		3,111		0		3,111	3,141
Church activities - charitable giving							
Missionary and charitable giving - relief agencies and church overseas	0		1,589		1,589		0
Home missions and other Church societies	20		220		240		280
Secular charites incl. Oxfam, Help the Aged	<u>0</u>		<u>1,046</u>		<u>1,046</u>		<u>1,932</u>
		20		2,855		2,875	2,212
Activities Directly relating to the work of the Church							
Ministry : Parish Share	0		0		0		0
Ministry : Eynsford, Farningham, Lullingstone quota	26,664		0		26,664		25,128
Church running expenses: Heating, lighting, cleaning, insurance	8,541		0		8,541		11,526
Church maintenance: minor repairs, organ/piano tuning	901		0		901		370
Upkeep of services: altar requisites, service books, choir robes	850		10		860		608
Upkeep of churchyard	0		2,795		2,795		1,020
Major repairs (structure)	0		0		0		23,871
Major repairs/replacements (installations)	0		306		306		3,404
Shand Hall Costs	2,053		0		2,053		1,871
Salaries verger, organist, choir, visiting clergy	3,035		261		3,296		2,423
Movable furnishings and equipment	<u>4,263</u>		<u>0</u>		<u>4,263</u>		<u>0</u>
		46,307		3,372		49,679	70,221
Governance Costs							
Administration	112		0		112		98
Bank charges	<u>0</u>		<u>0</u>		<u>0</u>		<u>25</u>
		112		0		112	123
TOTAL PAYMENTS						55,777	75,697
EXCESS OF RECEIPTS OVER PAYMENTS						101,461	112,706
Bank current and deposit accounts at 1 January 2024						197,055	84,350
Bank current and deposit accounts at 31st December 2024						298,516	197,055

ST. PETER AND ST. PAUL FARNINGHAM - FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

STATEMENT OF ASSETS AND LIABILITES AT 31st December 2024	Unrestricted	Unrestricted	Restricted	Restricted	2024 Total Funds	2024 Total Funds	PY 2023 Total Funds
Monetary assets General Fund					£	£	£
Cash in hand	189		0		189		2,334
Friday café float	85		0		85		72
CO-OP Community account	11,348		5,033		16,381		18,871
CO-OP Instant Access Savings Account	85,746		0		85,746		0
Church repair fund current a/c (designated for Quinquennial repairs to fabric of Church)	13,632		0		13,632		13,178
Church Loan fund	13,747		0		13,747		653
CBF Deposit fund	147,737		5,000		152,737		145,948
National savings income bond (restricted usage for ecclesiastical purposes)	4,000		12,000		16,000		16,000
		276,483		22,033		298,516	197,055
Other assets - Sequestration Account						0	0
Liabilites						0	0
						298,516	197,055

Approved by the Parochial Church Council on: 7th April 2025

Signature of PCC Secretary/Incumbent: 

Notes to the accounts

1. Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Material items in the accounts

The late Patricia Doris Bird left £225k in her will to Farningham Parochial Church Council. £100k was received in January 2024 and £125k was received in November 2023 and was accounted for in the Financial Statements for the year ended 31st December 2023.

3. Additional Disclosures relating to the Statement of Assets and Liabilities

Funds

General (Unrestricted) funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC (see designated funds below).

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Designated funds

The Church repair fund (£14k) is designated for repairs to the fabric of the Church. £148k of the CBF Deposit fund (balance £153k) is designated for the upkeep of services, outreach and growth of the church.

Restricted funds

Restricted funds totalling £22k are to be used as follows: £12k is for ecclesiastical purposes, £6k for churchyard maintenance, £2.2k is for maintenance of the Saxton grave and £1.4k for the fabric of the church.

Debtors as at 31st December 2024

£646 fees from burials of ashes plus £413 from New Follies for the hire of the church and Shand hall.

Creditors as at 31st December 2024

Total Energies gas supply for October to December 2024 £730.

4. Connected Charities

The Friends of Farningham Church is a charity connected to the PCC. There were no donations received during 2024.

5. Reserves Policy

The P.C.C. aim to have £20k in unrestricted and undesignated funds which equates to 6 months' operational costs. As at 31st December 2024 reserves were in excess of £20k.

St Peter and St Paul's Church, Farningham - Annual Report of the Parochial Church Council: registered charity number 1207383 (Year ended 31st December 2024)

St Peter and St Paul's Church is situated in the High Street in the village of Farningham. It is part of the diocese of Rochester within the Church of England and is part of the United Benefice of Eynsford, Farningham and Lullingstone.

The Parochial Church Council (PCC) registered with the charity commission in March 2024.

PCC members who have served from April 2024 are:

Incumbent –	Rev. Trudi Oliver	
Wardens	Mrs Louise Fitzgerald Mrs Vikki Saunders	Deanery Synod Rep Treasurer/Electoral Roll Officer
Elected members	Mrs Elisabeth Meachin Mrs Shirley Tungate Mr Peter Davis Mr Brian Critchell (until September 2024) Mrs Patricia Critchell (until Sept 2024) Dr Paula Garland (from May 2024)	Secretary Licensed Lay Reader

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendants are encouraged to register on the electoral roll and stand for election to the PCC. The PCC meets six times a year.

Three members of the PCC are elected to the Benefice Council, which meets four times a year. Eynsford and Lullingstone similarly, have three elected members.

Objectives

St Peter and St Paul's PCC has the responsibility of co-operation with the incumbent, (Rev. Trudi Oliver), in promoting in the Ecclesiastical Parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church of St Peter and St Paul and the Shand Hall. All three churches in the Benefice of Eynsford, Farningham and Lullingstone now have a new statement of 'Mission and Ministry', whereby our aim is to enhance our presence in the local communities, offer spiritual support and help wherever possible and grow in numbers.

Rev Trudi

As she has said, God has called Rev. Trudi to serve in the EFL Benefice, of which our lovely church of St. Peter and St. Paul, Farningham is part, with a community devoted to serving Him and sharing the love of Christ.

One of the new forms of ministry introduced into the Benefice by Rev. Trudi is Messy Church, held on the 1st Saturday of every month between 4.00pm and 6.00pm. It includes a period of worship, 6 different crafts relating to the subject/bible story and light refreshments – sandwiches and cakes. It provides an inclusive and relaxing environment for families from the local communities to learn about the life of Jesus and grow in Christian faith.

Another form of ministry recently introduced is Mum's Hub, which meets every Tuesday during term time between 9.30am and 11.00am and is especially for mums, with or without their children.

Both these activities rely on the help and support of church members who volunteer on a regular basis and to the preparation and time given by Rev. Trudi. We thank all those involved, in whatever capacity.

Sunday Services

A few months after Rev. Trudi's arrival, we moved to a new pattern of services, trialled for 6 months and now adopted as the Benefice format.

We alternate our worship with St. Martin's Eynsford, and our services are as follows: -

1st. Sunday 10.30am Holy Communion at Farningham

2nd Sunday 8.30am Holy Communion at Eynsford followed by Morning Worship at 10.30am

3rd Sunday As 2nd Sunday but at Farningham

4th Sunday 10.30am Holy Communion at Eynsford

5th Sunday A United Benefice Service and the venue varies

Home Groups

We have three Home Groups, and they meet: -

Monday evenings fortnightly on Zoom at 7.30pm

Tuesday mornings fortnightly at 10.30am

Thursday mornings fortnightly at 10.30am

These help us in our discipleship and it is good to enjoy one another's fellowship.

Church Building

This year we replaced our mismatched pew cushions with smart new ones. All the old ones were adopted and repurposed by parishioners, and we were delighted that none of them went to landfill. Our 19th century turret clock ceased working during the year and it has been taken away for repair by the Cumbria Clock company.

Shand Hall

The Shand Hall is now used regularly by several community groups, including monthly parish council meetings, music and craft groups and the church Friday café. Thanks to the small team of volunteers the weekly café is a great place to get breakfast, meet friends and have a chat.

The Shand Hall was recently redecorated and now has an integrated door mat, making the venue smart, practical and welcoming.

Churchyard

Our thanks go once again to Farningham Parish Council for paying for the churchyard grass cutting. The firm, Lothlorien, do an excellent job, and include the strimming of the areas around the graves and gravestones. In between cuts, tidying is carried out by volunteers and the Friends of Farningham.

A survey of the trees was carried out by Tree Craft for risk assessment purposes and some remedial works will be carried out next year.

Fundraising

Our summer fete was well supported by village societies but had to be cut short due to terrible weather conditions. The New Follies held a winter concert in aid of the church, and we continued 'The Lights of Love' tradition with the church beautifully decorated with hundreds of twinkling lights and two trees being placed alongside the high altar.

Eco -church

Farningham Church has registered with Arocha's Eco-Church award scheme and is aiming to follow in the footsteps of St Martin's and achieve the Bronze Award. We have completed the Worship and Teaching section of the survey and are aiming to complete the other four sections. The Eco-Church team are mindful of impact we have on the environment and try to promote Reduce, Re-Use, Re-Cycle within church activities. We work alongside Friends of Farningham in taking community action with litter-picks and river clearance projects in the village.

EFL Ukrainian Support Group and Swanley Foodbank

As the war in Ukraine has shown no sign of ending, we have continued to work with the Darenth Valley Community Church and the Eynsford Baptist Church to support the Ukrainian refugees both here in our villages and in Ukraine.

We have liaised with St John's in Sidcup and have taken and helped sort the many items collected at the Baptist Church that are transported every other week to Ukraine. We also sent 6 tablets and Christmas parcels to Oberyg special needs school in Lviv.

We also continue to support Swanley Foodbank, and they are very grateful for the food and toiletry items that we take there every other week. A big thank you to all who have donated.

Gerald Roome

We were very saddened by the passing of our former churchwarden and friend of Farningham church, Gerald Roome, on 3rd May 2024. He lived in Farningham his whole

life and will be greatly missed. He put his heart and soul into looking after the church building and churchyard and was instrumental in the development of the Shand Hall. The upstairs room in the Shand Hall will be known as Gerald's Room in his honour.

May God bless us all and the life of this church and help us to continue the Lord's work in our parish.

Lou Fitzgerald and Vikki Saunders - Farningham Church Wardens