

THE PAROCHIAL CHURCH COUNCIL  
OF THE  
ECCLESIASTICAL PARISH  
OF  
ST MARY, GREENHITHE

**Annual Report and Financial Statements**

Year ended 31 December 2021



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## THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, GREENHITHE

### Trustees Annual Report for the year ended 31 December 2021

#### Administrative information

St Mary's Church is situated on London Road, Greenhithe. It is part of the diocese of Rochester within the Church of England. The correspondence address is - Church Office, 131 Mounts Road, Greenhithe, Kent DA9 9ND.

The Parochial Church Council (PCC) is a charity on the Register of Charities with the Registered Charity Number 1180908.

PCC Members who have served from 1 January 2021 until the date this report was approved are:

**Incumbent:** Revd Charlie Lloyd-Evans

**Wardens:** Mr Ben White, Mr Rod Long from 12<sup>th</sup> October

**Deputy Warden:** Mr John Stringer from 12<sup>th</sup> October

#### Representatives on the Deanery Synod:

Mrs Mandy Holloway LLM

Mrs Margaret Bobby

#### Elected members:

Mrs Marion Lane (Secretary)

Mrs Jennie White LLM

Mrs Ngozi Onuoha

Miss Jacqueline Smith until APCM

Miss Jude Andrews

Mr Jason Emmett resigned October 2021

Mrs Ruth Lowe from APCM

Mrs Peta White from APCM

Mr Nigel Hewitt from APCM

#### In attendance:

Mr Deji Nehan (Treasurer) co-opted without voting rights until APCM

Mr Gareth Lloyd-Evans from APCM without voting rights.

These members now serve as Trustees of the Registered Charity.

Ms Jude Andrews was elected as the Safeguarding Officer for Children and Vulnerable Adults.

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

#### Structure, governance and management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Powers measure. The method of appointment of PCC members is set out in the Church Representation Rules.

The membership of the PCC consists of the incumbent, churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. We have 67 members on the roll. 46 are female, 20 living in the parish and 26 outside and 21 are male with 6 living in the parish and 15 outside.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

## **Reports for 2021**

### **Deanery Synod**

On Sunday 12<sup>th</sup> September the Deanery Confirmation Service took place at St George's Church Gravesend. St Mary, Greenhithe had six candidates being confirmed. After the service a short meeting took place for Deanery Synod Reps to elect a Deanery Lay Chair.

On Wednesday 3<sup>rd</sup> November a Gravesend Deanery Synod meeting was held at St Peter and St Paul's, Swanscombe. The Rev Dylan Turner (Diocesan Growth Enabler) gave a talk entitled 'Called to Grow'. Dylan said his job is taking churches on a journey. Group talks took place about Licensed Lay Ministers and Mandy, one of St Mary's LLMs, spoke to us all about the process of becoming a LLM and her journey to become a fully Licensed Lay Minister.

### **PCC Committees**

The PCC operates through several committees, which meet between full meetings of the PCC. All the committees are answerable to the full PCC.

The PCC met eleven times during the year, either in person or via a Zoom meeting.

### **2021 Activities/Events**

There were very few activities held due to the Covid-19 pandemic. However, we did manage to have our usual Summer and Christmas Fayres, Harvest lunch and Light Party which were enjoyed by all who attended from the church and community.

### **Family ministry**

Family Ministry have comprised of our three parent and toddler groups – 'Sticky Fingers', 'Baby and Me' and 'Who Let the Dads Out'. Due to the Covid-19 lockdown we did not have any groups meet for most of the year. We did decide to reopen Sticky Fingers in September 2021 which was immediately well attended even with all the restrictions in numbers who could attend and mask wearing etc. During February and March Mandy took a well-earned sabbatical, but the group was really well supported by volunteers covering all that she did.

Baby & Me has moved to St Peter and St Pauls Swanscombe and successfully reopened there. Unfortunately, Who Let the Dads Out has remained unopen due to changes in work patterns for the previous leader. We are praying for guidance as to what to do next with this group.

We are reminded that as Christian disciples we reflect Jesus' love in all that we do and say. We are his hands and feet. Our prayer is that we will continue to faithfully share his love and compassion with all who come into the groups. With grateful thanks to God for all his blessings and to all who have volunteered in the groups.

### **Pastoral care**

St Mary Greenhithe continues to be a church that has a heart for the community. There are many people who are using their gifts and talents to support all sorts who are in need within our community in many different ways, especially under the charity Mary's Child. Regular visits are made by our Pastoral Assistant to a local EMI home.

### **The Community Café**

The Community Café reopened on Wednesday 7<sup>th</sup> July after a long break due to Covid 19. Numbers have been gradually increasing as people become more confident to attend. We have a group of volunteers who work extremely hard. A walking group headed by our trained leaders leaves the café at 10.30 to enjoy a morning walk around Greenhithe and Stone. The Senior's Afternoon Tea, which is an offshoot of the Café reopened on Tuesday 13<sup>th</sup> July and everyone was pleased to see its return. All the people who attend our Café and Senior's Tea say how much they enjoy coming.

On Tuesday 24<sup>th</sup> August two coaches departed from Bluewater to go to Margate for a day out. The cost was subsidised by the café and Mary's Child and was £7.50 per person. People from the café, Seniors, clients of Mary's Child and the local community had a very enjoyable day. For some families this is their only time in the year seeing the sea.

### **Sunday Special**

Sunday Special reopened in September 2021. Our numbers were low at this time, with approx. 8-10 children. Therefore, we are only having one group for ages 3 -11 until numbers rise. We are using the Scripture Union books.

### **Hospitality**

We were able to run a very successful Summer Fayre which saw many members of the community come and play games and share time together, despite the rain!!

Our Christmas Fayre was also incredibly successful with more people on site than we have seen at previous fayres – Father Christmas had a queue the length of the church for the whole three hours!!

**Mary's Child** is now a registered charity in its own right. Many members of the church however are still very much involved with the day-to-day activities.

### **Youth Ministry**

Due to Covid restrictions and work commitments etc Ignited Youth had only managed to meet a few times during the year. It is hoped that we can grow our leader numbers to then be able to have regular group sessions

### **Building and Grounds**

In August a very busy team of volunteers came and redecorated the church hall, kitchen and toilets. It was completed on the bank holiday Monday at the end of August when many came to help sort and tidy not only the church hall but the hall garden and grounds around the church where we finished up with a BBQ in the evening. The PCC has now appointed an Architect, John Bailey of Thomas Ford and Partners, to help in the repairs to the roof. He has put together the specification and has obtained tenders from contractors. We now know that the roof and masonry repairs will cost £140,000. We are currently trying to raise this money to be able to start these works. Any ideas of how we can raise this money are very welcome.

In September Rod Long became the second Church Warden and John Stringer became the Deputy Church Warden. Also, a Warden Sub Committee was set up to look at and plan all the maintenance jobs that are needed to be done around the site. This is also to ensure that all the works from the quinquennial and any other jobs that arise are planned in. We meet regularly to plan what jobs are going to be done on the monthly work parties.

### **Priest in Charge report and Future Outlook**

2021 has been a year of recovery and emergence, with a growing sense of hope as we progress beyond the extreme impacts of the Covid Pandemic. We began the year with physical worship services on hold, and many of the activities of the church curtailed by the restrictions on meeting together. Services continued online, and the progress with our live streaming project meant that when we were able to open for physical worship again just before Easter, we were also able to start live stream of services. The gathered and extended congregation of the church have very much valued this, and we have developed our provision throughout the year, including the purchase of three PTZ cameras, entirely funded by generous donations from church members.

As the year progressed other activities of the church were also re-established, and the subsequent revenue streams began to emerge. The Community Café was restarted in the summer, with attendance gradually increasing throughout the year, and Sticky Fingers, our weekly toddler group, started in September. Hall rentals were slow to get going, with many regular bookings not restarting until late in the year, and some not restarting at all. By the end of the year individual booking were on the increase, and the PCC are confident that this trend will now continue.

At the AGM in April we welcomed a new treasurer, who quickly got a handle on the state of finances of the church and having reviewed these and the budget estimated that we would be looking at running at a £10,000 deficit this year. The PCC decided to instigate an interim reserves policy as detailed below.

The past few years have been a time of great upheaval for the church, following an interregnum, the covid Pandemic, and then the appointment of myself as Priest-in-Charge, shared with the neighbouring parish of Swanscombe. I was keen to develop an understanding of the priorities, and identity, of the church in this new landscape. I worked with Dylan Turner, one of the Mission Growth Enablers in the Diocese, to start this process, and

then expanded it to include the Ministry Team, then the PCC and then the wider church. We carried out a Worship Audit and held a PCC Away Day, looking at Identity and Vision. The PCC Away Day identified three key identity descriptors of the church, as Liturgical, Evangelistic and inclusive. The Vision of the church had a very clear short-term focus, which is 'The Roof'. The PCC made a clear decision to single-minded in its focus on the roof repair project. The longer-term vision was then focused on community engagement, involving meeting the community where they are.

St Mary's continues to be a church that seeks to be at the heart of the community. We are focused on ensuring that our building is repaired and maintained, and on developing and improving our community engagement, all from a foundation of a strong worshipping community.

## Financial review

Total receipts on unrestricted funds were £57,713 (**2020: £44,015 2019: £74,678**).

£62,506 (**2020: £65,307 2019: £69,050**) was spent to provide Christian ministry, including the contribution to the diocesan parish share.

The net result for the year was an excess of expenditure over income on unrestricted funds, which resulted in a deficit of £4,794 (2020 deficit: £21,292 2019 deficit: £653). This is a better performance than the budgeted £14,000 deficit because of additional cost reductions and a slow but steady recovery in income throughout the year. However, this is the second year operating with a significant deficit and it has further impacted our reserves and forced the PCC to review its reserves policy in November 2021.

The balance on unrestricted funds at 31<sup>st</sup> December 2021 was £28,343 (2020: £32,019 2019: £53,309).

In efforts to improve the financial position going forward, the PCC has taken a number of steps;

- Establish online giving with GiveALittle.
- Purchased a CollecTin® / SumUp reader in November 2020 to better support contactless payments via card / ApplePay / GooglePay etc at services and events.
- Updated the SMG website to include a Giving Page detailing all the ways of donating.
- Joined the Parish Giving Scheme to allow a flexible and secure method of regular giving via Direct Debit.
- Continuing the focus on cost reduction.

## Reserves policy

Since 2016, it was the PCC Reserves Policy to maintain a balance on unrestricted funds which equates to at least 6 months unrestricted payments, equivalent to £35,000 (pre-pandemic). The deficit in 2020 meant for the first time the reserve fell below the nominal £35,000 figure by approximately 10%.

The PCC recognised that the unprecedented situation of the pandemic continuing throughout 2021 and with the ongoing contingency it was appropriate to further break into the reserves as predicted in the 2021 budget presented at the last APCM. In November 2021, the Treasurer highlighted that the immediate aim for the 2022 budget is to be balanced and it would take several years (5-10) of operating at a 5% surplus to recover the reserves back to the 6-month reserve policy. Whilst this amount had been historically available when the PCC made the decision in 2016, such a generous reserve policy may not be consistent with the mission of the Church and the needs of the community.

Having reviewed the guidance provide by [ParishResources.org](https://www.parishresources.org) and after discussion with ACAT it was clear a smaller reserves policy based on 2 or 3 months of running costs was now used by many churches. The PCC agreed it was appropriate to adopt a revised Reserves Policy during the COVID recovery period. The Interim Reserves Policy (adopted at PCC meeting 9 November 2021) is to maintain a balance on unrestricted funds which equates to at least **3 months operating costs**, equivalent to £18,000.

Approved by the PCC and signed on their behalf by:

Chairman \_\_\_\_\_

PCC Member \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

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4 February 2022

## **Independent Examiner's report to the Member/Trustees of St Mary Greenhithe**

I report on the accounts for the year ended 31 December 2021 which are set out on the pages following.

### **Respective responsibilities of the Trustees and Independent Examiner**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.



## **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 130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records 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.

Yours sincerely



Martyn Burt

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# St Mary Greenhithe

## Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
<b>Current assets</b>		
600: Natwest Current Account	69,964.87	81,001.46
601: Natwest Deposit	342.24	342.19
610: CRFS G1301 A	1.83	1.83
611: DLFD G1301 A	2,738.82	2,732.47
612: DLFD G1301 B	7,158.27	7,141.67
621: Petty Cash - St Mary General	-	17.80
622: Family Ministry Petty Cash	-	14.40
623: Edible Ebbsfleet Petty Cash	80.50	50.00
625: Robin Hood - Petty Cash	121.00	200.00
Z05: Accounts Receivable	7,722.77	7,548.31
<b>Total Current assets</b>	<b>88,130.30</b>	<b>99,050.13</b>
<b>Liabilities</b>		
6699: Agency collections	1,377.89	277.57
830: Tech Loan	1,540.00	-
Z04: Accounts Payable	2,931.94	1,079.37
<b>Total Liabilities</b>	<b>5,849.83</b>	<b>1,356.94</b>
<b>Net Asset surplus (deficit)</b>	<b>82,280.47</b>	<b>97,693.19</b>
<b>Reserves</b>		
Excess/(deficit) to date	(15,412.72)	-
Z01: Starting balances	97,693.19	97,693.19
<b>Total Reserves</b>	<b>82,280.47</b>	<b>97,693.19</b>

### Represented by Funds

General (Unrestricted)	27,452.48	32,218.02
Designated	890.77	918.76
Restricted	53,937.22	64,556.41
<b>Total</b>	<b>82,280.47</b>	<b>97,693.19</b>

**St Mary Greenhithe**  
**Statement of Financial Activities**  
**For the period from 01 January 2021 to 31 December 2021**

	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total funds	2020 total funds
Income and endowments from:						
Voluntary Income	2a	43,082.17	4,950.06 -		48,032.23	38641
Activities for Generating Funds	2b	7,997.41	945.5 -		8,942.91	5446
Investment Income	2c	23 -	-		23	40
Church Activities	2d	6,081.00 -	-		6,081.00	3227
Other income	2e	528.71 -	-		528.71	2251
<b>Total income</b>		<b>57,712.29</b>	<b>5,895.56 -</b>		<b>63,607.85</b>	49605
Expenditure on:						
Church Activities	3	58,208.57	15,709.44 -		73,918.01	75325
Cost of Generating Funds	3	3,891.72	805.31 -		4,697.03	
Governance Costs	3c	300 -	-		300 -	
Other expenditure		105.53 -	-		105.53	50
<b>Total expenditure</b>		<b>62,505.82</b>	<b>16,514.75 -</b>		<b>79,020.57</b>	75375
Gains/losses on investment assets	-	-	-	-	-	
<b>Net income / (expenditure) resources before transfer</b>		<b>-4,793.53</b>	<b>-10,619.19 -</b>		<b>-15,412.72</b>	-25770
Transfers:						
Gross transfers between funds - in	-	-	-	-	-	
Gross transfers between funds - out	-	-	-	-	-	
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	
<b>Net movement in funds</b>	8	<b>-4,793.53</b>	<b>-10,619.19 -</b>		<b>-15,412.72</b>	25,770.00
Reconciliation of funds						
<b>Total funds brought forward</b>		<b>33,136.78</b>	<b>64,556.41 -</b>		<b>97,693.19</b>	123,463.00
<b>Total funds carried forward</b>		<b>28,343.25</b>	<b>53,937.22 -</b>		<b>82,280.47</b>	<b>97,693.19</b>

**Parochial Church Council Of St Marys Greenhithe**  
**Notes to the Financial Statements**  
**For the Year Ended 31 December 2020**

**1 Accounting Policies**

**Basis of financial statements**

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 PSSs, and with the Regulations "true and fair view" provisions.

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

**Assets**

**Consecrated and benefice property**

In so far as 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.

**Moveable church furnishings**

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £1,000 and are not used within the church building. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land	Nil
Fixtures & Fittings	20 years
Computers	3 years
Church Sound Equipment	is used entirely within the church building so is written off at full cost in the year of purchase

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

**Fund accounting**

*Restricted Funds* comprise revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

*Unrestricted Funds* are income funds which are to be spent on the PCC's general purposes.

*Designated funds* are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

**Incoming resources**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

**Resources expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

## 2 Incoming Resources

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
a) Voluntary Income					
Planned Giving	27146	-	-	27146	30589
Collections at services	4389	-	-	4389	1037
Donations	1517	-	3982	5499	263
Tax Recoverable on Gift Aid	7508	-	-	7508	6752
	<u>40561</u>	<u>0</u>	<u>3982</u>	<u>44543</u>	<u>38641</u>
b) Activities for Generating Funds					
Fund raising for roof repairs			668	668	720
Fundraising Events	4909	-	-	4909	20
Photocopy Income	31	-	-	31	16
Mary's Child	-	-	-	0	3706
Drop-in Café	3972	-	-	3972	984
Edible Ebbsfleet	-	-	31	31	-
	<u>8912</u>	<u>0</u>	<u>698</u>	<u>9610</u>	<u>5446</u>
c) Investment Income					
Bank Interest	23	-	-	23	40
	<u>23</u>	<u>0</u>	<u>0</u>	<u>23</u>	<u>40</u>
d) Income from church activities					
Use of Church Facilities	2990	-	-	2990	2713
Fees for weddings and Funeral:	3091	-	-	3091	514
	<u>6081</u>	<u>0</u>	<u>0</u>	<u>6081</u>	<u>3227</u>
e) Other incoming resources					
CJRS grant	-	-	-	0	1568
Other Income and Grants	2222	-	-	2222	-
Family Ministry including Sticky	529	-	-	529	683
	<u>2751</u>	<u>0</u>	<u>0</u>	<u>2751</u>	<u>2251</u>
Total Receipts	<u>58328</u>	<u>0</u>	<u>4680</u>	<u>63008</u>	<u>49605</u>

## 3 Resources Expensed

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
a) Fund Raising Expenses					
Fund Raising Expenses	1576	-	-	1576	50
	<u>1576</u>	<u>0</u>	<u>0</u>	<u>1576</u>	<u>50</u>
b) Church activities					
Diocesan parish contribution	21600	-	-	21600	34500
Rector and rectory costs					
Council Tax - Rectory	5177	-	-	5177	3155
Utilities - Rectory	1121	-	-	1121	1571
Church and services					
Gas & Electricity - Church	3648	-	-	3648	2605
Insurance - Church	5179	-	-	5179	5333
Music	614	-	-	614	1298
Service Accessories	493	-	-	493	973
Family Ministry	115	-	-	115	331
Youth	117	-	-	117	-
Repairs & Maintenance	2034	-	-	2034	-
Weddings and Funerals	337	-	-	337	-
Organ/Piano Tuning	171	-	-	171	-
Sunday School	38	-	-	38	-
Audio Visual	7980	-	-	7980	-
Outreach	54	-	-	54	-
Rood Fund Expenses	-	-	10324	10324	-



## 8 Statement of movement in funds

	At 1 Jan 2020	Income	Expenditure	Transfers	At 31 Dec 2021
<b>Unrestricted Funds</b>					
General Fund	32218	56803	61568	-	27452
	32218	56803	61568	-	27452
<b>Designated Funds</b>					
Edible Ebsfleet	-		28		(28)
Youth	919	-			919
	919	-	28		891
<b>Restricted Funds</b>					
Training and Education	1811	-	-	-	1811
Café	5554	1115	661	-	6008
Roof Fund	15601	768	10324	-	6045
Edible Ebbsfleet	6802	31	135	-	6698
Heating and Seating	13603	-	-	-	13603
Mini Bus	20000	-	-	-	20000
Memorial Garden and Book	1186	-	9	-	1177
Audio Visual		3982	5386		(1404)
	64556	5896	16515	0	53937
<b>Total</b>	97693	63608	79021	-	82280

### b) Comparative movement of funds in 2020

	At 1 Jan 2020	Income	Expenditure	Transfers	At 31 Dec 2020
<b>Unrestricted Funds</b>					
General Fund	53311	44014	(65306)	-	32219
	53311	44014	(65306)	-	32219
<b>Designated Funds</b>					
Youth	919	-	-	-	919
	919	-	-	-	919
<b>Restricted Funds</b>					
Training and Education	1811	-	-	-	1811
Café	5807	984	(,239)	-	5554
Mary's Child	4799	3706	(8505)	-	-
Roof Fund	14701	900	-	-	15601
Edible Ebbsfleet	7112	-	(310)	-	6802
Heating and Seating	13603	-	-	-	13603
Mini Bus	20000	-	-	-	20000
Memorial Garden and Book	1200	-	(14)	-	1186
	69033	5590	(10068)	-	64555
<b>Total</b>	123463	49604	(75374)	-	97693

## 9 Description of Funds

### Designated Funds

Youth	Ongoing youth ministry of the church
Edible Ebsfleet	Ongoing maintenance, and development of Community Garden in the church grounds. This fund balance will be transferred to designated fund in next financial year.

### Restricted Funds

Training and Education	Training resourcing of current ministers, both clergy and lay
Audio Visual	Purchase of equipment for the audio visual and stream services of the church. <i>Note this fund is in deficit at the end of 2021. A transfer will be made from the general fund to cover this once gift aid for the</i>
Cafe	Ongoing operations of the weekly community café, including capital expenditures.
Roof Fund	Grants and Donations given specifically for the repairs to the church roof
Edible Ebbsfleet	Ongoing maintenance, and development of Community Garden in the church grounds
Heating and Seating	Provision of new chairs for the church and upgrade of heating system
Mini-Bus	Purchase, maintenance and ongoing running costs of community Mini-Bus
Memorial Garden and Book	Ongoing upkeep and activities of Memorial Garden and Memorial book in church.

## 10 Assets By Fund

### a) 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021
Fixed Assets	-	-	-	-
Current Assets	31794	891	55446	88130
Liabilities	4342	-	-	5850
Total	<u>27452</u>	<u>891</u>	<u>53937</u>	<u>82280</u>

### b) Comparative Figures for 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020
Fixed Assets	-	-	-	-
Current Assets	33307	1119	64624	99050
Liabilities	(1288)	-	(69)	(1357)
Total	<u>32019</u>	<u>1119</u>	<u>64555</u>	<u>97693</u>

## 10 Related parties

There were no payments, other than the re-imbursement of expenditure, made to PCC members during 2021 (2020: £nil)

The Tech loan received this year was from a person related to a PCC member. The loan was for a total of £3100, repayable over 12months in monthly instalments. £1,560 has been repaid and a further £1,540 is outstanding as of the end of 2021

The total amount of donations made to the PCC by PCC members or related parties during 2021 was £9,547 (2020: £9,329).