



**The Parochial Church Council
of
St. Margaret's Church Underriver**

ANNUAL REPORT AND FINANCIAL STATEMENTS

for the year ended 31st December 2017

Vicar:

Rev Serena Willoughby
St. Lawrence's Vicarage, Stone Street,
Seal, Sevenoaks, Kent TN15 0LQ

Bankers:

CAF Bank Ltd.
King's Hill
West Malling
Kent ME19 4TA

CCLA Investment Management Ltd.
80 Cheapside
London EC2V 6DZ

Independent Examiner:

Gilbert Allen & Co.
Chartered Accountants
Churchdown Chambers
Bordyke
Tonbridge
Kent TN9 1NR

Correspondence address:

St. Lawrence's Vicarage,
Stone Street, Seal,
Sevenoaks, Kent TN15 0LQ

2017 Report and Accounts of the Parochial Church Council of St Margaret's Church, Underriver

INTRODUCTION

The Parish Church of St Margaret's, Underriver dates from 1867, and is situated in the village of Underriver, near Sevenoaks. The population of the ecclesiastical parish is some 300 inhabitants. St Margaret's is a Joint Benefice with St Lawrence's Seal Chart. There is no Vicarage in Underriver; the incumbent resides at the Vicarage in St Lawrence's Parish. Gretel Wakeham is licensed as Reader. The parish has no other licensed/accredited ministers (e.g. Non-stipendiary ministers or Pastoral Assistants).

1 AIMS and PURPOSES

The PCC

The Parochial Church Council (PCC) has the responsibility of co-operating with the Vicar to promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish involving the following areas of activity:

- Worship - as worthy of God as we can offer it
- Christian neighbourliness to those in our Parish
- Maintenance of the fabric - cleaning, flowers, minor repairs, etc.
- Giving to outside causes - charities
- Financial provision for the above

As far as is possible each PCC member has on-going responsibility over one or more areas of our Church's life. The PCC also elects sidesmen/women to help with the preparations for worship. This includes welcoming those who come to Church; distributing and collecting service orders and hymn books. There is also a rota of lesson readers.

The Mission Statement of the PCC is:

"In St Margaret's Church we will show our love for God and our neighbours in our private prayers, in our public worship, in our care for our Church, in our friendships and in our service to our own and the wider community".

Church Electoral Roll 2017

The Electoral Roll was revised this year and on completion of the revision the numbers now total 61.

(2016:60, 2015:64, 2014: 66; 2013:65)

Joint Benefice - Securing our Future

The two parishes have for many years shared services and other events, both pastoral and social. This relationship has now been formalised. From 3rd September Gretel Wakeham is licensed as Reader for both St Margaret's and St Lawrence's. The PCC wish to record that St Margaret's are delighted to welcome Gretel Wakeham as she takes a fuller role, preaching and leading our services.

Like all small village churches, we must expect the future to be challenging. We want St Margaret's to be at the heart of our village community, the focus of our worship and good neighbourliness. We want to provide a balance of services to inspire both old and young, using Common Worship, the Book of Common Prayer and free liturgies, and we know that music plays an important part in our worship. Our Church plays an important role in bringing families and children together.

2 OBJECTIVES & ACTIVITIES

- We aim to work together as a Joint Benefice with St Lawrence's Church, Seal Chart.
- We will aim to have services that give honour to God such that those who come to our Church regularly to be able to worship God in ways that they find devotional and satisfying. With this in mind we will aim to provide the best overall balance of services.
- We will aim to encourage more people to attend the bible study and prayer groups to further understand and learn from God's Word, to listen to God's will and to bring the needs of the Parish before him in prayer.
- We will provide what practical help we can to those in our community who are old, ill or otherwise in need.
- We will provide services once a month that children and young people aged between 2 and 12 will find attractive and that will lead them to the knowledge and love of Jesus.
- We will support the Youth Group for teenagers in the parish when possible.
- We will aim to increase our usual Sunday attendance.

Worship

The pattern of services continued as last year:-

1st Sunday	11.15	All-age Family Service
2nd Sunday	08.00	Holy Communion, Book of Common Prayer
	11.15	Matins, (6.00pm Evensong in summer)
3 rd Sunday	11.15	Short Holy Communion
4 th Sunday	11.15	Parish Communion Common Worship
5 th Sunday	Individual arrangements were made. These included combined services with St Lawrence, Seal Chart.	

The Usual Sunday Attendance, as defined by the Diocese, was measured as the average over four normal weeks in October 2017 as 24 adults & 2 children (2016:21+1; 2015:22+5; 2014:23+2; 2013:20+1). There are considerably more attendees on special days: Festivals, baptisms, etc.

Other major weekdays, in the Church's calendar, Ash Wednesday, Maundy Thursday, Good Friday, Ascension Day, etc. were celebrated, usually as a joint service, with St. Lawrence's held at alternate churches. Holy Communion was also celebrated on an occasional basis in homes. A small Prayer Group met in a home about once a fortnight. Whether in St Margaret's or St Lawrence's parish, the Group always included prayers for both parishes.

From the Registers: January 2017 - December 2017

Baptisms 2; Confirmations 0; Weddings 1; Funerals 0; Funeral Service at Crematorium 1

Communication with the Parish and Beyond

Parish activities, Church and village events, and brief accounts of key business conducted at our PCC meeting were recorded in the Underriver Newssheet. About 175 copies of the Newssheet are circulated monthly both within the Parish and further a-field. We are very grateful to Tim Pierce for editing the Newssheet and to Belinda Goodwin for distributing the Newssheet. We are also very grateful to Tim Pierce (Administrative Assistant), for producing a pew-sheet every week which is available to all who visit the Church and contained comprehensive information of forthcoming Church events and items for prayer.

Relationships in the Parish, and Beyond

We maintain a particularly close link with the parish of St Lawrence's, Seal Chart - due in part to the Vicar serving both parishes. This link is exemplified through occasional joint services, special projects,

the Prayer group and the Bible study groups. Our status as a Joint Benefice will encourage us to support each other and share our strengths and talents.

3 ACHIEVEMENTS & PERFORMANCES

The Interregnum

The PCCs of St Lawrence & St Margaret produced a Profile of both parishes which was available for prospective candidates to consider. Meanwhile, the Church Warden, together with Arthur Rucker & Gretel Wakeham arranged for clergy and lay readers to take our services. Refurbishment of the Vicarage included: the installation of a new shower; painting rooms upstairs; removing carpets and sanding floors; replacing of work surfaces in the kitchen and new fences were installed.

Following a nine-month interregnum, the Rev Serena Willoughby was selected to be our new vicar. Our thanks to Andrea Pierce (Church Warden) & Arthur Rucker (Co-opted PCC) for being members of the interviewing panel together with those representing St Lawrence. Her installation as Vicar of St Lawrence & St Margaret was held on 3rd September 2017 at St Margaret's. It was a wonderfully dignified service led by James Langstaff, Bishop of Rochester. The music was ably led by Dan Eaton and Alexander Trigg. The choir sang two beautiful anthems by Faure and Mozart; the congregation joined in well-known hymns. The church was full to overflowing with parishioners, friends and families known to Serena together with other clergy in our area. We look forward to supporting her in her new role and leading us into new pastures.

During the year, matters discussed by the PCC included the arrangements for special and occasional services and the variety of social events. In addition, the following issues were considered:

Quinquennial Review 2017

The PCC received a detailed report on the Quinquennial inspection in 2017. This included recommendations for works for: rain water goods, graveyard, defrassing stonework, roof work, pointing, stringing, windows, redecoration & floors. The Diocese advises that an architect draw up a specification for the necessary works. Other matters raised in the report have all been dealt with or were in hand. The Diocesan lightning consultant has also made recommendations.

The quinquennial included an electrical survey, carried out by Mr Harvey, cost £400. He reported the work is good except RCDs need to be installed. He has quoted £1,400 + VAT for the works. The repair fund will provide the finance. The fire extinguishers need to be re-positioned. There was an incident in one of the leaded lights of the church windows. The cost of the repair was £673.49.

The PCC expressed their thanks to Andrea Pierce for all her work co-ordinating the issues of the Quinquennial Review. John Clemence prepared a very helpful analysis of the work listed above.

Safeguarding

We re-appointed Judy Hurrion as our Children's & Vulnerable Adults Representative and confirm our adherence to the Diocese Child Protection Policy. We reaffirmed the Diocesan Policy for obtaining Disclosures through the Criminal Records Bureau and appointed Maxine Clark as Disclosure Officer.

Health and Safety: The Health and Safety Policy presented by the Church Warden was accepted by the full PCC. A health and safety, fire risk and disability review was carried out by the Church Warden.

The Organ & Choir

Minor repairs were carried out on the organ. The choir remains an important part of our church life. We are very grateful to Judy Hurrion for all the preparation she does for the choir practices and our services, and to Christopher Thornton for arranging a rota of organists. We are also extremely grateful to all our regular organists Allan Ruddle, Dallas Taylor, Judy Graydon, Christophe Patricot and Matthew Dixon, but especially to Allan who in addition plays for our practices and whose advice has been invaluable. We are also grateful to Daniel Eaton for supporting some of our special events. We continue to enjoy the contributions of the Recorder Group at some of our special services and thank Fidelity Weston and all her group for their time and effort.

Proceedings of the Sevenoaks Deanery Synod

There were 3 meetings this year which were attended by our representatives, Rev Serena Willoughby, Christopher Thornton & Jennifer Fair. The pattern for meetings remains fairly constant: prayers, an introduction to the parish hosting the meeting, a guest speaker and various reports which are shared with the members of the PCC.

EVENTS

150th Anniversary of St Margaret, Underriver

It was un-animously agreed that the 150th Anniversary of St Margaret's was a resounding success. Much thought and planning resulted in a very happy event – well supported by members of the community and friends of years long ago.

The weekend of **21-22 July 2017** included: a dinner at the White Rock (an inclusive event to which all members of the Village were welcome); a Flower Festival in the Church complementing the Annual Horticultural Society in the Village Hall; the anniversary service in St Margaret was very well attended. We were pleased to welcome Peter Davison, great grandson of John Davison who funded the building of St Margaret in 1867. The congregation enjoyed refreshments in the Village Hall and the opportunity to look at the Underriver Archives which included the 150 years of the life of the Church, beautifully presented by Judy Graydon.

Special thanks go to: Arthur Rucker for preparing the programme of the history of the church (*every detail was considered & Jennifer Fair asked us to look up to SEE our church!*); Judy Hurrion for gathering the organists and choristers (*wonderful singing*); Judy Graydon for inviting an ensemble of musicians (*we all packed up our troubles!*); numerous narrators telling the stories over 150 years (*Hear, hear!*); Jane Martineau and her team of florists depicting the church's year (*beautiful blooms on every window!*); and of course the welcome refreshments in the Village Hall with thanks to Maxine Clark and others who helped in the kitchen. It was noted that humour and joy were the threads that ran through the service. Thank-you to everyone.

April 2017 Easter: We continued our tradition of having a Palm Sunday processional walk, led by a pony, through the village. A good number attended the Good Friday and Easter Day Service for a family celebration of Holy Communion.

September 2017: The Heather Clemence Memorial Concert was an outstanding success. John Clemence invited several young musicians from the Royal Academy of Music together with Dallas Taylor on the organ to perform a wonderful range of 'unashamedly joyous and romantic music'. The event resulted in £6,446.24 to be shared between the Scott's Project and St Margaret's.

October 2017 Harvest: Our Church was beautifully decorated – thanks to Jane Martineau and her team; the lunch was excellent – thanks to Andrea Pierce and the many cooks who cooked! Proceeds from the lunch and from the auction of fruit and vegetables were donated to Christian Aid.

November 2017: The names of all the men associated with the parish who died in World War I & II were read out by John Clemence and Tim Tawney at the Remembrance Service.

November 2017: The 'Chicago Bridge' was a great success. Three venues in Underriver homes were catered for by J.Fair, A&J Rucker and A&R Bligh. The event totalled £675. Our thanks to all who worked so hard for the event.

December 2017: The Second Wind Band performed a programme of Christmas music; the Carol Service, Crib Service and Christmas Day Services were well attended. Our grateful thanks for M.Owlett organising the Carol Service refreshments and X.Veneziani for arranging the Crib Service tea.

Thank you ...

We record our grateful thanks to our Churchwarden Andrea Pierce aided by Tim Pierce, for the enormous amount of work she does for the PCC. We are also very grateful to all the members of the PCC and those who have been part of the sidesmen/women and Readers' rotas. Our thanks go to all our many volunteers who care for the church linen, clean the brass, arrange flowers, clean the church, arrange the music for worship, sing in the choir, play the organ and join churchyard working parties.

We remain extremely grateful to all the donors both of money, time and skills, who have enabled us to continue to develop the work and witness of St Margaret's Church over the past year. And finally a huge thank you to those who willingly provide us with food and drink and other meals that are always so well received.

4 FINANCIAL REVIEW

Total receipts amounted to £44,039 (2016 £34,285) and these are detailed in the Financial Statements.

£48,335 (2016 £38,684) was spent to provide the Christian ministry from St. Margaret's Church, including the contribution to the Diocesan Parish Share. The Parish Share is the amount which the Parishes in the Diocese have to find, shared between them as agreed between the PCCs and the dioceses.

Donations to Charities totalled £3,639. This includes dedicated collections at services, including for our Charity of the year, Church Army (£881), and collections at funeral and memorial services (£828)

The net result for the year was an overall deficit of £4,295 (2016 £4,399). The General Fund balance at 31st December 2017 is £10,039 (2015 £20,110).

An appeal (see below) to reduce our deficit and provide for Quinquennial repairs was launched in December 2017. In the year to 31st December and included in these accounts was raised the sum of £5,144 (including Gift Aid). The PCC has transferred this sum to the Repair fund. Further sums in excess of £11,600 have been received in 2018. In addition Standing orders have been increased, for 2018 and beyond by an annual sum in excess of £11,225.

5 RESERVES POLICY

Our reserves policy requires that we try to maintain the General Fund at a value approximately equal to 15 months' normal outgoings of the church. This is equivalent to £45,000. The Unrestricted General Funds total £42,092 including funds designated for the Organ (£12,157) and Church Repairs (£19,265).

The General Fund represents the reserves of the PCC that are not subject to any restrictions on their use and are available for the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted as follows:

The Organ Fund comprises money allocated from the General Fund for the repair of the organ to defray major cyclical expenditure. The PCC has decided to transfer the sum £1,500 annually to this fund to meet the cost of likely future expenditure.

The Church Repair Fund comprises monies set aside as required by and agreed with the Diocese to meet future repairs to the Church fabric identified by the Quinquennial survey. The Church Repair Fund currently stands at £19,265. The PCC has decided to allocate the funds from the appeal in December to the Repair fund to cover the cost of the quinquennial work due to be undertaken in the near future.

The Restricted Sunday School Fund derives from the share of the proceeds of the village school some years ago. The funds are lodged in a separate deposit account at CCLA Investment Management Ltd. in the name of Underriver St Margaret's PCC Sunday School Account. The Trustees and signatories on this account are the Vicar and the Church Wardens. The purpose and objects of the fund are that it should be used for projects connected to the education of children.

6 STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Margaret's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the reader and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

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.

The full PCC met five times during the year.

The only committee of the PCC is the Standing Committee, currently comprising the Vicar, the Church Warden, Deputy warden, the Secretary and the Treasurer. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Standing Committee met four times during the year between full PCC meetings.

7 ADMINISTRATION

St. Margaret's Church is situated in the village of Underriver, Kent, in the Church of England Diocese of Rochester. The Rev. Serena Willoughby, was the Vicar of both St. Margaret's Underriver and St. Lawrence's, Seal Chart from her Installation on 3rd September 2017. The correspondence address is St Lawrence's Vicarage, Stone Street, Seal, Sevenoaks, Kent TN15 0LQ.

The Parochial Church Council is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and is a charity currently exempted from registration with the Charity Commission.

PCC members who have served at any time during the year are:

Ex Officio members:

Chairman: Incumbent: The Rev. Serena Willoughby (*Vicar*)

Reader: Mrs Gretel Wakeham

Church Wardens: Mrs. Andrea Pierce OBE

Deanery Synod Reps: Mrs. Jennifer Fair

Mr. Christopher Thornton

Elected Members: Mrs Maxine Clark (Deputy Warden)

Miss Judy Graydon (*Secretary*)

Mr. Graham Clark

Dr. Judy Hurrion

Mr. Phillip Payne

Mr. Timothy Pierce (*Treasurer*)

Mr. Robert Wells

Dr. Michael Martineau

Co-opted members: Mr Arthur Rucker

Mrs Xanthe Veneziani`

Mr John Clemence

Approved by the PCC and signed on their behalf by

Rev Serena Willoughby

29th March 2018

..... Dated.....

The Parochial Church Council of St. Margaret's Church Underriver

Independent Examiner's Report

The Report on the Financial Statements of the PCC for the year ended 31st December 2017 which are attached is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s. 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the Financial Statements. You consider that the audit requirement of Regulation 3 (3) of the Regulations and s. 144 (2) of the Act do not apply. It is our responsibility to issue this Report on those Financial Statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

(1) which gives us reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and

- to prepare Financial Statements which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the Financial Statements to be reached.

Gilbert Allen

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Gilbert Allen & Co.
Chartered Accountants
Churchdown Chambers,
Bordyke,
Tonbridge,
Kent TN9 1NR

5th April 2018

Dated.....

ST. MARGARET'S CHURCH UNDERRIVER KENT
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDING 31ST DECEMBER 2017

	Note	Unrestricted			Restricted Funds	Total Funds		
		General Fund	Designated Funds Organ Fund	Repair Fund		Choir Fund	2017	2016
		£	£	£	£	£	£	
Receipts								
Voluntary income	2	30,860	-	-	-	6,151	37,011	28,657
Activities for generating funds	3	3,820	-	-	-	620	4,440	1,405
Church activities	4	2,470	-	-	-	-	2,470	4,041
Income from Banks and investment		22	32	45	2	18	119	183
TOTAL RECEIPTS		37,172	32	45	2	6,789	44,040	34,286
Payments								
<i>Church activities</i>								
Donations to charities	5	115	-	-	-	5,146	5,261	3,639
<i>Church management & administration</i>								
Parish Share		17,500	-	-	-	-	17,500	17,000
Ministry costs	6	3,302	-	-	-	-	3,302	3,059
Church running costs	7	11,206	789	-	-	1,625	13,620	10,128
Other parish costs	8	8,476	-	-	177	-	8,652	4,858
TOTAL PAYMENTS		40,599	789	-	177	6,771	48,336	38,684
Deficit/Excess of Receipts over payments		(3,427)	(757)	45	(175)	18	(4,295)	(4,398)
Transfers between funds		(1,500)	1,500	-	-	-	-	-
		(5,144)	-	5,144	-	-	-	-
Fund Balances at 1st January		20,110	11,414	14,076	806	6,268	52,674	57,072
Fund Balances at 31st December		10,039	12,157	19,265	631	6,286	48,379	52,674

**ST. MARGARET'S CHURCH UNDERRIVER KENT
STATEMENT OF ASSETS & LIABILITIES
31ST DECEMBER 2017**

	Note	Unrestricted				Restricted Fund	Total Funds	
		General Fund	Designated Funds				2017	2016
		£	Organ Fund	Repair Fund	Choir Fund	£	£	£
Current Assets								
Diocesan deposit		-	-	14,121	-	-	14,121	14,076
Deposit account		7,294	12,158	-	632	6,286	26,370	26,199
Flower fund		100	-	-	-	-	100	100
Balance at bank		2,645	-	5,144	-	-	7,788	10,717
		<u>10,039</u>	<u>12,158</u>	<u>19,265</u>	<u>632</u>	<u>6,286</u>	<u>48,379</u>	<u>51,092</u>
Debtors	9	-					-	1,796
		<u>10,039</u>	<u>12,158</u>	<u>19,265</u>	<u>632</u>	<u>6,286</u>	<u>48,379</u>	<u>52,888</u>
Current liabilities								
Amounts due within 1 year	10	-	-	-	-	-	-	214
Fund Balances at 31st December 2017		<u>10,039</u>	<u>12,158</u>	<u>19,265</u>	<u>632</u>	<u>6,286</u>	<u>48,379</u>	<u>52,674</u>

The Notes on pages 11 to 15 form part of these Financial Statements

These Financial Statements were approved by the Parochial Church Council on
and signed on its behalf by Rev Serena Willoughby

29th March
PCC Chairman

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ST. MARGARET'S CHURCH UNDERRIVER KENT
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDING 31ST DECEMBER 2017

1. NOTES

- a. The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
- b. Fixed Asset comprising consecrated and beneficed property of any kind is excluded from the Financial Statements in accordance with s. 10 (2) of the Charities Act 2011.
- c. Moveable church furnishings held by the Vicar and Church Wardens on special trust for the PCC, which require a faculty for disposal, are accounted for as inalienable property unless consecrated and no value is attributable thereto. They are listed in the Church Inventory, which can be inspected at any reasonable time by application to a Church Warden.
- d. The cost of equipment used within the Church premises and all other items of equipment is written off when acquired.
- e. The movements in the restricted funds during the year were:

	Bal B/fwd	Receipts	Payments	Transfer	Bal c/fwd
	£	£	£	£	£
Restricted Funds					
Special Collections	-	5,146	5,146	-	-
Sunday School Fund	6,268	18	-	-	6,286
Sundry Repairs	-	1,625	1,625	-	-
	<u>6,268</u>	<u>6,789</u>	<u>6,771</u>	<u>-</u>	<u>6,286</u>

Special collections represent collections and other donations for specified charities.

The Sunday School fund represents an endowment which is utilised for the benefit of the children of the parish.

The churchyard fund represents funds donated specifically for the upkeep and maintainance of the churchyard and was used for that purpose during the year.

ST. MARGARET'S CHURCH UNDERRIVER KENT
 FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2017
 NOTES TO THE FINANCIAL STATEMENTS cont'd

	General Fund	Designated Funds	Restricted Funds	TOTAL FUNDS	
	£	£	£	2017 £	2016 £
2. VOLUNTARY RECEIPTS					
Planned Giving					
Standing Orders	6,746	-	-	6,746	6,110
Gift Aid Envelopes	3,836	-	-	3,836	3,820
	<u>10,582</u>	<u>-</u>	<u>-</u>	<u>10,582</u>	<u>9,930</u>
Collections at Services	<u>3,811</u>		<u>3,757</u>	<u>7,568</u>	<u>5,538</u>
All other giving/Voluntary Receipts					
Donations	5,951	-	1,500	7,451	6,515
150 Anniversary Appeal	4,175	-	-	4,175	-
Churchyard	-	-	-	-	1,723
Legacies	-	-	-	-	-
Grant for grasscutting - Seal PC	475	-	-	475	440
	<u>10,601</u>	<u>-</u>	<u>1,500</u>	<u>12,101</u>	<u>8,678</u>
Gift Aid Recovered	<u>5,866</u>	<u>-</u>	<u>894</u>	<u>6,760</u>	<u>4,511</u>
Total Voluntary Receipts	<u>30,860</u>	<u>-</u>	<u>6,151</u>	<u>37,011</u>	<u>28,657</u>
3. ACTIVITIES FOR GENERATING FUNDS					
Christmas Posties	213	-	-	213	15
Heather Clemence Memorial Concert	2,826	-	-	2,826	-
Concert - All you need is Love	-	-	-	-	650
Christmas Band Concert	112	-	113	225	338
Harvest Lunch- Christian Aid	-	-	507	507	402
Bridge Lunch	670	-	-	670	-
	<u>3,820</u>	<u>-</u>	<u>620</u>	<u>4,440</u>	<u>1,405</u>
4. CHURCH ACTIVITIES					
Fees for Weddings	578	-	-	578	1,316
Fees for Funerals	787	-	-	787	1,583
Parish Magazine Income	1,105	-	-	1,105	1,142
	<u>2,470</u>	<u>-</u>	<u>-</u>	<u>2,470</u>	<u>4,041</u>

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2017
NOTES TO THE FINANCIAL STATEMENTS cont'd

5. CHURCH ACTIVITIES

		Unrestricted	Restricted	<u>TOTAL FUNDS</u>	
		Funds	Funds	2017	2016
		£	£	£	£
DONATIONS TO CHARITIES					
Dedicated Plate Collections					
Hospice in the Weald	Memorial Service	-	538	538	-
Cancer Research	Memorial Service	-	538	538	-
Church Army	Special Collection	-	173	173	359
Canine Partners	Pets' service	-	-	-	90
Christian Aid	Harvest festival	-	289	289	345
Scott Project	Special Collection	-	669	669	828
Royal British Legion	Remembrance Day	-	549	549	395
Second Wind Band	Special Collection	-	140	140	-
Age UK	Carol service - part	-	100	100	100
Crisis (2016 Church Army)	Carol service - part	-	476	476	522
Demelza House	Crib service	-	564	564	365
Rochester DBF	Special Collection	-	603	603	199
		-	4,639	4,639	3,203
Donations & Subscriptions					
Church Housing Trust		60	-	60	-
Sevenoaks Deanery		10	-	10	10
Friends of Rochester Cathedral		30	-	30	-
Churches Together in Sevenoaks Deanery		15	-	15	10
		115	4,639	4,754	3,223
Fund raising Activities & Events					
Christian Aid	Harvest lunch	-	507	507	416
Total as per accounts		115	5,146	5,261	3,639

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2017
NOTES TO THE FINANCIAL STATEMENTS cont'd

	General Fund	Designated Funds	Restricted Funds	<u>TOTAL FUNDS</u>	
	£	£	£	2017	2016
	£	£	£	£	£
6. MINISTRY COSTS					
Share of Vicarage Expenses	1,657	-	-	1,657	1,008
Share of Clergy expenses	329	-	-	329	1,087
Locum fees and expenses	493	-	-	493	113
Administrative assistant	824	-	-	824	851
Total as per accounts	3,302	-	-	3,302	3,059

7. CHURCH RUNNING COSTS					
Light and heat	1,470	-	-	1,470	1,481
Insurance	1,545	-	-	1,545	1,480
Water Metered Costs	44	-	-	44	46
Organists' fees	2,896	-	-	2,896	2,608
Churchyard Maintenance & Mowing	2,656	-	-	2,656	3,137
Fire Extinguishers	30	-	-	30	30
Repairs to clock	474	-	625	1,099	-
Electrical Maintenance	168	-	-	168	-
Electrical Quinquennial Inspection	480	-	-	480	-
Noticeboard refurbishment	-	-	1,000	1,000	-
Window Clean	470	-	-	470	-
Window Repair	673	-	-	673	-
Sound System - Link to Hall etc	299	-	-	299	-
Repairs to Altar Frontal	-	-	-	-	651
Organ maintenance	-	789	-	789	695
Total as per accounts	11,206	789	1,625	13,620	10,128

8. OTHER PARISH COSTS					
Cost of Magazine	1,209	-	-	1,209	1,069
UVA Hall hire	217	-	-	217	214
Examiner's fees	480	-	-	480	480
Website	191	-	-	191	175
Flower fund	220	-	-	220	76
Pew Cushions	-	-	-	-	2,432
Choir Robes	-	177	-	177	-
Bank Charges	65	-	-	65	49
Advertising	466	-	-	466	-
Music Licence	-	-	-	-	127
Vicarage Refurbishment	5,335	-	-	5,335	-
Cost of Appeal	219	-	-	219	-
Miscellaneous	74	-	-	74	236
Total as per accounts	8,476	177	-	8,652	4,858

**ST. MARGARET'S CHURCH UNDERRIVER KENT
 FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2017
 NOTES TO THE FINANCIAL STATEMENTS cont'd**

	2017	2016
9. DEBTORS		
Gift Aid recoverable - Est.	0	1,796
Total as per accounts	<u><u>0</u></u>	<u><u>1,796</u></u>
10. CREDITORS		
UVA Hall Hire	0	214
Total as per accounts	<u><u>0</u></u>	<u><u>214</u></u>