

ST PAUL WITH ALL SAINTS, CHATHAM

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

For the year ended 31 December 2020

**Priest-in-Charge:
The Rev Andrea Ward
2a Waghorn Street
Chatham
Kent
ME4 5LT**

**Bank:
CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent**

**Independent Examiner:
Mr Paul Pearson
48 Resolution Close
Princes Park
Chatham
Kent
ME5 7RJ**

ST PAUL WITH ALL SAINTS, CHATHAM
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31st DECEMBER 2020

Administrative Information

Saint Paul with All Saints Church is situated on Magpie Hall Road, Chatham in Kent. It is part of the Diocese of Rochester within the Church of England. The correspondence address is St Paul with All Saints Church, Magpie Hall Road, Chatham, Kent ME4 5NE. The church's website can be found at www.stpaulwithallsaints.org.uk. The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently exempted from registration with the Charity Commission.

PCC members who have served at any time from 1st January 2019 until the date this report was approved, are:

Ex-Officio members:

Revd Andrea Ward

Revd Dr Jenny Warrington

Church Wardens:

Elizabeth Esposito

Linda Fiddymment (Vice-Chair, PCC)

Elected members

Janet Parry (PCC Treasurer)

Emma Truelove-Ralph (PCC Secretary until APCM on 18th October 2020)

Janet Harsent

Bruce McCready

Dennys Pasipanodya

Sola Folaranmi

Stuart Kay (Representative on Deanery Synod)

Alison Steddy (until 19th February 2020)

Rachel Begbie (PCC Secretary from APCM, 18th October 2020)

Oludayo Abiodun (until APCM, 18th October 2020)

Structure, Governance and Management

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956. The method of appointment of PCC members is set out in the Church

Representation Rules. At St Paul with All Saints the membership of the PCC consists of the Priest-in-Charge, churchwardens, and members elected by those of the congregation who are on the Electoral Roll of the church. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC has the responsibility of co-operating with the Priest-in-Charge, 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 buildings of St Paul with All Saints church on Magpie Hall Road, Chatham. The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during 2020, with an average attendance of 69%. The Standing Committee met 4 times; minutes of their deliberations were received by the full PCC and were discussed where necessary. The PCC has a number of committees, each concerned with a particular aspect of the church's work. These include: Social Committee, Pastoral Care, Mission, Youth, Prayer Worship & Spiritual Formation, Finance, and Fabric.

During the pandemic the team of Priest-in-charge, Churchwardens and Curate met weekly to pray, to discuss pastoral care, and to oversee planning and practical arrangements. The Finance committee continued to meet bi-monthly. Most other committees did not meet during this period or met on an occasional basis.

Objectives and Activities

The main activities of the PCC include the provision of church services, baptisms, weddings, funerals, youth and children's work, and prayer and teaching adults through meetings at church and in members' homes, and overseeing development of outreach and mission.

Achievements and Performance

Electoral Roll

The number on the Electoral Roll at the end of 2020 was 97.

Worship

The onset of the Coronavirus pandemic in the early part of the year meant that for much of 2020 we were either not allowed to hold Public Worship in the church building, were able only to hold services with severely restricted numbers of people, or the PCC suspended Services because it did not deem it safe to be worshipping in the building. During the year just baptisms took place, and no weddings; 10 funerals were conducted at Medway Crematorium.

With the invaluable assistance of Bruce McCready, we were able to start providing recorded services via YouTube within a week of the announcement of the first national lockdown in March. We are deeply grateful to both Bruce and Steve Tomlin for their commitment to overseeing our recorded services during this time, and for Steve posting the services and other information to the church website. Bruce also did an enormous amount of work to enable live-streaming from the church in the periods that we were worshipping in the building. Many people contributed to our services, both online and in the building, including our Readers, Roy Maynard and Brian Jones. Jenny Warrington's musical input through the year, including the Christmas choir and The Blessing song and Lament, was greatly appreciated.

A risk assessment was carried out by the PCC to ensure a Covid-secure building for worship, including for Private Prayer, which began in July. Arrangements for Sunday worship included entering via the Hall lobby to wash hands, a one-way system around the building, social distancing of seating; Track and Trace forms. Limited numbers due to social distancing meant that worshippers were only able to attend once a month on their "allocated" Sunday. Two trial services took place in August and the church opened from September until the second Lockdown in November. Many people were very pleased to return to worship in the building, even under such challenging circumstances, while quite a number of our more vulnerable members continued worshipping at home. During this period, the Thursday morning Holy Communion also took place.

During the periods when we were not meeting in the building, Holy Communion services were live-streamed via our Facebook page on major Feast days and other key dates (e.g. Easter, Pentecost, Ascension, Remembrance etc). For those unable to access online Services, our Parish Administrator sent out weekly copies of the Service Order and Sermon, together with the weekly newsletter.

Prayer, Spiritual Formation & Pastoral Care

Prior to the first lockdown, a Spiritual Gifts course was run by Jenny Warrington, following on from our *Equipping the Saints* survey at the end of 2019. This was a great opportunity to explore our God-given gifts. Our first Informal Worship evening was held in March, including a wonderful contribution by the newly-formed music group led by Jenny. This was an opportunity for a longer period of praise and worship and to respond to the Holy Spirit. A Prayer Ministry Training course was completed by four people, three of whom were due to join the Sunday morning Prayer Team. The Lent Course, *Life on the Frontline* (LICC) was not able to finish due to the first Lockdown.

The pandemic meant that we needed to create different ways of meeting together. Just prior to the March lockdown, Linda Fiddymment set up the Prayer Circle app, initially designed to give people the opportunity to pray for 10 minutes at 9pm each day. However, this quickly developed into a daily hour of prayer from 9pm-10pm, and proved to be a very significant opportunity for bringing people together to pray all the way through the year, with a group of over 30 people signed up. Huge thanks to Linda, who led the prayers every night for several months, and to all those who now share the leadership of the Prayer Circle. When Morning Prayer on Mondays wasn't possible in the building, we met via Zoom, attended by three people, and those who wanted to continue at home were supplied with resources.

A Zoom home group was set up in April and continued to meet throughout the year, providing an very important opportunity to study God's word and to share faith together. Zoom was also used from September onwards for our weekly Catch-up-over-a-Cuppa at midday every Sunday, a chance to meet socially.

The team of Priest-in-charge, Churchwardens and Curate met weekly and as part of their work together tried to ensure that people were either being contacted or kept in touch with others.

Children & Young People

Prior to the lockdown in March, we had been making progress in recruiting new team members for our Sunday School leadership team and were planning for a return to three Sundays a month for the Under 11s. From September, Kirstie Fiddymment provided an excellent fortnightly *Children@Home* filmed teaching resource for the Under 11s, accompanied by craft resources, and Linda Fiddymment has overseen a monthly Awesome Andy Family Bible Trail around the parish.

It had been hoped to restart the TGF group for young people in October, but the second lockdown prevented this happening. Kirstie has been in regular contact with the young people. Unfortunately, due to pressures on the small leadership team and issues related to use of technology, we were not able to provide resources for our over 11's group. The PCC is very grateful to all those who have given their time and commitment to our ministry among our families this difficult past year.

Mission & Outreach

Building on the Chip Kendall events in 2019, we held our first Praise Party in January, with over 100 children and adults in attendance, attracting families from within the church and from the wider community. This ministry and outreach opportunity was continued with two online Praise Parties in July and October, with the help of Mat Lawrence who very kindly oversaw the editing of the video. Two *Duggie Dug Dug* All Saints parties were also provided ("Glow in the Dark" party and "All Saints Christmas Party").

The PCC and church members once again covered the cost of Bibles given to Year 6 Leavers at All Saints C of E Primary School, and made a £30 contribution to their school reading book appeal. Jan Harsent continued to serve as Chair of Governors at the school until September 2020. In her time as Chair, Jan gave an extraordinary amount of time and commitment to the school. In the Autumn term, we recorded a Dedication Service and Christmas service for the school; in October, Harvest gifts were collected at the school and distributed from the church to Caring Hands and All Saints Community Project.

Over the summer, some of the church members who are also Trustees of All Saints Community Project, helped with the distribution of food at the Magpie Centre. Church members contributed towards 100 Christmas food hampers and toys given out to people in the community from the Magpie Centre. We continued to support our Mission Partners financially and through prayer, maintaining our commitment to give 10% of our Giving Income. We were blessed to have Lorraine Schulze, from Medway Foodbank speak at a service in February, and Bex Ratchford from The Family Trust, in October.

Fabric

Just prior to the Lockdown in March, leaks were discovered in two places in the church roof. The PCC agreed a contractor to carry out the repairs, but as a result of the pandemic, the Faculty process was suspended by the DAC (Diocese); further photographic evidence was requested in late Autumn, before the Faculty could be awarded and the work was not able to start before the end of the year. It proved challenging to acquire quotes from three companies to undertake work to the Lightning conductor during this period, and this work is yet to be done.

The car park wall at the front of the church which was knocked down in the summer was repaired, and costs covered by the church insurance. The external Notice board was replaced with a new board installed in September.

Bruce McCready continued to carry out work on the AV system, including replacement of a camera, and instalment of equipment to enable livestreaming of services. The annual fire inspection took place. In the Autumn, a contact of Jenny Warrington's came to look at the building re the Quinquennial report and to give some thoughts on priorities for a schedule of works.

Banners were acquired to advertise our Christmas Fair and Hall hire. Although the Christmas Fair was unable to take place, through the initiative of the Social team and church members, an amazing total of £1173 was raised via a virtual Christmas Fair.

Staff and Volunteers

We are very thankful for the contribution that our Parish Administrator, Tracey Gurr, and Church Caretaker, Pete Petersen, for their work over the past year. It was reassuring to know that the empty building was in Pete's safe hands and for the work that he did during this time, painting and doing repairs. While the church office was closed for most of the year, Tracey, our Parish Administrator, worked from home and did an excellent job of ensuring that church members, especially those unable to access online worship, remained connected and informed. It was a great encouragement to see many people volunteer in new ways over the year e.g. children's ministry, puppet ministry, singing and playing in our virtual music group, leadership of the Prayer Circle.

Safeguarding

The PCC complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults), and adopted the House of Bishops' Safeguarding Policy statement at its meeting in May 2019. The PCC received regular reports at its meeting from our Parish Safeguarding Office (PSO), Cheryl Trice.

In January, we responded to the Diocese's Past Case History Review and completed and returned the necessary paperwork. Plans were made to review our Sunday School & TGF registration system in the Spring; with the onset of the pandemic, this was not carried out. Our PSO updated us on safeguarding guidance for the re-opening of children and young people's groups, alongside guidance in place for the re-opening of places of worship. Risk assessments were carried out and seen by the PCC for possible in-person and zoom meetings for Under 18's.

Our Parish Administrator took over the role of Lead Recruiter (DBS) from Linda Fiddymont in July and oversaw a number of DBS applications.

Ecumenical Relationships

Over the past year, the Priest-in-Charge and Curate have regularly attended the Chatham Ministers Zoom meetings, a time of prayer and support during this past year.

Deanery Synod Report

We had one lay representative on the Rochester Deanery Synod this year, Stuart Kay. Two meetings took place in 2020, in March and in December (via Zoom). At its' March meeting, an update from Diocesan Synod was given, including plans to become an Eco Diocese, aiming for a zero carbon Footprint by 2030; and a presentation on Vocations, stressing the importance of the whole of the people of God. We were informed about our Archdeaconry Growth Enabler, Revd Dylan Turner, who is available to help parishes with their "Called to Grow" planning. The PCC responded to the Archdeacon's consultation on ideas for a Medway Area Dean; this wasn't taken any further as it was clear that there wasn't much support for the idea. Many planned activities were cancelled, including the Deanery's Mission weekend and the Confirmation Service. However, two courses, "Hearing God's Word" and "Speaking God's Word" went ahead, jointly shared with Gillingham and Strood Deaneries, which were attended by two of our members.

Financial Review

Due to the Covid-19 pandemic, the church was closed for several months in 2020. This considerably affected our income. Envelope giving was down \approx £3,700 and cash giving by \approx £4,500. Hall hire rentals were budgeted at £10,000, with only £3,950 received, resulting in a

loss of ≈ £6,000. Almost all standing orders were continued and due to the generosity of a few people, offerings and donations were £1,850 more than in 2019. Rochester diocese generously gave us a grant of £5,000 to partially offset our lost income. Total unrestricted income amounted to £72,594 (2019: £80,143)

The church continued to employ both the caretaker and parish administrator as usual.

Away giving was maintained at 10% of giving income. Daily charges still had to be paid for utilities costing £120 per month even when the church was not used. Church members not on email were informed of church activities and services by post, at a cost of £1,400. Services were pre-recorded or live-streamed and Zoom coffee meetings held to keep members in touch with each other. A Covid-19 relief fund was administered by the vicar and church wardens to aid those parishioners in financial need. Total unrestricted expenditure amounted to £54,123 (2019: £71,011).

Total losses resulting from the pandemic amount to:
£3,700 + £4,500 + £6,000 - £1,850 (extra income) – £5,000 (grant) = £7,350

In 2015 a new 'Offer' system was introduced to replace the parish share which is largely used to provide stipends, pension and NI contributions and housing for the clergy. The PCC reduced what it gave from £27,918 in 2019 to £20,980 in 2020.

£2,130 of the restricted gifts fund was spent in 2020 on replacing the noticeboard outside the church and £186 on items used for streaming services, leaving £1,429 to be spent in 2021 on two handrails to enable easier access to the chancel. The sound system fund of £353 was also used to provide streaming services and is now closed.

As a result of the PCC's policy to tithe all voluntary donations, £4150 was given to seven Christian charities including an ongoing monthly gift to Compassion to support a child in Sumatra, Indonesia and a monthly gift to support the work of CAP. Bibles were purchased as a leaving gift from the church to year 6 pupils at All Saints School at a cost of £516. A further £500 was allocated for purchase of Bibles in 2021.

The Church Repair Fund, which is held for the church by the Diocese, now stands at £18,571 (£13,274 in (2019). This includes Gift-aid of £250 from an anonymous donation of £1,000 made in 2019.

A CYP (children and young people) fund grant of £3,830 was given to the church by the diocese in 2018 to enable it to grow, enrich and resource our community, giving our children and young people hope, identity and a lifelong encounter with Jesus Christ. In 2020 £735 was spent on items for praise parties, leaving a total of £423.

The net result for the year was an excess of receipts over payments of £3472.

Reserves Policy

It is the PCC policy to maintain a balance on unrestricted funds (if possible) of £7,500 to cover emergency situations that may arise from time to time. The current level of reserves is £7,002 (plus £5,000 in a CCLA fund), compared with £8,509 in 2019.

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

Andrea Ward

..... (Revd Andrea Ward / PCC chairman)

Independent Examiner's report to the Trustees of St Paul with All Saints, Chatham

I report to the trustees on my examination of the accounts of St Paul with All Saints for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Dated: 9th March 2021

P R Pearson
I.Eng, MIGEM
48 Resolution Close, Chatham, Kent ME5 7RJ

St Paul with All Saints Church, Chatham

**Receipts and Payments Account
for the year ending 31st December 2020**

| | | Unrestricted Funds | Designated Funds | Restricted Funds | Endowment Funds | Total Funds 2020 | Total Funds 2019 |
|---|-------------|-------------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------------|-----------------------------|
| | <i>Note</i> | £ | £ | £ | £ | £ | £ |
| Receipts | | | | | | | |
| Voluntary income | 2a | 63,480 | - | 165 | - | 63,645 | 62,907 |
| Activities for generating funds | 2b | 5,193 | - | - | - | 5,193 | 17,077 |
| Income from Investments | 2c | 2,503 | 47 | 369 | - | 2,919 | 3,222 |
| Income from Church activities | 2d | 718 | - | - | - | 718 | 2,719 |
| Other incoming resources | 2e | 700 | - | - | - | 700 | 1,759 |
| Total Receipts | | 72,594 | 47 | 534 | - | 73,175 | 87,684 |
| Payments | | | | | | | |
| Costs generating funds | 3a | - | - | - | - | - | 931 |
| Church activities | 3b | 54,123 | 4,150 | 4,135 | - | 62,408 | 83,576 |
| Governance costs | 3c | - | - | - | - | - | - |
| Other resources expended | 3d | - | - | - | - | - | - |
| Total Payments | | 54,123 | 4,150 | 4,135 | - | 62,408 | 84,507 |
| Net Receipts/(Payments) before transfers | | 18,472 | (4,102) | (3,602) | - | 10,767 | 3,199 |
| Transfers | | (15,000) | 14,900 | 100 | - | - | - |
| Net Receipts/(Payments) after transfers | | 3,472 | 10,797 | (3,502) | - | 10,767 | 3,199 |
| Balances brought forward at 1st January 2020 | | 3,531 | 36,518 | 7,836 | - | 47,884 | 44,685 |
| Balances carried forward at 31st December 2020 | | 7,002 | 47,315 | 4,334 | - | 58,651 | 47,884 |

St Paul with All Saints Church, Chatham

Statement of Assets and Liabilities at 31st December 2020

| | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | Endowment Funds £ | Total Funds 2020 £ | Total Funds 2019 |
|--|-------------------------------------|-----------------------------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------|
| Current Assets | | | | | | |
| Short Term Deposits | - | 18,571 | 1,431 | - | 20,002 | 14,336 |
| Cash at bank & in hand | 6,896 | 3,744 | 2,903 | - | 13,542 | 13,506 |
| Petty cash | 107 | | | | 107 | 42 |
| General Fund (CBF Deposit Fund) | - | 15,000 | - | - | 15,000 | 15,000 |
| CCLA savings | - | 5,000 | - | - | 5,000 | 5,000 |
| CCLA savings Roch Dio Grant | | 5,000 | | | 5,000 | - |
| | 7,002 | 42,315 | 4,334 | - | 58,651 | 47,884 |
| Investments | | | | | | |
| Legacy Endowment Fund CBF Inv Fund | - | - | - | 3,896 | 3,896 | 3,644 |
| Southill Road - CBF Property Fd | - | - | 44,511 | | 44,511 | 46,838 |
| St Pauls Endowment - CBF Investment Fd | - | - | - | 10,959 | 10,959 | 10,252 |
| St Paul's Income - CBF Investment Fd | - | - | 2,004 | | 2,004 | 1,874 |
| | - | - | 46,515 | 14,855 | 61,370 | 62,608 |
| Liabilities | | | | | | |
| Vicar & Churchwardens Accounts | 2,052 | - | - | - | 2,052 | 938 |

Approved by the Parochial Church Council on 22nd March 2021 and signed on its behalf by: Andrea Ward

Chairman

St Paul with All Saints Chatham
Notes to the Financial Statements for the year ended 31 December 2020

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations on a receipts and payments basis.

Funds

Unrestricted Funds represent 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 and comprise the General Fund.

In addition there are funds designated for a particular purpose by the PCC:

Church Repair Fund (held with the Diocese)
Philpott Mission Fund
Other small expendable funds

The Church Repair Fund is held for the future repairs required for the Church. The Philpott Mission Fund was formed from a legacy received in 2002. The purpose of this fund is to be used for services, goods, equipment and refurbishments to enhance the mission and worship of the church.

Restricted Funds represent funds of the PCC, but which have been received with restrictions so can only be used by the PCC for the purposes stated. These funds include:

St Paul's Endowment Income
Youth Fund
Sound System
Lent Bible gifts

The St Pauls endowment provides income to be used in the repair of Church property. The Youth Clubs are all self-financing groups with any profits retained by the group. The Sound System is for the replacement of audio and audio visual equipment.

Endowment Funds represent funds of the PCC which have been received as an Endowment whereby the PCC may only use the interest generated by the capital of the fund:

St Paul's Endowment

The capital of this fund is invested in CBF investment fund units held by the Diocese as custodian trustee.

Southill Road Endowment

The capital of this fund is invested in the CBF Property Fund and arose from the sale proceeds of the former Scout Hut in Southill Road. The Endowment is subject to Trust Funds originally held by the Rochester & Southwark Diocesan Society as nominee.

In 2012 the PCC launched a new Legacy Endowment Fund. £2,000 was added in the year and invested in Church of England Investment Funds. Congregation members are encouraged to include donations to this fund in their Wills.

The PCC holds the income of the Vicars and Churchwardens Trust in the Church CAF Bank Account as custodian trustee.

Investments

Investments are shown in note 4 and are valued at their market value as at 31 December 2020.

St Paul with All Saints Church, Chatham

Notes to the Annual Accounts for the year ended 31 December 2020

| 2. INCOMING RESOURCES | Unrestricted funds | Designated funds | Restricted funds | 2020 Total | 2019 Total |
|--|---------------------------|-------------------------|-------------------------|-------------------|-------------------|
| | £ | £ | £ | £ | £ |
| <u>Voluntary income</u> | | | | | |
| Planned giving | 43,014 | - | - | 43,014 | 35,337 |
| Income tax recovered | 10,521 | - | 30 | 10,551 | 10,849 |
| Collections and other giving | 2,370 | - | - | 2,370 | 6,902 |
| Sundry donations | 2,575 | - | - | 2,575 | 3,865 |
| Designated/Rest donations | - | - | 135 | 135 | 5,954 |
| Grants | 5,000 | - | - | 5,000 | - |
| Legacies | - | - | - | - | - |
| | (2a) 63,480 | - | 165 | 63,645 | 62,907 |
| <u>Activities for generating funds</u> | | | | | |
| Fundraising | 1,173 | - | - | 1,173 | 1,985 |
| Hire of Hall & rentals & Photocopying | 4,020 | - | - | 4,020 | 14,935 |
| Traidcraft | - | - | - | - | 157 |
| | (2b) 5,193 | - | - | 5,193 | 17,077 |
| <u>Income from Investments</u> | | | | | |
| Dividends and interest | (2c) 2,503 | 47 | 369 | 2,919 | 3,222 |
| <u>Income from Church activities</u> | | | | | |
| Fees | (2d) 718 | - | - | 718 | 2,719 |
| <u>Other incoming resources</u> | | | | | |
| Insurance claim/donation | 150 | - | - | 150 | - |
| Other income | 550 | - | - | 550 | 1,759 |
| Parish Weekend | - | - | - | - | - |
| | (2e) 700 | - | - | 700 | 1,759 |
| TOTAL INCOMING RESOURCES | 72,594 | 47 | 534 | 73,175 | 87,684 |

St Paul with All Saints Church, Chatham

Notes to the Annual Accounts for the year ended 31 December 2020

| 3. RESOURCES USED | Unrestricted funds £ | Designated funds £ | Restricted funds £ | 2020 Total £ | 2019 Total £ |
|--|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------|-----------------------------|
| <u>Costs of generating voluntary income</u> | | | | | |
| Envelope Scheme/fundraising costs | - | - | - | - | 574 |
| <u>Fundraising trading: cost of goods sold</u> | | | | | |
| Traidcraft | - | - | - | - | 356 |
| | (3a) | - | - | - | 931 |
| <u>Church Activities</u> | | | | | |
| Missions | - | 4,150 | - | 4,150 | 4,456 |
| Home Outreach | - | - | - | - | 138 |
| Offer to diocese | 20,980 | - | - | 20,980 | 27,918 |
| Clergy expenses | 2,944 | - | - | 2,944 | 3,123 |
| Curate expenses | 30 | - | - | 30 | 669 |
| Church running expenses: | | | | 28,104 | 36,305 |
| Church running expenses | 7,250 | - | - | 7,250 | 14,013 |
| Cost of services | 187 | - | - | 187 | 806 |
| Insurance | 2,383 | - | - | 2,383 | 2,348 |
| Hall running costs | 8,313 | - | - | 8,313 | 8,225 |
| Church boiler replacement from CRF | - | - | - | - | 2,467 |
| Vicarage Repair fund | - | - | - | - | - |
| Sundry Items & AV system | 457 | - | - | 457 | 444 |
| Youth | 282 | - | 98 | 380 | 728 |
| Advertising | 134 | - | - | 134 | 111 |
| Teaching & Training | 6 | - | - | 6 | 76 |
| Adminstration | 11,156 | - | - | 11,156 | 9,140 |
| Heating System | - | - | - | - | - |
| CYF | - | - | 735 | 735 | 2,672 |
| Christians against Poverty | - | - | 117 | 117 | 839 |
| Gifts | - | - | 3,185 | 3,185 | 5,403 |
| | 54,123 | 4,150 | 4,135 | 34,304 | 47,272 |
| <u>Governance costs</u> | | | | | |
| Independent Examiner's fee | (3c) | - | - | - | - |
| <u>Other resources expended</u> | | | | | |
| PMF/Ex St Paul/Vicarage repair | (3d) | - | - | - | - |
| TOTAL RESOURCES USED | 54,123 | 4,150 | 4,135 | 62,408 | 84,507 |

St Paul with All Saints Church, Chatham
Notes to the Financial Statements for the year ended 31 December
2020

4. Investments

Investments are included at their Market Value on 31 December 2020

| | <i>Book Cost £</i> | <i>Market Value 2020 £</i> | <i>Market Value 2019 £</i> |
|-----------------------------------|-----------------------------------|---|---|
| Endowment | | | |
| Legacy Endowment Fund | | | |
| 190.54 CBF Investment Fund shares | 2000.00 | 3,895.91 | 3,644.27 |
| St Pauls Endowment Capital | | | |
| 536 CBF Investment Fund shares | 603.90 | 10,959.43 | 10,251.54 |
| Restricted | | | |
| Southill Road | | | |
| 34,935.40 CBF Property Fund | 43711.17 | 44,511.19 | 46,837.89 |
| St Pauls Endowment Income | | | |
| 98 CBF Investment Fund | 110.41 | 2,003.78 | 1,874.35 |
| Total Investments | | <u>61,370.32</u> | <u>62,608.04</u> |

St Paul with All Saints Church, Chatham
Notes to the Financial Statements for the year ended 31 December 2020

| DESIGNATED FUNDS | B/f £ | Receipts £ | Payments £ | Transfers £ | C/f £ |
|-----------------------------|---------------|---------------|----------------|----------------|---------------|
| Church Repair Fund | 13,274 | 47 | - | 5,250 | 18,571 |
| Philpott Mission Fund | 3,244 | - | - | | 3,244 |
| CCLA savings | 20,000 | | | | 20,000 |
| CCLA savings Roch Dio Grant | - | | | 5,000 | 5,000 |
| Bible Fund | - | - | - | 500 | 500 |
| Church Tithed Giving | - | - | (4,150) | 4,150 | - |
| | <u>36,518</u> | <u>47</u> | <u>(4,150)</u> | <u>14,900</u> | <u>47,315</u> |

| RESTRICTED FUNDS | B/f £ | Receipts £ | Payments £ | Transfers £ | C/f £ |
|--------------------------|--------------|---------------|----------------|----------------|--------------|
| CAP Funding | 502 | - | (117) | - | 385 |
| Youth | 225 | - | (98) | - | 127 |
| Sound System | 353 | - | - | (353) | - |
| Ex St Paul's Maintenance | 1,062 | 369 | - | - | 1,431 |
| Vicarage Repairs | 400 | | - | 100 | 500 |
| Charity Giving | - | - | - | - | - |
| Restricted gifts | 3,745 | | (2,669) | 353 | 1,429 |
| Lent Bible gifts | 390 | 165 | (516) | | 39 |
| CYF fund grant | 1,158 | - | (735) | - | 423 |
| | <u>7,836</u> | <u>534</u> | <u>(4,135)</u> | <u>100</u> | <u>4,334</u> |

1,968.06

Church Wardens' Report 2020

2020 has been a quite different year in the life of the church as we have coped with the enormous challenges of the Coronavirus Pandemic. Our APCM for 2019 was eventually held in October 2020 and Elizabeth Esposito and Linda Fiddymment were re-elected as Church Wardens.

Since the start of the pandemic the Wardens have met with the Vicar and the Curate on a weekly basis via Zoom. Each week we have considered the government and Church of England guidelines and any specific changes to them, together with the local information on the spread of the Covid 19 virus before consulting the PCC on the issue of worship being held in church having regard to the safety of all members attending worship. Our worship has been moved to online services during the year with provision of written services sent out weekly to those who do not have access to online services. There have been many challenges faced and we were particularly saddened not to be able to celebrate the major Christian Festivals of Easter and Christmas in the Church. We are grateful to the Sides people and Stewards for all their efforts to ensure that worship was undertaken safely on the occasions when we were able to worship in church.

During the early months of the pandemic only one person was allowed access to the building and we chose to have our Caretaker Pete Petersen as the nominated person in order that the building could be checked on a regular basis and he could carry out checks and any essential repairs to maintain the fabric and security of the church site. We are extremely grateful to Pete who has diligently worked so hard to keep the building secure and cleaned to ensure we could meet the necessary guidelines. Any work during this period by contractors was inevitably delayed because of the government guidelines.

2020 Fabric Report

The church is generally in a reasonable state of repair but work to the roof and brickwork does need to be undertaken as outlined in the Quinquennial Report and this will be the concentration of work during 2021. The estimated cost of this work is £92,000 and bids will need to be undertaken to try to secure funding towards this. Work undertaken during 2020 included annual servicing of all appliances and the removal of the old noticeboard and installation of the new noticeboard following the successful application for a faculty. A new camera was installed in church and our internet system upgraded to enable live streaming of services; we are extremely grateful to Bruce for all his hard work to ensure we could access services. Our caretaker has maintained the church grounds ensuring grass was cut and guttering and walls kept clear of weeds. He has also painted lines to ensure social distancing could be easily maintained. Pete has also painted areas in the lobby and the church to improve their look and cleanliness and undertake some of the minor jobs highlighted in the Quinquennial.

The Terrier and Logbook have been maintained by the Wardens.

2021 Fabric Work Required

In 2021 our priority areas of work will be the roof and brickwork required in the Quinquennial Report, repair of the roof over the Lady Chapel and storage room at the front of the church.

We are in the process of securing a company to upgrade the lightning protection for the church to meet necessary safety standards, this work will be funded by the Church Fabric Fund. New handrails are required to assist people to get up the steps in the Chancel area and a donation to the church has already been made to cover this cost. Pete is currently redecorating the kitchen, but new cupboards will be required soon due to wear and tear of the existing cupboards over the years. Redecoration of both the lobby area and the hall will also be needed to try to help secure new lettings following the loss of most of our bookings due to the pandemic.

Thank You

We are extremely grateful to our Priest in Charge Rev Andrea Ward and our Curate Rev Dr Jenny Warrington for all their work to enable us to worship and stay connected during 2020, we are sure that you will agree they have been such a blessing to us. Our thanks go to Roy Maynard and Brian Jones for continuing to preach during this difficult year. Our Parish Administrator Tracey Gurr has worked tirelessly to ensure we stay in touch and our Caretaker Pete Petersen has improved the fabric of our church and we are grateful to them both.

Elizabeth Esposito and Linda Fiddymont