

The Churches of Kemsing and Woodlands



Annual Report & Financial Statements 2021

Registered Charity 1131431

Incumbent

The Venerable Mike Lodge

Sunnybank Cottage, West End, Kemsing, Sevenoaks TN15 6PX
01732 762556 ven.mikelodge@btinternet.com

Parish Office

Office 5, 9 West End, Kemsing, Sevenoaks, TN15 6PX
01732 761351 administrator@kemsingandwoodlands.org

Independent Examiner

Richard Goss

Bankers

Charities Aid Foundation Bank Ltd.
25 Kings Hill Avenue, Kings Hill, West Malling ME19 4TA

Insurers

Ecclesiastical Insurance Group PLC, Beaufort House,
Brunswick Road, Gloucester GL1 1JZ

Quinquennial Inspector of Fabric

John Bailey, Thomas Ford & Partners 177 Kirkdale, Sydenham,
London SE26 4QH

Solicitor

Owen Carew-Jones, Diocesan Registrar
The Old Deanery, Dean's Court, London EC4V 5AA

From the Vicar



As this is my first Annual Report in the Parish of Kemsing and Woodlands I would like to take the opportunity to thank you for the warm welcome that Linda and I have received, which has been much appreciated as we have settled into Kent life!

I would particularly like to thank the Churchwardens, for the responsibility carried by them during the Vacancy. In addition I would like to thank the Readers, LLMs, visiting Priests for their contribution to the ongoing worshipping and pastoral aspects of the parish, all of which is much appreciated.

I would also like to thank the Parochial Church Council, Church and Parish Committees, Teams and Groups for all that they have done. As a Church family there are many tasks to be completed on a daily basis, and I am grateful for the part that so many people play to ensure that as much as possible is achieved. One valuable exercise is to consider the many roles that we have within the Kemsing and Woodlands Churches and think about who actually performs them. As you do so, please take a few moments in prayer to thank God for them and also take time to thank them personally...

In the context of the world in which we live, and the very nature of its culture today, we find that we are facing change at a rate that can appear to be both frightening and overwhelming. The rapid progress in communication, especially through computers and the Internet has made the world 'smaller'. With such technology readily available, and with the touch of a button, we are able to initiate conversations across the world with people we have never met, nor likely to, and online 'chat rooms' becoming a poor substitute for both letter writing, talking on the telephone, or indeed talking 'face to face'!

With such dramatic developments as these it's hardly surprising that the changes we have seen over relatively few years is here to stay for the foreseeable future. With these thoughts in mind we are challenged to address them in terms of the Church, of which we are a part, and the culture in which it stands. Consequently, is the Church today prepared to respond to the reality of the changing world?

As you will be aware I am here as your parish priest for two years in a half-time post to build on what has already been established, to develop the existing parish vision and establish a parish profile in preparation for the appointment of another priest.

As a result, we are beginning a new period in the life of the Parish as we seek God's guidance, in study and in prayer, for the direction of our churches. Along the way there will be many challenges and opportunities as we respond to the truth of God's Word and the needs and expectations of the world, country, and community.

God, in Jesus, is not only the beginning he is also the end, embracing all aspects of our lives, faith and church. God not only created the earth and everything in, but at the beginning of time Jesus also existed, and with him a message of love and salvation is brought into everything that affects us, in word and action.

We are aware that God will do mighty things when we are faithful to him. If we are fully committed to God we will be in tune with his will and purpose for us as individuals and his church, and empowered by his Holy Spirit, especially as the church continues to change and grow. And it will if we change and grow in our faith and if we continue to listen to God and respond to him in all things.

We are reminded of the Apostle Paul's words in his letter to the Church in Rome, urging Christians there not simply to follow the crowd, but to be transformed by the renewing of their minds, as he writes:

'Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God – this is your true and proper worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is – his good, pleasing and perfect will' (Romans 12:1-2).

Paul is saying be a changed person, which is to be the essential vocation of the church, true for congregations as well as individuals.

With this in mind, let's go forward together, in his strength and in the power of the Holy Spirit, seeking God's will for our lives and church, building up the church family – the Body of Christ – in knowledge, love and a firm commitment to serving Him and His purposes knowing that God has gone before us preparing the way...

A handwritten signature in black ink, appearing to read "Mike", with a horizontal line underneath.

The Venerable Mike Lodge
Priest in Charge

Churchwardens' Report

2021 was a year of change for St Mary's in Kemsing and Woodlands. Following the gradual easing of the Government's and Church of England's Covid lockdown restrictions, we were able to move from remote "Zoom" services back to live services, during the first quarter; whilst maintaining strict compliance with requirements. Being back together in Church fellowship was welcomed by everyone.

At our Annual General Meeting in April, Ray Parton stood down after 10 years' loyal service as Churchwarden. We are pleased to say we can continue to draw on Ray's experience and support in his new role as Church Warden Emeritus.

After long and considered thought and prayer James, our Priest-in-Charge, decided that he was called to leave both ourselves and the Church of England, to continue his ministry elsewhere; finding his calling at a church in Scarborough. At the close of James's last service in July he was presented with a cheque and a framed painting of our Church as a memento of his almost thirteen years as our spiritual leader here. Liz, who has supported both James and the Church in many ways, particularly with our young people, received a bouquet of flowers as a token of our thanks.

James leaving left us with the difficult job of securing a replacement. After considerable review and discussion by the PCC, the Churchwardens together with Mike Richards representing Woodlands, were charged with the task of seeking an interim replacement. Our search resulted in the appointment of The Venerable Mike Lodge. The Licensing by The Bishop of Tonbridge, The Right Reverend Simon Burton-Jones and Installation by the Venerable Dr Paul Wright was held on the 29th November.

During the period between James leaving in July and Mike Lodge joining us in December we were only able to maintain regular weekly services due to the support from within our Church congregation and its Readers, plus the outstanding help received from retired clergy in our Deanery and beyond, we cannot thank them enough.

Sad to say Deb Goodhead our Youth and Children's Worker advised us that she wished to resign from the position at the end of December to follow a different Christian path. We thank Deb for all her work over the years. A replacement to continue our work with children and young families is one of the targets for 2022.

Christmas is a challenging time for anyone to take up a new assignment but particularly as a new Priest-in-Charge. We are pleased to say that all is progressing well as Mike and Linda settle into their new home and ever closer integration with Parish life.

In closing, a big thank you to all our Church members for their support which is greatly appreciated.

The Fabric, Goods and Ornaments of the Churches

The status of the fabric of St Mary's Church, Kemsing has not changed since 2020, which remains in a very good state of repair.

St Mary's Church, Woodlands, still needs the north slope of the nave roof retiling; the cost was estimated in 2015 to be approximately £70,000 including VAT. Woodlands church hall remains in a good state of repair.

Peter Chadwick and Trevor Mallinson

Church Attendance and Statistics 2021

Electoral Roll

At 31st Dec 2021, 132 parishioners were registered on the Electoral Roll, of whom 14 were not resident in the parish.

Attendance and Services

Usual Sunday Attendance	67 adults	12 children
Easter Attendance	-	
Christmas Attendance	238	
Baptisms	3	
Thanksgiving for Gift of Child	0	
Weddings	5	
Funerals	12 in church	(others at crematorium)

Note: A morning service was held online during the lockdown early in 2021 and later in the year, followed by morning services which, until July 2021, were also streamed on YouTube for those who felt they were unable to physically attend services during the Covid-19 Pandemic.

Membership of the PCC 2020/21

The PCC 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. Members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting in accordance with the church representation rules, or co-opted.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

As charity trustees, the members of the PCC had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Ex-Officio Members

Incumbent

Rev James Oakley (until July 2021)
Ven Mike Lodge (from November 2021)
Peter Chadwick, Trevor Mallinson
John Quenby, Jill Berry
Jill Berry, Mary Quenby, John Quenby

Churchwardens

Diocesan Synod Reps

Deanery Synod Reps

Elected Members

Until APCM 2022 Helen Davies, Chris Freeman, Deborah Goodhead
(until December 2021), David Round

Until APCM 2023 Rosemary Banister, Peter Chadwick, Paul Mayo, Philip
Walker

Until APCM 2024 Rebecca Larkman (until September 2021), Ruth
Mason Michael Richards, Jean Walker

Other Appointments

Director of Music

Gillian Broome

PCC Treasurer

Philip Walker

PCC Secretary

Rosemary Banister

Gift Aid Officer

Peter Chadwick

Electoral Roll Officer

Nina Holley

Lead Recruiter

Anita Connelly

Parish Safeguarding Officer

Rebecca Larkman (until September
2021)

Mary Quenby (from September 2021)

Deb Goodhead (until December 2021)

Youth Worker

Ruth Mason

Children & Youth Co-ordinator

Robin Long

Reader with PTO

Ruth Mason

Licensed Lay Minister with PTO

Mary Quenby

Reader with PTO

Philip Walker

Reader with PTO

Welcome Team (Sidesmen)

The following were appointed during 2020/21

Rosemary Banister

Katie Barnes

Pam Burridge

Michael Cursons

Margaret Cuttill

Stephen Davies

Gitta Edenborough

Chris Freeman

David Round

Deb Goodhead

Richard Goss

Josie Holden

Ros McLarney

Robert Pierson

Ann Richards

Mike Richards

Margaret Robarts

Mary Round

Anne Shelley

Geoffrey Taunton

Jean Walker

Philip Walker

Brigit Wolfe

Review of the Year

Activities of the PCC and Church Family

St Mary's Church, Woodlands

St Mary's, Woodlands, is a parish church of the Parish of Kemsing and Woodlands and the PCC, and in co-operation with the incumbent, promotes the life, worship and mission in Woodlands. St Mary's works with its sister parish church of St Mary's Kemsing. Part of the work is to care for the buildings and churchyard but it is the experience of worship and community, the presentation of the Good News and the living out of it in ministry and service which the Church exists to promote.

The church has been closed since 23 March 2020 when the national lockdown due to the Coronavirus Pandemic came into effect. No services have been held at Woodlands during 2021 and the church remains closed.

Two morning services at 9.30am and 11.00am were held for both congregations in Kemsing Church under restricted conditions until 11 July 2021. A compilation of these services was streamed live on YouTube later in the day for those who were advised or preferred to stay at home. Since July 2021 both congregations have been encouraged to attend the services at Kemsing Church.

The Woodlands Café has not reopened since it closed due to the coronavirus restrictions in March 2020. The Lunch Club has not met since the introduction of the coronavirus restrictions in March 2020.

Mike Richards

Church Hall, Kemsing

During the year the work ordered under Contract 1 for the construction of the Hall was completed, and the Practical Completion Certificate was issued by the Architect on 21 September 2021. Most of the external work was therefore completed at a cost of just over £500,000.

Future work includes plastering, carpentry, completion of electrical work, fitting out of the kitchen and toilets, and decorating internally and floor coverings. Based on the tender received from GA Harper Ltd, the value of the work to complete the building is £247,535 (as at July 2019 prices) but estimated to be £272,290 at December 2021 prices.

Grants, donations, monthly pledges, and fundraising events, have continue to provide funds for the building work. The Diocese approved a low-interest loan facility of £45,000 but to date the PCC has only drawn down £25,000.

Since September 2021 the PCC has been responsible for insuring the building, and premiums amounted to £1,981 and are expected to cost a further £5,943 in 2022. The loan interest accrued on the Diocesan loan during 2021 amounts to £391.00.

Mike Richards

Friends of St Mary's

We had to cancel the AGM in 2021. However we were very pleased that the repair to the West Door, which the Friends had financed, was very useful during the pandemic, as it allowed for a one-way system to exit the Church. We did not hold any fundraising events but membership, although small, has stayed ready at 34.

Peter Chadwick, our Treasurer, reported that we had £3,345 going forward into 2021 and the annual membership subscriptions added a further £1,674. We await the results of the 2022 Quinquennial inspection report before deciding on our next project. Our Communications Officer, Nina Holley, will update the website and send out letters when decisions have been made.

Debby Pierson, Secretary

Pastoral Team

The past 2 years have been challenging for us all. There are 7 team members, and each of us aimed to offer friendship and care for anyone in our village community during lockdown. We were able to meet together regularly for prayer and care for those in need within the regulations. We aimed to bring the knowledge of love and care that Jesus has for everyone. We have kept in touch with the lonely, the sick and bereaved. Visiting from front gardens, telephone conversations, hospitality in our gardens, and helped with shopping.

We have prayed with and for those sadly bereaved, conducted and attended funerals. There are families in which one person is invalided, and we keep in contact. As we come out of restrictions to contain the virus, we continue to show the love of God for us all. We are grateful to the road stewards who reminded us of anyone in need, and helped with distributing information, particularly for the very enjoyable St Edith Festival Picnic combined with the Heritage Centre Association. We are blessed and empowered by Holy Spirit to care for all God's people.

Mary Quenby

Youth and Family

The Covid pandemic affected the children and family work considerably.

Mothers & others – Tuesday mornings stopped meeting and, when James and Liz Oakley left, Oak Hall commenced Acorns at Otford Manor under their management.

Crèche at the Sunday morning second service stopped at the same time and did not resume with services.

Explorers Key Stage 1 also ceased in the Library and did not re-start owing to building work and cost of hiring the Library.

T7 (Key Stage 3) and **Wednesday Club** (Key Stage 2) – These were kept in touch online by Deb Goodhead, and then at Kemsing Primary School on Tuesdays until Deb left in December.

Sunday Special organized by Deb until 31st December, meeting in the open by the Pavilion on the Common Field. After Deb left, the very able team of Emma Mason, Paul Mayo, and Tamara Maretlane, continued under Mike Lodge, using Mustard Seed materials. New members formed to support in January 2022. Baptism families are looked after by Jenny Williamson.

Ruth Mason

Choir and Music

The Choir was undeterred by the Covid restrictions – once a singer, always a singer, and as soon as singing was reintroduced and the rotas were up and running, everyone returned, ably assisted by some welcome 'extras', who have now become 'regulars'. Behind the scenes, we kept in touch with phone calls, socially distanced meet ups, and emails, and although it seemed an age before normal service was resumed, looking back now, it was but a hiatus in decades of loyalty.

Thanks are due to everyone for all they did to keep things going. It was a great joy to get together for a 'proper' Carol Service, just like old times and from that moment to bring back the singing for all to enjoy. We were blessed that James was able to put the technology together to livestream the services with recorded music so that the church could reach out in the most restricted times, but when a kind of normality returned I am sure it helped us to realise what we had all missed.

Gillian Broome, Director of Music

Church Flower Group

Although the year started quietly due to Covid restrictions, the Flower Team were kept busy throughout the rest of the year when we were able to decorate the Church for Easter, Harvest, Remembrance Sunday and Christmas. We also had 4 weddings but, sadly, several funerals as we lost many much loved village residents during the year.

A big thank you to members of the flower arranging team from within the village and beyond. Anyone wishing to join the team would be most welcome.

Ann Taunton

Joint Churchyard Maintenance Committee

The Committee did not meet at all in 2020, although work continued with grass cutting. In June 2021, the Committee was once again able to meet and have a good inspection of the Churchyard. Unfortunately the box hedge up the steps to the Memorial Terrace had developed Box Blight which meant it had to be removed. MDH, our contractors, did a sterling job in 2021 keeping up with the grass which never stopped growing. They said it grew faster than any of the other churchyards they maintain! The maintenance cost is shared equally between the Parish Council and the Parochial Church Council.

We are very grateful to Doug and Frankie Parry and their group of volunteers who keep the Memorial Terrace tidy. Despite the Covid restrictions during the past 2 years, the primroses, crocuses and daffodils continued to grow and always give a wonderful display of spring.

Rosemary Banister

'The Well'

During the Covid restrictions, our road stewards were unable to deliver *The Well* to every household, and so a limited edition was printed in-house with a few copies in the local shops which were open. We were able to re-start the Autumn and Winter 2021 editions in full, although distribution to Woodlands sadly fell off because Woodlands Church has remained closed and some of the mobile homes had been lost to redevelopment.

Our grateful thanks to all our road stewards, contributors and also our advertisers who help to fund the printing costs, which Julian at Highland Print manages to keep down.

The Well Editors

Open Door

Open Door met for the first time after lockdown on 19th July. Most of the regulars returned as well as a number of new folks all eager to get together for a chat over coffee or tea on a Monday morning. A number of younger folks came as volunteers, and we introduced a waitress service. Between 30 and 40 meet each week.

In October we had a coach ride with afternoon tea. We also celebrated our 31st birthday with a soup and desserts lunch. At Christmas we enjoyed Christmas dinner at the Darenth Golf Club, and ended the year with Carols and Mince Pies. But what of the time in lockdown? We kept in touch by phone and garden visits. All received gifts for Mothering Sunday and Easter with cards made by the children from Church, who also helped to deliver them. Come and join us!

Jenny Williamson

Traidcraft

Trade was very disappointing for 2021 because sales depend considerably on attendance at church. During the pandemic some regular customers continued to request supplies and the Christmas Fayre provided for good sales of cards and presents.

Payments for Goods and to the Kenya Trust SKET, Open Door, Traidcraft Exchange and Leprosy Mission totaled £1,566.21. Receipts brought forward plus Goods sold came to £6,585.61.

Money for donations came from profit from sales and money in reserve. Traidcraft is a partner to Traidcraft Exchange which is a Christian mission supporting people in developing countries to use their skills to produce goods while helping them to trade for a fair price. Many thanks to Gitta Edenborough for keeping the accounts.

Jill Berry

St Mary's Craft Group

Despite all the problems, St Mary's Craft Group had a very successful year. We continued to work from home until January 2022, when we were able to return to Kemsing Library. The Library has been very generous and kind to fit us in and they make us so welcome.

Together with a church craft group from Sidcup, we were able to send over 650 items to the Queen Mother's Clothing Guild in September and still had a few things left for the Church Sale in December 2021. From the QMCG the garments all go to UK charities where they are welcomed. Our numbers are increasing and we welcome all new members to help with the project or to 'do' their own thing. Tuition is available for most crafts, particularly knitting and crochet. Why not come and join us? Any spare wool is welcomed.

Jane Webb

Bells, Ringers, and Ringing

Kemsing ringing has been very affected by the loss of Michael Williamson in March 2020. We decided to stop ringing in early March 2020 due to Coronavirus, and did not recommence until August 2021 – a long time without practice, especially for newer ringers. Age and health have not helped others!

We rang by special request, for a wedding in late March 2020, and two weddings in September 2021, one being for the marriage of the daughter of Nigel Ellis, one of our ringers. Since August, we have rung for Sunday services, and practiced on Tuesdays.

The bells were checked by us prior to restarting ringing. In 2016 Whitechapel Bell Foundry declared the bell installation in fine condition. The ropes, however, are fairly old (one broke in September and was spliced), and will need to be replaced within a year or two.

Fraser Clift, Tower Captain

Lunch Club

We have been blessed by our teams of cooks and helpers, striving to feed many of us who attend the lunch club on a Wednesday, with home cooked food and conversation. We are treated to a wonderful variety of food which we would be hard pressed to better. We celebrate birthdays with a glass of wine with our meal, coupled with the conversations, which are continuous. We are greeted on arrival with a cup of tea or coffee and a broad smile from the delightful ladies who serve us.

This has been a tradition in Kemsing for many a year and the food is always delicious, provided by several voluntary cooks and helpers who delight in the recipes and variations, not to mention the puddings. We have a two minute slot before our grace to hear the latest poem or similar, with a reminder how fortunate we are for this long-running part of village life.

We thank all who have been instrumental in keeping the Wednesday meal running, in particular whilst we were given meals on a Wednesday during the Covid times when a meal was delivered to lunch club members.

Ray Parton

Loaves and Fishes

Whilst our small team has evolved in its membership since its inception over five years ago, the smooth running of the process has not been allowed to falter, with the demands on this service ever more apparent given the current challenges to people's individual economic circumstances. Our system is simple, during the first few days after the first Sunday of each month, canned and packaged food products may be deposited by generous members of both the church and wider village communities at Ray Patron's home. This is particularly helpful as it provides a useful focal point for "drop offs" within our village for onward delivery to the centralised foodbank for the area, at St John's Church, Sevenoaks. To avoid any congestion at St John's, we have our own pre-arranged delivery time slot for the first Thursday of each month.

Donations are always gratefully received by the efficient volunteers at St John's who unflinching ask us to pass on their gratitude, knowing how much people depend on the products donated. Thank you to all who contribute in this way, your generosity is needed and appreciated now, more than ever.

Peter Chadwick

Treasurer's Report

I doubt if the church finances have ever been so poor. Effectively, all reserves have been used as a result of loss of income from the pandemic, loss of income as a result of having no hall and the cost of hiring accommodation. However, we paid the full Parish Share for the year and fund-raising activities have restarted.

Work has come to a temporary halt on the new hall as there are insufficient funds to allow any major work. The restricted fund for the hall is healthy and we are paying back the loan of £25,000 from the Diocese to aid in the construction comfortably. The financial problems do not lie in the restricted hall funds but in the general funds.

The church's thanks goes to Peter Chadwick for all he has done in recovering Gift Aid money from the Inland Revenue. The annual accounts testify to the large sum so obtained. Also, our thanks go to Michael Martin for preparing the accounts for the independent examiner and to Richard Goss for acting in that capacity.

We are again grateful for the efforts of the Friends of St. Mary's in raising money for the fabric of the church.

Dr Philip Walker, Honorary Treasurer

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

Assets

Consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

The Church Hall is not consecrated property. No depreciation is provided on the Hall as the currently estimated residual value is not less than its carrying value and the remaining useful life currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the Hall looks greater than its current value on this basis, an impairment review will be carried out and any resultant loss included in expenditure for the year.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments (Income shares held by the Churches Board of Finance) are valued at market value at the year end.

Funds

Unrestricted funds: These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the PCC's report.

Restricted funds: These are income funds that must be spent on restricted purposes and represent donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis. Details of the funds held are shown in the notes to the accounts.

Endowment funds: are resources received by the PCC, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Designated funds: These are a portion of the unrestricted funds of the PCC that have been set aside for a particular purpose by the PCC.

Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All income resources are accounted for gross.

Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation to the PCC. The Diocesan combined parish share and stipend is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Reserve Policy

It is the policy of the PCC that sufficient reserves should be held to pay, for three months, the necessary bills to ensure the church can continue to meet its legal obligations. In principle, this will be to pay:-

The incumbent, the organist, administrator and cleaners, the utility bills and insurance on the churches and hall, the council tax on the vicarage and vicarage services, the vicar's expenses and administration and upkeep of the churchyards.

Due to the pandemic, this criterion was not met at every point in 2021 from unrestricted funds and reserves. The reserve figure for 2022 is set at £20,000.

BALANCE SHEET AS AT 31ST DECEMBER 2021

	Note	2021 £	2020 £
FIXED ASSET			
Tangible Fixed Assets	5	617,998	566,728
Investments	6	61,988	54,230
		<u>679,986</u>	<u>620,958</u>
CURRENT ASSETS			
Debtors	7	8,244	5,515
Cash at bank and in hand	8	103,243	80,207
		<u>111,487</u>	<u>85,722</u>
LESS LIABILITIES:			
AMOUNTS FALLING DUE WITHIN ONE YEAR	9	<u>86,988</u>	<u>30,239</u>
TOTAL CURRENT ASSETS LESS CURRENT LIABILITIES		<u>24,499</u>	<u>55,482</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		704,485	676,440
CREDITORS AMOUNTS FALLING DUE AFTER ONE YEAR	9	20,600	22,143
TOTAL NET ASSETS	10	<u>683,885</u>	<u>654,298</u>
PARISH FUNDS			
	11		
Unrestricted		22,825	24,371
Designated		20,545	19,098
Restricted		584,956	561,596
Endowment		55,560	49,232
TOTAL FUNDS		<u>683,885</u>	<u>654,298</u>

Approved by the Parochial Church Council on 7 April 2022
and signed on its behalf by:



Ven Mike Lodge (Priest in Charge)



P E Walker (Honorary Treasurer)

The notes on pages 19 to 22 form part of these accounts.

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	Note	Unre- stricted Funds £	Desig- nated Funds £	Restric- ted Funds £	Endow- ments £	TOTAL FUNDS	
						2021 £	2020 £
INCOME AND ENDOWMENTS							
Voluntary income	2(a)	51,088		-	-	51,088	50,098
Other voluntary incoming resources	2(b)	19,394		17,602	-	36,996	19,968
Activities for generating funds	2(c)	8,902		21,684	-	30,586	91,782
Income from investment	2(d)	507	16	1	1,194	1,718	1,725
TOTAL INCOME		79,890	16	39,288	1,194	120,388	163,572
RESOURCES EXPENDED							
Missionary and charitable giving	3(a)	-		976	-	976	860
Activities directly related to the work of the church	3(b)	68,491		14,952	1,194	84,637	106,726
Fund raising costs	3(c)	-		-	-	-	12
Church management and administration	3(d)	12,945		-	-	12,945	12,736
TOTAL EXPENDITURE		81,436	-	15,928	1,194	98,558	120,335
NET INCOME (EXPENDITURE) BEFORE INVESTMENTS GAINS/(LOSSES)							
		(1,546)	16	23,359	-	21,829	43,237
NET GAINS/(LOSSES) ON INVESTMENT			1,430		6,328	7,758	3,489
TRANSFER BETWEEN FUNDS		0	-	0	-	-	-
NET MOVEMENT IN FUNDS		(1,546)	1,446	23,359	6,328	29,587	46,726
BALANCES BROUGHT FORWARD AT 1ST JANUARY		24,371	19,098	561,596	49,232	654,298	607,571
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2021		22,825	20,545	584,956	55,560	683,885	654,298

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

2 INCOMING RESOURCES

	Unre- stricted Funds £	Desig- nated Funds £	Restric- ted Funds £	Endow- ments £	TOTAL FUNDS	
					2021 £	2020 £
2(a) Voluntary income						
Planned giving:						
Gift aid donations and other planned giving	41,722				41,722	40,578
Income tax recoverable	8,487				8,487	8,803
Collections (open plate) at all services	878				878	717
	<u>51,088</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>51,088</u>	<u>50,098</u>
2(b) Other voluntary income						
Kemsing Old School Trust			12,455		12,455	13,250
Donations, appeals, etc	15,263		976		16,239	3,265
Fund-raising	1,630		1,674		3,304	1,325
Legacies	2,000		-	-	2,000	100
Café Trading			-		-	123
Miscellaneous income	501		2,497		2,998	1,905
	<u>19,394</u>	<u>-</u>	<u>17,602</u>	<u>-</u>	<u>36,996</u>	<u>19,968</u>
2(c) Activities for generating income						
Magazine 'The Well'	100				100	3,588
Church Hall donations	-		21,684		21,684	80,072
Fees	8,802				8,802	8,122
	<u>8,902</u>	<u>-</u>	<u>21,684</u>	<u>-</u>	<u>30,586</u>	<u>91,782</u>
2(d) Income from investments						
Dividends and interest	507	16	1	1,194	1,718	1,725
TOTAL INCOME	<u>79,890</u>	<u>16</u>	<u>39,288</u>	<u>1,194</u>	<u>120,388</u>	<u>163,572</u>

Please note that the full pounds & pence amounts are not shown in these statements but are rounded to the nearest pound and some totals may appear to not exactly add-up for this reason.

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

3 EXPENDITURE

	Unre- stricted Funds £	Restric- ted Funds £	Endow- ments £	TOTAL FUNDS	
				2021 £	2020 £
3(a) Missionary and charitable giving					
Home missions and other Church Societies	-	976	-	976	860
	<u>-</u>	<u>976</u>	<u>-</u>	<u>976</u>	<u>860</u>
3(b) Activities directly relating to the work of the church					
Ministry -					
Stipend augmentation	22,500			22,500	36,000
Clergy expenses	529			529	1,013
Vicarage expenses	2,378			2,378	4,210
Other clergy costs	1,569			1,569	423
Parish share	14,400			14,400	13,568
Junior church	-	4,455		4,455	3,100
Church running expenses	7,986	-		7,986	8,491
Church maintenance	3,641	-		3,641	12,605
Choir and organ	418	-		418	410
Parish magazine	2,775			2,775	2,255
Upkeep of churchyard	1,939	497	1,194	3,630	2,931
Church hall running costs	795	-		795	1,796
Salaries and fees for services	9,561	10,000		19,561	19,926
	<u>68,491</u>	<u>14,952</u>	<u>1,194</u>	<u>84,637</u>	<u>106,726</u>
3(c) Fund-raising costs					
Cost of events and activities	-	-		-	-
Café Trading	-	-		-	12
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12</u>
3(d) Church management and administration					
Administration	6,230			6,230	6,196
Depreciation	-			-	-
Salaries and fees for services	6,715			6,715	6,540
	<u>12,945</u>	<u>-</u>	<u>-</u>	<u>12,945</u>	<u>12,736</u>
TOTAL RESOURCES EXPENDED	<u>81,436</u>	<u>15,928</u>	<u>1,194</u>	<u>98,558</u>	<u>120,335</u>

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

4 (a) STAFF COSTS

	2021 £	2020 £
Salaries and wages	<u>16,715</u>	<u>16,737</u>

During the year the PCC employed an Administrator and a Youth Worker (till end Dec)
In addition, fees for the services of a Director of Music, various visiting organists, visiting clergy and a cleaner were paid for but these persons are not employees of the PCC.

4 (b) PAYMENTS TO PCC MEMBERS

Other than to the Incumbent and Youth Worker, no payments or expenses were paid to any PCC member, persons closely connected to them or related parties. The Youth Worker is a member of the PCC but only gets expenses paid in the role of Youth Worker.

5 TANGIBLE FIXED ASSETS

	2021 £	2020 £
(a) Buildings		
The construction of the new hall commenced in July 2019 and by end 2021 the roof was on and the building water tight. Phase 1 is completed. To complete construction, a further £272,290 is required (see note 12). Fitting out and internal furniture and equipment will also be required.	<u>617,998</u>	<u>566,728</u>
(b) Office Equipment		
There is no net book value at 31st December 2021.	<u>-</u>	<u>-</u>
Total Tangible Assets	<u>617,998</u>	<u>566,728</u>

6 INVESTMENT ASSETS

The legacies received for the maintenance of certain graves in the Kemsing churchyard have been invested in Church of England Investment Fund and have been taken into the accounts at market value.

The Woodlands designated "contingency fund" is similarly invested (see note 11).

7 DEBTORS

	2021 £	2020 £
Income Tax recoverable	3,385	3,641
Other debtors	4,859	1,874
	<u>8,244</u>	<u>5,515</u>

8 CASH AT BANK AND IN HAND

Cash	-	-
Bank *	103,243	80,207
Term Deposits *	0	0
	<u>103,243</u>	<u>80,207</u>

* Note: See Note 10 regarding split of Bank balances over various Funds.

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

9 LIABILITIES:

	2021 £	2020 £
AMOUNTS FALLING DUE WITHIN ONE YEAR		
New Hall creditors	73,574	29,100
Loan repayments due 2022	9,600	-
Other accruals and deferred income	3,813	1,139
	<u>86,988</u>	<u>30,239</u>
AMOUNTS FALLING DUE AFTER ONE YEAR		
New Hall - Contractor retentions	-	12,143
Loans	20,600	10,000
	<u>20,600</u>	<u>22,143</u>

10 ANALYSIS OF NET ASSETS BY FUND

	Unrest- ricted Funds £	Desig- nated Funds £	Restrict- ed Funds £	Restrict- ed Hall Fund £	Endow- ments £	TOTAL FUNDS	
						2021 £	2020 £
Fixed assets				617,998		617,998	566,728
Investments		11,428			50,560	61,988	54,230
Debtors	8,244					8,244	5,515
Cash/Bank	18,395	9,117	47,757	22,975	5,000	103,243	80,207
Current creditor	(3,813)			(83,174)		(86,988)	(30,239)
Creditor due after 1 year				(20,600)		(20,600)	(22,143)
Net Assets	<u>22,825</u>	<u>20,545</u>	<u>47,757</u>	<u>537,199</u>	<u>55,560</u>	<u>683,885</u>	<u>654,298</u>

11 FUND DETAILS

The Restricted Fund is comprised of the following funds -

	2021 £	2020 £
The Frank Johnson Memorial Fund - provides for the education of the junior choir in church music.	150	150
The Kemsing Church Development Fund - provides for building projects within the church.	27,762	27,762
The Holiday Club Fund - is for the Children's Summer Holiday Club.	199	199
The Friends of St Mary's Kemsing - raise funds for specific maintenance and building development within the fabric of the church.	5,019	3,345
The Kemsing Hall Rebuilding & Equipping Fund - relates to funds raised specifically towards the new hall.	537,199	515,515
	0	0
Woodlands - Church & Hall Maintenance.	14,294	14,292
Woodlands - Church Repair.	333	333
	<u>584,956</u>	<u>561,596</u>

The Designated Fund is comprised of the following funds -

	2021 £	2020 £
Woodlands - Church Repair Fund	9,117	9,101
Woodlands - Contingency Fund	11,428	9,998
	<u>20,545</u>	<u>19,098</u>

The Endowment Fund consists of six small trusts and a deposit (£5,000) established to provide an income for the maintenance of certain graves in the Kemsing graveyard.

12 CONTINGENT LIABILITY

The PCC entered into a contract for Phase 1 of the Hall and this phase was completed in 2021 (creditor of £58,063 plus retentions of £13,320 still to be paid). To complete construction of the hall will cost around a further £272,290 but this commitment is subject to sufficient funds becoming available to finance the work as it proceeds. Further architect fees will amount to around £11,000.

Independent Examiner's Report To The PCC of The Parish Of Kemsing And Woodlands

This report on the Financial Statements of the PCC for the year ended 31st December 2021 which are set out on the preceding pages, 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 the Members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulation and s.145 of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulation.

Basis of this Report

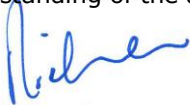
My examination was carried out in accordance with the General Directions given by the Charity Commission under s. 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with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

Independent Examiner's Statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with s.130 of the Act, and
 - (b) 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, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed:



Date:

21 March 2022

Richard Goss
21 The Landway, Kemsing, Sevenoaks, TN15 6TG