

The Ecclesiastical Parish of  
St Mary-the-Virgin, West Malling

**Annual Report and  
Financial Statements  
of the  
Parochial Church Council**

For the year ended 31 December 2020

**Incumbent:**

The Rev David Green  
The Vicarage  
138 High Street  
West Malling  
ME19 6NE

**Bank:**

The NatWest Bank  
Swan Street  
West Malling  
ME19 6HF

**Independent Examiner:**

Mr Alan Gibbins FCA  
Went House  
83 Swan Street  
West Malling  
ME19 6LW

**The Parochial Church Council of the Ecclesiastical Parish  
of St Mary the Virgin Church, West Malling**

**Annual Report  
January to December 2020**

**Reference and administrative information**

**Background**

St Mary the Virgin Church adjoins The High Street, West Malling and is part of the Diocese of Rochester within the Church of England. St Mary the Virgin Church's Parochial Church Council (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. The PCC is a charity excepted from registration with the Charity Commission.

**Membership**

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with *Church Representation Rules 2011*. During the year, the following served as members of the PCC:

Incumbent and Chair:	The Rev'd David Green
Readers & Lay Ministers	Mrs Margaret Moore Mrs Becky Clifford
Churchwardens	Mr John Musker Mrs Clare Innes
Representatives on the Deanery or Diocesan Synod	Mrs Jaki Musker ( <i>re-elected 21 October 2020</i> ) Mr Rob Hancock ( <i>until 21 October 2020</i> ) Mr John Musker ( <i>elected 21 October 2020</i> ) Canon Alan Vousden ( <i>Retired Clergy representative</i> )

Elected members of the PCC:

Mrs Clare Trewartha (*Hon. Secretary*)  
Mr John Denny (*Hon. Treasurer*)  
Mrs Lesley Bays (*elected 21 October 2020*)  
Mrs Gail Crutchfield (*until 21 October 2020*)  
Mr David Day  
Ms Isobel Macdonald (*until 21 October 2020*)  
Mrs Vicky Richardson  
Mrs Jill Rutland  
Mrs Yvonne Smyth (*re-elected 21 October 2020*)

## Contact details

Correspondence is addressed to: PCC Chair, St Mary the Virgin Church, The Vicarage, 138 High Street, West Malling, ME19 6NE. It is normally dealt with by the Incumbent.

Bank:

NatWest Bank Ltd, Swan Street, West Malling, Kent ME19 6HF

Independent examiner:

Mr Alan Gibbins FCA, Went House, 83 Swan Street, West Malling, Kent, ME19 6LW

## Structure, governance and management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. In this period the PCC was exempt by order from registering with the Charity Commission. The appointment of PCC members is governed by and set out in the *Church Representation Rules 2020*, (London: Church House Publishing).

## Committees

The Council is elected each year at the APCM by nomination from those on the Electoral Roll for the Parish. Church attendees are encouraged to join the Electoral Roll and stand for election to the PCC. New members and officers are trained at courses arranged by the Diocese of Rochester; representatives attend occasional events to update and inform the PCC on legislation, regulations and requirements.

Although Coronavirus interrupted the usual schedule, the full PCC met six times in 2020 in a bi-monthly pattern with one additional, extraordinary meetings to resolve a specific matter. The PCC operates through a Standing Committee between full meetings of the PCC. This is the only committee required by law and consists of the Incumbent, Churchwardens, Secretary and Treasurer. Standing Committee decisions are reported back to full PCC meetings.

St Gabriel's Church, Kings Hill have a formal relationship to St Mary's PCC as St Gabriel's mother church. A Ministry Leadership Team (MLT) helps provide local governance on Kings Hill alongside the Clergy team and Rev Mark Montgomery in particular. In December 2017, a Bishop's Mission Order for Kings Hill was established. This BMO will lead to the creation of a separate charity for St Gabriel's although the ending of the formal relationship between St Gabriel's and St Mary's PCC had not yet been completed by the end of 2020.

Rev'd David Green, Miss Isobel Macdonald, and Mr John Musker are co-opted members of the Parish Council's Amenities Committee, relating to Churchyard matters, and report to PCC.

## **Risk management**

In 2020, the PCC agreed a new Safeguarding Online policy and a Pastoral Care policy for use during the Coronavirus pandemic. In its ongoing programme of risk management, the PCC intends in the coming year to review documented procedures for health and safety, baptism policy and a fresh fire risk assessment. Policies already in place include Financial Policy and Procedures, Handling Disturbances during public worship, Lone Working Policy, Pastoral Care Policy, Churchyard Policy and Concert Policy and Booking Procedures.

In regard to safeguarding policies for working with children, young people and vulnerable adults, the PCC follows the House of Bishops' Safeguarding policies and good practice guidance.

## **Objectives and activities**

### **Aims and objectives**

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC is to co-operate with the incumbent, the Rev'd David Green, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **Church life**

Although there has been significant disruption in 2020 because of the Coronavirus pandemic (see p5), St Mary's usual practice is to hold two services every Sunday at St Mary's; a *Book of Common Prayer* Eucharist at 8 a.m. and a Eucharist, Morning Prayer or All-Age service used variously *Common Worship* at 10.00 a.m. All of the 10 o'clock services regularly include children's activities.

There have been a number of midweek meetings and activities in the last year. People gathered regularly on Tuesday mornings to conduct Morning Prayer at St Mary's when possible. The two House groups have continued to meet in private homes or online and a new group started as a response to the conclusion of the 2019 *Alpha* course. *Alpha* was not able to take place in the Autumn but there are plans for a course online in the Spring of 2021. Lent courses, our "Pub Theology" group and the 'Treblemakers' Junior Choir are also key aspects of our life together.

The pattern of occasional Cluster services for various high days during the Christian year continued but suffered significant interruptions because of the Pandemic. The six churches of the local Cluster scheduled worship together for the Epiphany, Ash Wednesday, Trinity, St Luke's, Michaelmas and Christ the King. In November, with our sister church of St Mary's, we were unable to host the annual memorial service to support families who have suffered a bereavement because of a national lockdown. We hope to reinstate that service in early 2021.

A small team of pastoral visitors supports the work of the clergy throughout the year by regularly attending to a number of church members who are housebound and/or sick.

Meetings and services of wider public benefit include special services of worship on Mothering Sunday, Harvest and at Easter and Christmas, the Mothers' Union, services of worship for the elderly in local Residential and Care Homes, the Marriage Preparation course held in the Spring teaching life skills to couples preparing for married life, the *Confirmation* course held in the Autumn to encourage exploration of the Christian faith, the All Saints' memorial service, the use of the church for music concerts, and we also support various activities locally (e.g. the Community Choir) and internationally (through mission links). Due to the Coronavirus pandemic and restrictions on holding services and gatherings in 2020, only a very limited number of these activities were possible.

St Mary's maintains a strong link with West Malling CEP school, an academy school and part of the Tenax Schools Multi-Academy Trust. The school visit the church building six times a year for their end-of-term service of worship and a celebration of the children's achievements. David Green, as Vicar, takes an act of worship in school each week and works with teachers as required to supplement RE and help shape the Christian ethos of the school. The church also provides foundation governors to the governance of the school, in addition to David who is *ex officio* as a Foundation Governor. The Statutory Inspection of Anglican and Methodist Schools (SIAMS) most recently took place in 2015 and judged the school and St Mary's involvement with the school as 'Outstanding'. OFSTED most recently visited in 2017 and judged the school as 'Good' overall with several areas 'Outstanding'.

The church website includes information about the church and how to request baptisms, weddings and funerals. We share the site with the parish of Offham. The site can be found at [www.stmaryswestmall.org.uk](http://www.stmaryswestmall.org.uk).

St Mary's works alongside other churches in the Churches Together in Malling network and also as part of the Anglican Deanery of Malling, we seek to co-operate in the Deanery Strategy and play a full part.

## **Achievements and performance**

### **"Review of the Year" by Rev David Green**

The onset of the Coronavirus Pandemic in the UK in March 2020 caused significant disruption to the life of the church. The description on the previous page of our usual life together bears little relation to what took place for nine months of the year as we, alongside every community in our nation, were forced to face unprecedented challenges.

While there was Public Worship up until March, and then restricted Public Worship between July and October and then again in December, the spectre of Covid-19 loomed large over much of our practice. Singing had to be curtailed,

services had strict limits on attendance, Holy Communion was re-set, all to mitigate the risks to human life.

As we look back on 2020 and seek to point out 'achievements and performance', three things stand out above all else and they were the three things that I spoke about when I wrote to the Electoral Roll back in March at the start of this new season: prayer, service and online worship.

When all is stripped away from our usual practice, it was very clear that we were to be a people of prayer. While it was not safe for anyone to join me, I began a daily cycle of Morning and Evening Prayer in the church buildings as both a symbolic presence and a daily reminder of our duty as a Christian community to pray. I thank all those who joined in with me using the daily offices or the laminated prayer cards we distributed to those over seventy years of age who had been expressly told by the Government to stay home at that time.

Secondly, I am thankful to the PCC for their willingness and flexibility to allow us to adapt our existing Pastoral Care policies and to utilise our DBS and safeguarding, GDPR policy and insurance arrangements to provide an umbrella for the West Malling Volunteers Network. Hastily established in March, the WMV became a multi-agency inter-disciplinary response in the village that has provided a lifeline to many at a critical time. In both co-ordinating volunteers and those in need of assistance, the WMV was able to ensure that the elderly, the clinically vulnerable and those over 70 asked to stay home by Government at particular points in the year were helped with grocery and prescription deliveries and befriending on the phone and in person. We take this opportunity to express our thanks to the PCC, the volunteers who ran the WMV committee and all the zone co-ordinators and volunteers for their selfless Christian service.

And finally, we all had to learn to worship differently in 2020. I am thankful for those who worked with me to re-purpose aspects of our website and set-up a new YouTube channel in order to provide weekly acts of worship including hymns, written prayers and a video-recorded weekly Bible reading and sermon. Across West Malling and Offham, so many different people have taken part in recording a reading, a prayer or a sermon. It would be impossible to name them all. I would particularly like to thank our mission partners, Robin & David Stearns in Uganda and Daniel and Sarah Brito-Medeiros in Brazil, for recording readings from time to time and taking part with us in a new way made possible by technology and with a creative approach to the medium.

Unfortunately, we were unable to mark Holy Week in person in our church, but used a variety of approaches to record material for the online environment. Thankfully, other major festivals like Harvest and Christmas were able to go ahead with events in the church, albeit with heavy restrictions. Our thanks to all involved for their help in making such events possible. The Harvest donations were distributed evenly, as usual, between the Pilsdon Community at Malling and the Kenward Trust in Yalding.

Christmas was very busy once again but in new ways. Our very first major live streamed event took place in the run-up to Christmas as we hosted an online Carol Service, welcoming a guest choir once again from my old parish of St Philip & St James, Walderslade for the ninth year in a row. The Christingle service was entirely online and our thanks to the children especially for their pre-recorded "Zoom Nativity" and to our Organist and Choir for recording the Christmas Carols. On Christmas Day itself, we had a short service of Holy Communion for a small handful of people after I had to make the difficult decision to write to everyone and let them know that we would be open for Christmas Day, but my advice was that on safety grounds, they should not come unless their mental health and faith was more of a risk than the risk of Covid-19.

Despite the very difficult circumstances of the last twelve months, I am very thankful that I can share ministry in West Malling with a variety of fellow Ministers, lay and ordained. Lay Ministers Margaret Moore and Becky Clifford took services or recorded sermons regularly, and retired Clergyman Alan Vousden regularly assisted in leading and preaching with Jim Brown also an occasional support. I also enjoy giving occasional opportunities to a wider group of preachers exploring a possible calling to preaching and teaching. As we think about worship, we must also give thanks and pay tribute to Richard Hammond-Hall and the Choir for all they do to lead and enhance our sung worship as they lead and direct our musical output. We also pay grateful thanks to John Musker's music group who are very much valued by those who attend the All-Age services each month. We look forward to a day soon when we can all sing freely again.

In 2020, we said goodbye to Jenifa Muscat as she won a new role as an administrator in the NHS. While we're delighted for the step-up in her career, we were sad to lose her from St Mary's and wish her well for the future. After a hiatus brought about by the Pandemic, towards the end of the year, we welcomed Amy Southby as the new Cluster Administrator (North) for West Malling, Offham and the Pilsdon at Malling Community following a reconfiguration of the role.

I am enormously grateful to all those who contribute to make St Mary's what it is. In particular, I would like to thank John Musker and Clare Innes as Churchwardens, for their able assistance and lay leadership. I would also like to pay tribute to John Denny, as PCC Treasurer, and Clare Trewartha as PCC Secretary. I give thanks to Andy Rathbone also for overseeing our Safeguarding responsibilities.

Reviewing this documentation in detail will give hints and echoes of a whole host of people who contribute in all sorts of different ways to our church, and I am grateful to everyone who participates and uses their talents to serve us all. On behalf of the PCC, I would particularly like to express our thanks to all those who give their time and talents to help in the running of the church. Alongside those already mentioned, we also thank all those who arrange flowers for the church,

supported by the organising of Jane Loxton and Mary-Rose Richards. Thank you also to those who regularly clean the church under the supervision of Gail Crutchfield. Nick Crutchfield and the team ring the bells (when possible) for regular services and weddings. I also give thanks for Isobel Macdonald and Lesley Bays and the team (for counting and banking) and Rhonda Agble (Gift Aid) who assist in making the financial tasks of our community more manageable for our Treasurer. We thank also those who prepare a welcome and handle refreshments after All-Age Services and everyone who works hard to make our church a place of welcome and Christian hope.

I'd also like to take this opportunity to thank our Sacristan and Server team who serve very faithfully in preparing the church throughout the liturgical year and serving at the Eucharist. In 2020, much of this quiet service was interrupted by Coronavirus and the team will need to be encouraged and rebuilt in 2021.

There is a whole host of people who contribute in all sorts of different ways to our church, and we are grateful to everyone who participates and uses their time and talents to serve us all. We express our thanks also to all those who give their time and talents to help in the running of St. Mary's Church; the Sunday School, Gail Crutchfield and all who lead Mothers' Union, Jane Field and the Churchyard Maintenance parties, Cherry Plummer and others who help with the catering on various special occasions, car drivers for the elderly; also to the Sidespeople and all who work hard to make St Mary's church the place that it is.

*Rev David Green*

### **Churchwardens' Report**

The major fabric work continues to revolve around our hopes to provide new facilities in a re-ordered and extended church building. During 2020, the Pandemic unfortunately forced a complete stop in our planning however we hope to make good progress in 2021.

The next Quinquennial Inspection was conducted in 2020 with our new inspecting architect, Roger Joyce. We anticipate the new report will be received in early 2021 and will look to include as much as possible within the build specification for the re-ordering of the church; both internal and external works. It also makes little sense to spend money on something we know will be replaced. Consequently we have tried to keep our maintenance expenditure to a minimum.

Nevertheless, some work has been required:

- The boiler was serviced and by year end, work was ongoing concerning the collapse internally of the boiler house's roof.
- There were a few problems with lighting and electrical matters. As old style bulbs fail they continue to be replaced with energy saving LED bulbs;
- Work was carried out to make the church 'Covid safe' in June and July, in accordance with Government and Church of England guidance.

In the Churchyard, West Malling Parish Council continue to work with us in implementing the recommendations of the five year plan. The next phase of work in our 2018 tree survey was completed by year end. We also put a project in hand, in conjunction with a local home owner, to complete some boundary wall repairs in early 2021.

*John Musker & Clare Innes*

## **Church Attendance**

### *St Mary's*

By year end, there were 96 parishioners on the Electoral Roll (no change from 2019). The average weekly attendance statistics were almost meaningless because of the Pandemic. A robust risk assessment was completed in order to enable the church building to be open for worship when possible and in line with safety restrictions. The risk assessment meant that attendance was restricted to a maximum of 26 households plus minister(s) and organist for a large part of the year. However, for the record, during October 2020 the average attendance count at St Mary's was 27 adults (down from 52 in 2019) and 3 children (down from 9 in 2019).

There were no Communicants at Easter with no-one in attendance (96 and 187 respectively in 2019). There were 20 Communicants on Christmas Eve/ Day (down from 105 in 2019) and 20 people who attended services over the two days (down from 728 in 2019).

## **Occasional offices**

During 2020 there was one Wedding, no Wedding Blessings, 11 Funerals in church, 11 Cremations, 7 interments of ashes, 13 Baptisms, no Thanksgivings for the Gift of a Child and no Confirmations.

*Rev David Green*

## **PCC discussions in the last year**

### **(including fabric, equipment and other expenditure related issues)**

The PCC met regularly during the year, and meetings were well attended. In addition there was the Annual Parochial Church Meeting and Vestry Meeting.

Key issues discussed during the year included:

1. Supporting Rev David Green in ministry.
2. Planning and co-ordinating the parish's response to the Coronavirus pandemic, including but not limited to the July re-opening's 'Covid safe' risk assessment.
3. Planning for a proposed reordering of the church including the proposed extension to the church building.
4. Planning and reviewing Major Festivals in the Christian year, and setting

fees for matters relating to Occasional Offices.

5. Discussing the role of music in the life of the church with our Director of Music, Richard Hammond-Hall
6. Discussing West Malling CEP School with Headteacher, Matthew Clark.
7. Approving the list of church members authorised to administer the Chalice at Holy Communion.
8. Safeguarding and Child Protection, including the implementation of the Church of England's new safeguarding guidelines and a report from our Officer in which we were able to confirm that there had been no incidents or reports in 2019. We also confirmed the re-appointment of Andrew Rathbone as our Safeguarding Officer.
9. Matters of concern within the Deanery and Diocese including Diocesan budget challenges and the need to support the wider church with the contribution of funds through the parish share system, including our response to the consultation on the new Indicative Offer system.
10. Stewardship and financial matters including the streamlining of our accounts and closure of redundant funds, how to raise income and communicate our needs to the parish, and offering Online Giving.
11. Examining church policies and procedures including the approval of a new Safeguarding Online policy and a Pastoral Care policy for use during the Coronavirus pandemic
12. Matters of concern in the Churchyard, including the management of the allotments.
13. Decisions concerning the allocation of church away-giving to missionaries both in this country and overseas and agreeing the percentage we give away.
14. Approval for a number of community and fundraising events and concerts and special events including but not limited to the Music@Malling festival, the Heart of Kent Hospice Christmas concert and West Malling Community Choir events.
15. Minor fabric and other expenditure costs and ongoing churchyard maintenance.

*Clare Trewartha*

## **Grants**

The Mission allocation for 2020 from which grants were paid amounted to £5,075 (8.5% of qualifying income for 2019 which was £59,705) – a reduction of £165 on our Away Giving from the year before.

There were three major grants of £1,000 or more given. The largest beneficiaries were:

Pilsdon Community, West Malling	£1,200
David & Robin Stearns working in Uganda	£ 1,200
Daniel & Sarah Brito Medeiros, CMS	£ 1,200
Christian Aid	£ 400

*John Denny*

## **Deanery Synod**

St Mary's plays a full part in the life of the Malling Deanery, including being represented on the Deanery Synod. Synod met three times in 2020 to discuss a range of topics ranging from training courses available, future strategy for mission and ministry (including the implementation of the current Deanery plan), and matters of mutual concern like the diocesan finances.

Deanery Synod elections took place in 2020. We thank Rob Hancock for his service over the last synodical term as he stepped down. Our current elected representatives are Jaki Musker and John Musker.

*Jaki Musker & John Musker*

## **Public Benefit**

On the previous pages of this report, the PCC has profiled regular aspects of church life, meetings and services of wider public benefit, special events, occasional offices and grants given. While the church is a charity, our income was such that there was no need to register as a charity in 2020, the PCC is committed to best practice. As a result, listing our activities in the way that we have, enables us to meet the criteria of "Public Benefit" that might apply if our income moved above £100,000 a year and thus demanded registered charity status.

## **Financial Report**

### **Review of the year from the Treasurer**

West Malling PCC's total receipts, on its own unrestricted and restricted funds in 2020, were £87,870 (2019: £83,788) and are detailed in the financial statements.

The day to day receipts and payments for St Gabriel's, Kings Hill have been managed by St Gabriel's Treasurer and these accounts were consolidated with the PCC's accounts at year end - it is anticipated that 2021 will be the final period that will require such consolidation of accounts.

St Gabriel's income, as stated in the attached accounts, was £28,507, which makes the total receipts for both churches £116,377.

Overall, the PCC's day-to-day financial affairs, excluding monies expended towards the current reordering works known as the Capital Project, showed a

surplus of £24,134 (2019 showed a surplus of £1,400). St Gabriel's day-to-day financial affairs showed a surplus of £13,138

Voluntary income, including collections in church and direct to bank rose to £66,417 in 2020 (compared to 53,517 in 2019). The costs in 2020 for the PCC, excluding monies expended on the Capital Project, amounted to £64,062, compared to the 2019 figure of £79,438.

In 2020 £3,670 was spent from restricted funds on the Capital Project costs compared to £30,876 in 2019.

St Gabriel's costs were £15,369 , which makes the total costs £83,101.

Under the Offer system the PCC paid £32,825 during 2020, compared to £41,572 in 2019. The Offer covers the cost of the stipend and related costs and in addition, a contribution towards other diocesan ministry and support costs, previously described as Parish Share. This level of Offer remains significantly below the level being requested by the Diocese of Rochester under the Indicative Offer system.

Contributions towards the costs of Benefice Administrator were £340.

Total Away Giving of £6,501 is revealed in the accounts. In addition, the PCC also collected and passed on £2,939 (as agent) to other charities. Detailed schedules are appended to the accounts.

*John Denny*

### **Reserves policy**

It is the PCC's policy to maintain a balance on unrestricted funds, if possible, which equates to approximately six months unrestricted payments, to cover emergency situations which may arise from time to time.

This report was approved by the PCC on Tuesday 16 March 2021 and signed on their behalf by



Rev'd David Green (PCC Chair)

## **West Malling PCC Accounting Policies**

The financial statements have been prepared in accordance with the *Church Accounting Regulations 2006* together with applicable accounting standards and the Charities SORP 2005. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

### **Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 5 and 8.

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

### **Incoming resources**

#### **Voluntary income and capital sources**

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

Planned giving receivable under Gift Aid is recognized only when received.

Tax recoverable on Gift Aid donations is recognized when the donation is recognized.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by fêtes, garden party and similar events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

#### **Other income**

Rental income from the letting of premises is recognized when the rental is received.

#### **Income from investments**

Dividends are accounted for when the PCC is aware they are due and payable, and interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognized in the same accounting year.

#### **Gains and losses on investments**

Realized gains or losses are recognized when investments are sold.

Unrealized gains or losses are accounted for on revaluation of investments at 31 December.

## **Resources used**

### **Grants**

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

### **Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due. Any parish share demanded payable within one year is provided for in these financial statements as an operational (though not a legal) liability.

## **Fixed assets**

### **Consecrated property and movable church furnishings**

Consecrated and beneficed property of any kind is excluded from the financial statements by s.96 (2) (a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church's inventory, which can be inspected at any reasonable time. For inalienable property acquired prior to 2006 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items or on the repair of movable church furnishings acquired before 1 January 2007 is written off.

### **Other fixtures, fittings and office equipment**

Equipment used within the church premises is written off when the asset is acquired.

### **Investments**

Investments are valued at market value at 31 December.

### **Current assets**

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

**Parochial Church Council of St Mary The Virgin, West Malling**  
**Statement of financial activities**

For the year ended 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>INCOMING RESOURCES</b>					
Voluntary income	2a	56,917	9,500	66,417	53,517
Activities for generating funds	2b	4,378	350	4,728	6,803
Income from investments, short term deposits	2c	2	3,631	3,633	6,130
Church activities	2d	10,069		10,069	13,593
Other incoming resources	2e	2,302	721	3,023	3,745
For St Gabriel's Kings Hill	2e		28,507	28,507	27,957
<b>TOTAL INCOMING RESOURCES</b>		<u>73,668</u>	<u>42,709</u>	<u>116,377</u>	<u>111,745</u>
<b>RESOURCES EXPENDED</b>					
Church activities	3a	63,736	3,996	67,732	113,264
For St Gabriel's Kings Hill	3b		15,369	15,369	19,678
<b>TOTAL RESOURCES EXPENDED</b>		<u>63,736</u>	<u>19,365</u>	<u>83,101</u>	<u>132,942</u>
<b>NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES</b>		<u>9,932</u>	<u>23,344</u>	<u>33,276</u>	<u>-21,198</u>
<b>Gains &amp; loss on investment assets:</b>					
on revaluation	8,		1,701	1,701	4,478
			1,701	1,701	4,478
<b>NET MOVEMENT IN FUNDS</b>		<u>9,932</u>	<u>25,045</u>	<u>34,977</u>	<u>-16,720</u>
BALANCES as at 1 JANUARY		863,453	298,275	1,161,728	1,178,447
Movement on funds in year					
<b>BALANCES as at 31 DECEMBER</b>		<u>873,385</u>	<u>323,320</u>	<u>1,196,705</u>	<u>1,161,728</u>

## Parochial Church Council of St Mary the Virgin, West Malling

### Statement of Cash Flows for the year ended 31 December 2019

	2020	2019
Net cash from operating activities per statement of financial activities	33,276	21,178
Adjustments for:		
(Increase)decrease in debtors	-483	7,395
Increase(decrease in creditors)	192	950
Net cash from operating activities	32,985	14,753
Cash flows from investing activities		
Revaluation Investment Assets	1,701	4,478
Sale of Church Centre		
Change in cash and cash equivalents in the year	34,686	-10,275
Cash and cash equivalents at the beginning of the year	1,161,341	1,171,615
Cash and cash equivalents at the end of the year	1,196,027	1,161,341
	34,686	-10,274

# Parochial Church Council of St Mary The Virgin, West Malling

## Balance sheet at 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>FIXED ASSETS</b>					
Investments at Diocese (Diocese is custodian Trustee)	5a		24,698	24,698	23,427
Sunday School assets	5c		7,275	7,275	6,845
			<u>31,973</u>	<u>31,973</u>	<u>30,272</u>
<b>CURRENT ASSETS</b>					
Debtors	6	5,023		5,023	4,540
Short-term deposits		<u>872,707</u>	<u>291,347</u>	<u>1,164,054</u>	<u>1,131,669</u>
		<u>877,730</u>	<u>291,347</u>	<u>1,169,077</u>	<u>1,135,609</u>
<b>LIABILITIES</b>					
Creditors - amounts due in one year	7	4,345		4,345	4,153
<b>NET CURRENT ASSETS</b>					
		<u>873,385</u>	<u>291,347</u>	<u>1,164,732</u>	<u>1,131,456</u>
<b>Total assets less current liabilities</b>		<u>873,385</u>	<u>323,320</u>	<u>1,196,705</u>	<u>1,161,728</u>
Creditors - amounts due after one year					
<b>TOTAL NET ASSETS</b>					
		<u>873,385</u>	<u>323,320</u>	<u>1,196,705</u>	<u>1,161,728</u>
<b>PARISH FUNDS</b>					
Unrestricted	9	873,385		873,385	863,453
Restricted	9		323,320	323,320	298,275
		<u>873,385</u>	<u>323,320</u>	<u>1,196,705</u>	<u>1,161,728</u>

Approved by the Parochial Church Council on 16th March 2021 and signed on its behalf by

(PCC Chairman)



## Parochial Church Council of St Mary The Virgin, West Malling

The notes on the accompanying pages form part of these accounts

<b>2 INCOMING RESOURCES</b>		Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>2a</b>	<b>Voluntary income</b>				
	Planned giving:				
	Gift Aid donations	2,715		2,715	11,350
	Gift Aid recoverable	12,021		12,021	4,170
	Contributions direct to Bank	32,292		32,292	23,409
	Other income				
	Collections (open plate)	2,031		2,031	4,496
	Donations, appeals etc	7,858		7,299	5,092
	Legacies		9,500	9,500	5,000
		<u>56,917</u>	<u>9,500</u>	<u>66,417</u>	<u>53,517</u>
<b>2b</b>	<b>Activities for generating funds</b>				
	Concerts	1,000		1,000	2,460
	Open gardens day				1,407
	Fundraising	483	350	713	1,458
	Magazine sales & advertising				545
	Photocopying Income	2,895		2,895	764
		<u>4,378</u>	<u>350</u>	<u>4,728</u>	<u>6,634</u>
<b>2c</b>	<b>Income from investments</b>				
	Dividends and interest	<u>2</u>	<u>3,631</u>	<u>3,633</u>	<u>4,882</u>
<b>2d</b>	<b>Income from church activities</b>				
	Fees	10,069		10,069	11,250
		<u>10,069</u>		<u>10,069</u>	<u>11,250</u>
<b>2e</b>	<b>Other incoming resources</b>				
	Other Incoming Resources	2,302	721	3,023	2,919
	St Gabriel's Kings Hill (received for)		28,507	28,507	29,975
		<u>73,668</u>	<u>42,709</u>	<u>116,377</u>	<u>32,894</u>

## Parochial Church Council of St Mary The Virgin, West Malling

The notes on the accompanying pages form part of these accounts (continued)

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>3 RESOURCES EXPENDED</b>	63,736	19,365	83,101	87,494
<b>3a Church activities</b>				
Missionary and charitable giving See Note 10	6,501		6,501	5,618
Ministry Costs:				
Offer	32,825		32,825	41,572
Vicarage expenses	5,797		5,797	4,098
Vicar's working expenses	2,125		2,125	2,642
Benefice Administrator	340		340	3,592
Parish Training, Outreach	491		491	506
Church Running & Maintenance.	9,181	326	9,181	12,255
Cost of services	931		931	3,693
Photocopying Costs	2,485		2,485	2,800
Capital Church Project - Reordering of Church		3,670	3,996	30,876
Musical Activities	3,060		3,060	5,612
	<u>63,736</u>	<u>3,996</u>	<u>67,732</u>	<u>113,264</u>
<b>3b St Gabriel's Kings Hill (Payments made for)</b>		15,369	15,369	19,678
<b>TOTAL RESOURCES EXPENDED</b>	<u>63,736</u>	<u>19,365</u>	<u>83,101</u>	<u>132,942</u>

### MINISTRY COSTS

During the year the PCC made a contribution to the diocese of £32,825 under the Offer system.

This was to cover the costs of our Vicar and also a contribution towards other diocesan ministry and support costs.

### 4. PAYMENTS TO PCC MEMBERS

The vicars stipend, national insurance and pension are paid by the Diocese from part of the proceeds of our offer payments the PCC also reimbursed working expenses to our Vicar Reverend David Green, the PCC Chairman. No other payments or expenses were paid to any other PCC member, persons closely related to them or related parties.

# Parochial Church Council of St Mary The Virgin, West Malling

The notes on the accompanying pages form part of these accounts (continued)

## 5 FIXED ASSETS

### The West Malling Church Fabric Fund Trust & Chancel Fund Trust ("a & b" investments below)

The charitable purposes are "the repair, maintenance and renewal of the tower, roof and main walls and other structural parts of the fabric of St Mary the Virgin Church West Malling Kent and the neighbouring building known as the church centre."

<b>a)</b>	<b>Investments</b>	£
	Market value at 1 January 2020	23,427
	Revaluation gain	<u>1,271</u>
	Market value at 31st December 2020	<u>24,698</u>
<b>b)</b>	<b>Diocesan CBF Account (included in short term deposits)</b>	£
	At 1 January 2020	6,446
	Income	<u>560</u>
	At 31 December 2020	<u>7,006</u>

### The Sunday School Fund ("c" investment below)

The Vicar and Churchwardens of the Parish of West Malling are trustees of the West Malling Sunday School Fund. The trustees shall apply the income and may apply the capital for the provision of religious instruction by means of a Sunday School, or otherwise.

<b>c)</b>	<b>Sunday School assets</b>	Bank Accts £	Investments £	Total £
	At 1 January 2020	0	6,845	6,845
	Revaluation gain		<u>430</u>	<u>430</u>
	At 31st December 2020	<u>0</u>	<u>7,275</u>	<u>7,275</u>

## Parochial Church Council of St Mary The Virgin, West Malling

The notes on the accompanying pages form part of these accounts (continued)

<b>6 DEBTORS</b>	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Tax recoverable				3,851
Other debtors	5,023.00		5,023.00	689
	<u>5,023</u>	<u>0.00</u>	<u>5,023</u>	<u>4,540</u>

### 7 LIABILITIES

Accruals	4,345		4,345	4,153
	<u>4,345</u>	<u>0</u>	<u>4,345</u>	<u>4,153</u>

### 8 FUNDS

<b>Fund movements</b>	Balance 31/12/19 £	Income £	Expenses £	Transfers £	Revaluation Gains £	Balance 31/12/20 £
General	3154	73,668	-63,736	-2,335		10,751
Designated						
Church Repair Fund	39,767	124		2,943		42,834
Capital Project	821,751			-1,951		819,800
Restricted						
Kings Hill Fund	62,334	28,507	-15,369			75,472
W. Malling Church Fabric Trust	23,792	560		-934	789	24,207
Sunday School	189,264	217			430	189,911
Chancel Fund	7013				482	7,495
Capital Project	11,141	13,301	-3,670	1,951		22,723
Churchyard Fund	0		-326	326		0
KCACR	0					0
Choir Fund	636					636
Wedding Fund	1,188					1,188
Treblemakers	1,688					1,688
	<u>1,161,728</u>	<u>116,377</u>	<u>-83,101</u>	<u>0</u>	<u>1,701</u>	<u>1,196,705</u>

The restricted "Sunday School Fund" is detailed in note 5.

The charitable trust "The West Malling Church Fabric Fund" is also regarded as restricted and detailed in note 5.

#### Sunday School Fund

Under the terms of the deed of Trust signed 5th December 1979 by the Rochester Diocesan Society and Board of Finance and the Board of Education, the PCC and the Sunday School Fund Trustees it was agreed that upon completion of any sale of the land now known as the Church Centre the Sunday School Fund was to receive proceeds from said sale in same proportion as to their contribution to the purchase price. The Sunday School fund had contributed the sum of £1,601.54 to the purchase on the 2<sup>nd</sup> June 1979 of the land now known as the Church Centre and this represented 19.7% of the total Purchase price at that date of £8,128.00.

19.7% of the surplus funds achieved upon sale completed in 2016 is £178,801.14

## Parochial Church Council of St Mary The Virgin, West Malling

The notes on the accompanying pages form part of these accounts (continued)

<b>9 ANALYSIS OF NET ASSETS</b>	Unrestricted Funds	Restricted Funds	TOTAL 2020
Investment "Trusts" Assets		31,973	31,973
Current Assets	877,730	291,347	1,169,077
Amounts falling due in one year	-4,345		-4,345
	<u>873,385</u>	<u>323,320</u>	<u>1,196,705</u>

### 10 Away Giving

#### *From Church's own funds*

Beneficiary	2020 Amount	2019 Amount
CMS (Daniel & Sarah, Brazil)	1,200	1,200
Rochester Diocese Poverty & Hope	175	175
Christian Aid	400	500
David & Robin Stearns (Uganda)	1,400	1,200
Estonia	0	163
Spadeworks	200	200
Fields of Life	200	250
Friends of Kent Churches	200	200
Malling Deanery Synod	10	10
Pilsdon at Malling Community	1,200	1,200
Churches together in Malling	20	20
Friends of West Malling School	100	100
Friends of Rochester Cathedral	20	20
Let's Do Lunch (Churches Together in Malling) Outreach	150	150
Bibles for leavers	196	230
Relief In Need	1,030	
	<u>6,501</u>	<u>5,618</u>

#### *From funds received by the Church as Agent*

Beneficiary		
Heart Kent Hospice	0	253
Royal British Legion	0	473
Children's Society	0	689
RNLI	0	372
Myeloma UK	0	434
Pat Dickin	0	132
West Malling Volunteers	2,129	
Viners	122	
Offham PCC	274	
Relief in Need	414	
	<u>2,939</u>	<u>2,353</u>

**Independent Examiner's  
Report to the PCC of St Mary the Virgin, West Malling**

This report on the accounts of the PCC for the year ended 31<sup>st</sup> December 2020, which are set out on pages 15 – 22 of this report, is in respect of an examination carried out under Regulation 3 (3) of the Church Accounting Regulations 2006 (the Regulations) and s. 43 of the Charities Act 1993 (the Act).

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 43 (2) of the Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**Basis of this Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43 (7)(b) of the Act and to be found in the Church guidance, 2006. 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 accounts 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

to keep accounting records in accordance with section 41 of the Act; and

to prepare accounts which accord with the accounting records and comply with 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.



Mr Alan Gibbins FCA  
Went House  
83 Swan Street  
West Malling  
ME19 6LW

9 March 2021