



**The Parochial Church Council
of
St. Margaret's Church, Underriver
Annual Report and Financial Statements
for the
31st December 2022**

The Parochial Church Council of St. Margaret's Church, Underriver
Annual Report and Financial Statements for the year ended
31st December 2022

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Administrative Information

Vicar:

The Reverend Serena Willoughby

Licensed Reader

Mrs. Gretel Wakeham

Members of PCC who have served during the year

Ex Officio Members

Chairman:

The Vicar The Reverend Serena Willoughby

Churchwardens

Mrs. Maxine Clark (Disclosure Officer)

Deanery Synod Representatives:

Mrs. Jennifer Fair

Mrs. Kay Lambert

Elected Members:

Mr. John Clemence CBE TD FCA (Treasurer and Clerk of Works)

Mr. Arthur Rucker (PCC Secretary) Miss Judy Graydon (retired 27/4/22)

Mrs. Janet Rucker

Dr. Christophe Patricot

Mr. Christopher Thornton

Dr. Michael Martineau

Mr. Andrew McFadyen

Mrs. Jane Martineau

Mrs. Mary Stewart (coopted 26/9/22)

For the purposes of the Charities Act the members of the PCC are Trustees of the Church and all its property.

Correspondence address:

**St. Lawrence's Vicarage, Stone Street, Seal, Sevenoaks,
Kent TN15 OLQ**

Benefice Administrative Officer

Sophie Woods- Scawen

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Administrative Information (continued)

Bankers

CAF Bank Ltd

King's Hill,
West Malling, Kent,
ME19 4TA

CCLA Investment Management Ltd

80, Cheapside,
London,
EC2V 6DZ

Independent Examiner

Perrys Audit Ltd

Churchdown Chambers,
Bordyke,
Tonbridge, Kent,
TN9 1NR

The PCC has two committees:

The Finance Committee

Ex Officio Members

The Vicar

Mr John Clemence CBE TD FCA (Treasurer and Chairman)

Elected Members

Dr. Michael Martineau

Mr. Arthur Rucker

Appointed Members

Mr. Charles Honnywill

Mr. Phillip Payne

The Standing Committee

Chairman

The Vicar

Ex Officio Members

Mrs Maxine Clark Churchwarden

Mr John Clemence CBE TD FCA (Treasurer)

Mr Arthur Rucker Secretary

The Parochial Church Council of St. Margaret's Church, Underriver
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Report of the PCC to Members of the Church

1. ADMINISTRATION

St. Margaret's Church is situated in the village of Underriver, Kent, in the Church of England Diocese of Rochester. The Reverend Serena Willoughby is the Vicar of St. Margaret's Underriver and St. Lawrence's, Seal Chart. Administrative information is set out on pages 1 and 2.

2. STATUS OF THE PCC

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.

For the purposes of the Charities Act the members of the PCC are Trustees of the Church and all its property and are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are spent.

3. APPOINTMENT OF PCC MEMBERS

The method of appointment of PCC members is set out in the Church Representation Rules. The current members of the PCC are set out on page 1. They consist of ex officio members, elected members and appointed members. Elected members are those who are elected at the Annual Meeting by those members of the congregation who are on the electoral roll of the church and attend. New PCC members are briefed on their responsibilities and the function and responsibilities of the PCC. The full PCC met five times during the year.

4. AIMS AND PURPOSES

The Parish

The population of the ecclesiastical parish is some 300 inhabitants.

The Joint Benefice

St Margaret's is a Joint Benefice with St Lawrence's Seal Chart. There is no Vicarage in Underriver. The Vicar lives at the Vicarage in St Lawrence's Parish. The Vicar and the licensed Reader serve both parishes.

The two parishes have for many years shared services and other events, both pastoral and social. This relationship was formalised in 2017. Gretel Wakeham is now the licensed Reader for both St Margaret's and St Lawrence's. Joint Benefice status encourages the two parishes to support each other and to share their strengths and talents and through joint services, special projects.

Mission Statement

The Mission Statement of the PCC is as follows:

"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".

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Report of the PCC to Members of the Church (*continued*)

The PCC

The Parochial Church Council (PCC) has the responsibility of co-operating with and assisting 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 and outreach to those in our Parish;
- Maintenance of the fabric – repairs and improvements of the Church and Churchyard;
- Cleaning, flower arranging, organising rotas, etc;
- Giving to outside causes and charities and
- Financial provision for the above.
- Appointing sidesmen and women

PCC Members

PCC members are listed on page 1. As far as is possible, each Member has ongoing responsibility over one or more areas of the life of our Church.

5. ACHIEVEMENTS AND PLANS

Under the inspirational leadership of our Vicar the Reverend Serena Willoughby, our Church has had another very successful and eventful year. Gretel Wakeham (Licensed Reader), Maxine Clark (Churchwarden) have contributed hugely to this success, as have John Clemence (Treasurer and Clerk of Works), Arthur Rucker (Secretary) and Sophie Woods Scawen, who has continued to combine the posts of Benefice Administrative Officer and Parish Magazine Editor with Jennifer Fair as her commissioning editor. More detail is given in the Vicar's Report attached.

6. RISK MANAGEMENT

The major risks, to which the church is exposed, as identified by the PCC, have been reviewed and systems are in place to manage those risks.

7. FINANCIAL REVIEW

The Financial result for the year is summarised as follows:

7.1. Total receipts amounted to £211,815 (2021 £58,834)

7.2. A total of £106,400 (2021 £44,611) was spent to provide the Christian ministry from St. Margaret's Church including the Diocesan Parish Share, which is the amount which the Parish pays to the Diocese to cover clergy costs, Diocesan overheads and a contribution to the work of the wider church.

7.3. Donations to Charities totalled £34,491 (2021 £7,121).

7.4. The net result for the year was an overall surplus of £105,415 (2021 £14,424) made up as follows:

General Fund Surplus £2,342 (2021 Surplus £4,571)

Organ fund Surplus £39,984 (2021 Surplus £4,492)

Repair Fund Surplus £63,089 (2021 Surplus £5,161)

The Unrestricted General Fund balance at 31st December was £32,810 (2021 £30,468)

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Annual Report and Financial Statements for the year ended 31st December 2021
Report of the PCC to Members of the Church (*continued*)

7.5 Events

During the year fundraising events were held. The Harvest Festival service collection and lunch raised £1,193 for Christian Aid. The Christmas Market raised a total of £1,030 split between Crisis at Christmas and church funds.

Two concerts (one cancelled) raised a total of £7,235 for the Organ Fund.

In memory of Libby Notley an event was organised called "The Canterbury Trails". Money collected and raised by the church towards this project amounted to £2,821.

7.6. Appeals

An appeal was launched in December 2017 to celebrate the 150th Anniversary of the Foundation of St Margaret's. In the current year continuing regular donations arising from that appeal are divided equally between the General and Repair Funds.

During the year an appeal was launched for the support of Ukraine and refugees. A total with Gift Aid of £25,640 was raised in 3 weeks and £24,625 was distributed to The British Red Cross, Save the Children and UNICEF towards their relief programmes. £799 was provided in assistance to locally resident refugees and a balance remains of £1,216 for distribution including the proceeds of some fundraising events.

In October 2022 an appeal was launched to raise funds for 3 major projects and to request new or increased regular giving. The 3 projects are;

- the reordering of the West end of the church and the redecoration of the nave walls and ceiling. In addition, the PCC decided to order stacking chairs to replace the 3 rows of pews to be removed in the reordering and to replace the present shed with a larger one to enable the storage of chairs and other materials.
- the rebuilding and modernisation of the Walker organ and
- the refurbishment of all the church windows.

Faculties or List B agreement have been received for all the major works. The only outstanding matter is DAC approval for the chairs. A total of £120,306 including gift aid has been raised and grants have been awarded amounting to £20,000 from the Diocesan Missional Property Fund (£15,000) and the Friends of Kent Churches (£5,000). Work commenced on February 14th on the reordering and work on the windows will start in April, but the work on the organ may be delayed into 2024.

The PCC is enormously grateful for the generosity of many supporters of these appeals and those who have raised funds in previous years towards these projects.

8. RESERVES POLICY

8.1. 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. The reserves policy adopted by the PCC requires that the General Fund should be maintained at a minimum level of £26,000 (previously £21,000), which represents approximately 6 months' normal outgoings of the church and a £10,000 emergency reserve. At 31st December 2021 the fund balance was £32,810 (2021 £30,468).

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Report of the PCC to Members of the Church (*continued*)

8.2 Restricted Funds

The Organ Fund comprises money set aside for the repair of the organ and to defray major cyclical expenditure. In the current year fundraising for the Organ Fund raised £60,079 and repairs £580 were paid and a deposit of £20,000 towards the work to be done. The Organ Fund balance at 31st December 2022 is £70,357 (2021 £30,373).

The Church Repair Fund comprises monies set aside to meet future repairs to the Church fabric identified by the Quinquennial Inspection and other repairs as they arise and the reordering cost of the west end of the Church, the redecoration of the nave walls and ceiling and the cost of refurbishing the windows. The Church Repair Fund balance at 31st December 2021 is £78,099 (2021 £15,009). The next quinquennial inspection has taken place and the work required is due in 2023. The estimated cost of the work is some £14,000. During the year the 5-yearly inspection of the electrical installation also took place and as a result £5,335 was spent modernising the system and eliminating asbestos. A further £795 was spent making good the plaster and decoration of the vestry. Sums totalling £2,229 were spent updating the sound system in the church.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity Law requires PCC members as Trustees to prepare Financial Statements for each financial year which give a true and fair view of the financial activities of the church during the year and of its financial position at the end of the year.

In preparing those Financial Statements, the PCC is required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether the policies are in accordance with applicable accounting standards
- prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the church will continue in operation.

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and which enable them to ensure that the Financial Statements comply with the Charities Act 2011. It is also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC and signed on their behalf by

S.L. Willoughby

Dated 20th March 2023

The Parochial Church Council of St. Margaret's Church, Underriver
Annual Report and Financial Statements for the year ended 31st December 2022

Independent Examiner's report to the Members of the Parochial Church Committee (The Trustees)

I report to The Trustees on my examination of the Financial Statements of St Margaret's Church, Underriver (the Charity) for the year ended 31st December 2022.

Responsibilities and basis of the Report

As Trustees of the Charity, you are responsible for the preparation of the Financial Statements in accordance with the Charities Act 2011.

I report in respect of my examination of the Charity's Financial Statements carried out under Section 145(5)(b) of the Act and in carrying out my examination I have followed all 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;

- accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- the Financial Statements do not accord with those records; or
- the Financial Statements do not comply with the applicable requirements concerning the form and content of Financial Statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the Financial Statements give a 'true and fair view' which is not a matter considered as part of an independent examination.

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 to enable a proper understanding of the Financial Statements to be reached.

Signed:

Steve Hale FCA FCCA

On behalf of Perrys Audit Ltd
Churchdown Chambers,
Bordyke,
Tonbridge,
Kent TN9 1NR

Dated 24th March 2023

ST. MARGARET'S CHURCH UNDERRIVER KENT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 31st DECEMBER 2022

FUNDS		Unrestricted Funds		Restricted Funds				Total Funds			
		General Fund		Designated	Funds	Organ Fund		Repair Fund			
		2022	2021	2022	2021	2022	2021	2022	2021		
		£	£	£	£	£	£	£	£		
RECEIPTS											
	Note										
Voluntary income	2	34,267.35	29,345	32,650.31	5,722	52,373.20	1,400	76,328.05	8,335	195,618.91	44,802
Activities for generating funds	3	1,890.50	4,970	2,746.86	2,309	7,331.60	-	-	-	11,968.96	7,279
Church activities	4	3,158.65	2,532	-	-	-	3,658	-	519	3,158.65	6,708
Bank Interest received		202.76	12	-	-	730.82	14	134.92	20	1,068.50	45
TOTAL RECEIPTS		39,519.26	36,859	35,397.17	8,031	60,435.62	5,071	76,462.97	8,873	211,815.02	58,834
EXPENDITURE											
Church activities											
Donations to charities	5	200.00	425	34,291.04	6,696	-	-	-	-	34,491.04	7,121
Church management & administration											
Parish Share		18,300.00	17,400	-	-	-	-	-	-	18,300.00	17,400
Ministry costs	6	7,041.04	3,673	-	-	-	-	-	-	7,041.04	3,673
Church running costs	7	7,532.67	6,652	680.10	1,110	20,452.00	580	13,110.63	3,712	41,775.40	12,053
Other parish costs	8	4,103.65	4,138	426.03	226	-	-	263.07	-	4,792.75	4,364
TOTAL EXPENDITURE		37,177.36	32,288	35,397.17	8,031	20,452.00	580	13,373.70	3,712	106,400.23	44,611
SURPLUS FOR THE YEAR		2,341.90	4,571	-	-	39,983.62	4,492	63,089.27	5,161	105,414.79	14,224
Fund Balances at 1st January 2022		30,468.07	25,897	-	-	30,372.93	25,881	15,009.35	9,848	75,850.35	61,627
FUND BALANCES AT 31st DECEMBER 2022		£32,809.97	£30,468	-	-	£70,356.55	£30,373	£78,098.62	£15,009	£181,265.14	£75,850

The Notes on pages 10 to 16 form part of these Financial Statements

ST. MARGARET'S CHURCH UNDERRIVER KENT
STATEMENT OF ASSETS & LIABILITIES
AT 31st DECEMBER 2022

	Unrestricted Funds		Restricted Funds				Total Funds				
	General Fund		Designated	Funds	Organ Fund	Repair Fund					
	2022	2021	2022	2021	2022	2021	2022	2021			
Note	£	£	£	£	£	£	£	£			
Balances at banks											
Diocesan deposit	-	-	-	-	-	-	14,109.72	15,424	14,109.72	15,424	
CCLA Deposit account	-	18,111	-	-	70,356.55	30,373	16,606.70	-	86,963.25	48,484	
Flower fund	100.00	100	-	-	-	-	-	-	100.00	100	
CAF Bank	19,529.70	13,364	1,215.86	-	-	-	47,382.20	(415)	68,127.76	12,949	
	19,629.70	31,575	1,215.86	-	70,356.55	30,373	78,098.62	15,009	169,300.73	76,958	
Debtors	9	17,642.22	3,256	-	-	-	-	-	17,642.22	3,256	
		37,271.92	34,831	1,215.86	-	70,356.55	30,373	78,098.62	15,009	186,942.95	80,214
Current liabilities											
Amounts due within 1 year	10	4,461.95	4,363	1,215.86	-	-	-	-	5,677.81	4,363	
FUND BALANCES AT 31st DECEMBER 2022		£32,809.97	£30,468	-	-	£70,356.55	£30,373	£78,098.62	£15,009	£181,265.14	£75,850

The Notes on pages 10 to 16 form part of these Financial Statements

These Financial Statements were approved by the Parochial Church Council on 20th March 2023
and signed on its behalf by

S.L. Willoughby

PCC Chairman

ST. MARGARET'S CHURCH UNDERRIVER KENT
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDING 31st DECEMBER 2022

1. NOTES

1.1 Basis of Accounting

- i The Financial Statements have been prepared under the historical cost convention.. The Financial Statements are in accordance with applicable accounting standards, the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS 102) and comply with the Charities (Accounts and Reports) regulations 2005 issued under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 using the accruals basis.
- ii Fixed Assets 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.
- iii 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.
- iv The cost of equipment used within the Church premises and all other items of equipment is written off when acquired.

1.2 Restricted Funds

- i The Dedicated collections fund represents collections and other donations for specified charities.
- ii Income is recorded when receivable.
- iii Expenditure is included in the Financial Statements on an accruals basis.
- iv Funds held by the charity are either:
 - Unrestricted Funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees or
 - Restricted Funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes. When Trustees use their discretion to transfer amounts to Restricted Funds the Trustees can subsequently transfer them back if no longer required.

1.3 **Going concern** -The Trustees consider that there are no material uncertainties about the ability to continue as a going concern.

1.4 **Trustees' remuneration and benefits**

None of the Trustees have been paid any remuneration or received any other benefits from the charity (2021 none).

1.5 **Trustees' expenses** - No Trustees' expenses were incurred in the year (2021 none).

1.6 **Related party transactions**

There have been no transactions with persons or entities that are closely connected to the charity or its trustees (2021 none).

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

	Unrestricted Funds									
	General	Fund	Designated Funds		Organ Fund		Repair Fund		Total Funds	
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£	£	£	£	£
2 VOLUNTARY RECEIPTS										
Planned Giving										
Standing Orders	12,320.00	11,774	-	-	-	-	5,500.00	5,510	17,820.00	17,284
	12,320.00	11,774	-	-	-	-	5,500.00	5,510	17,820.00	17,284
Collections at Services	7,590.47	2,472	1,681.10	2,541		-	-	-	9,271.57	5,013
All other giving										
Donations	8,162.00	10,396	26,460.59	1,666	2,000.00	775	750.00	1,447	37,372.59	14,284
Major projects appeal	-	-	-	-	40,298.56	-	60,001.44	-	100,300.00	-
Churchyard box	-	-	42.60	35	-	-	-	-	42.60	35
Legacies	-	-	-	-	-	500	-	-	-	500
Grant for grasscutting - Seal PC	-	-	575.00	575	-	-	-	-	575.00	575
	8,162.00	10,396	27,078.19	2,276	42,298.56	1,275	60,751.44	1,447	138,290.19	15,394
Gift Aid Recovered	6,194.88	4,703	3,891.02	906	10,074.64	125	10,076.61	1,378	30,237.15	7,112
Total Voluntary Receipts	£34,267.35	£29,345	£32,650.31	5,722	£52,373.20	£1,400	£76,328.05	£8,335	£195,618.91	£44,802

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

	Unrestricted Funds		Restricted Funds					TOTAL FUNDS		
	General	Fund	Designated		Organ	Fund	Repair	Fund		
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£	£	£	£	£
3 ACTIVITIES FOR GENERATING FUNDS										
Bridge Tea	-	-	-	340	-	-	-	340.00	-	680.00
Choir fund income	80.00	-	-	-	-	-	-	-	80.00	-
Christmas Market	515.00	714	515.00	624.00	-	-	-	-	1,030.00	1,338.00
Christmas Posties	385.50	275	-	-	-	-	-	-	385.50	275.00
Concerts	-	3,081	-	-	7,235.00	3,658	-	-	7,235.00	6,739.00
Harvest Lunch	-	-	1,002.00	1,105.03	-	-	-	-	1,002.00	1,105.03
Hire of church	-	900	-	-	-	-	-	-	-	900.00
Sale	-	-	686.16	-	-	-	-	-	686.16	-
UHS	-	-	462.80	-	-	-	-	179.00	462.80	179.00
Other sales	910.00	-	80.90	240	96.60	-	-	-	1,087.50	240.00
Total per accounts	£1,890.50	£4,970	£2,746.86	£2,309	£7,331.60	£3,658	-	519.00	£11,968.96	11,456.03

4 CHURCH ACTIVITIES

	2022	2021
	£	£
Fees for Weddings	1,050.40	253
Fees for Funerals	208.00	581
Fees Sundry	357.25	115
Parish Magazine Income	1,543.00	1,583
Total per accounts	3,158.65	£2,532

Note; All fees net of DBF fees.

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

5. CHURCH ACTIVITIES

DONATIONS TO CHARITIES

Sources

	Unrestricted Funds		Designated Funds		Total Funds	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Dedicated Plate Collections	-	-	1,781.10	2,541	1,781.10	2,541
Donations	-	-	215.00	-	215.00	-
Harvest Lunch	-	-	1,002.00	1,105	1,002.00	1,105
Gift Aid recovered	-	-	3,840.52	906	3,840.52	906
Sale of Masks	-	-	-	240	-	240
Ukraine Appeal	-	-	22,625.00	-	22,625.00	-
Other Appeals	-	-	950.00	1,166	950.00	1,166
Bridge Tea (half)	-	-	-	340	-	340
Sale	-	-	686.16	-	686.16	-
Canterbury Trails	-	-	2,330.59	-	2,330.59	-
UHS plant sale	-	-	462.80	-	462.80	-
Coffee Morning	-	-	80.90	-	80.90	-
Christmas fair (half)	-	-	515.00	624	515.00	624
General funds	200.00	425	-	-	200.00	425
	200.00	425.00	34,489.07	6,922	34,689.07	7,347
Less expenses	-	-	198.03	226	198.03	226
Total Designated income	200.00	425	34,291.04	6,696	34,491.04	7,121
Distributions						
Age UK	200.00	-	100.00	-	300.00	-
British Asian trust	-	-	-	750	-	750
Canine Partners	-	-	286.12	168	286.12	168
Christian Aid	-	450	1,193.22	1,285	1,193.22	1,735
Church Army	-	-	-	599	-	599
Crisis at Christmas	-	-	514.50	674	514.50	674
Demelza House	-	-	518.00	420	518.00	420
Food banks and hampers	-	-	-	88	-	88
Hospice in the Weald	-	-	-	226	-	226
Mental Health Research	-	-	-	250	-	250
Polish Appeal	-	-	1,187.00	-	1,187.00	-
Porchlight	-	-	301.25	971	301.25	971
Poverty and Hope	-	425	208.25	500	208.25	925
Royal British Legion	-	-	522.25	575	522.25	575
Sound Minds	-	-	-	341	-	341
Spurgeons (Fegans)	-	-	820.59	250	820.59	250
Tunbridge Wells Mental Health	-	-	1,000.00	226	1,000.00	226
Ukraine	-	-	25,424.00	-	25,424.00	-
West Kent Mind	-	-	1,000.00	591	1,000.00	591
	200.00	875	33,075.18	7,913	33,275.18	8,788
Unspent balance b/f	-	(450)	-	(1,217)	-	(1,667)
Unspent balance c/f	-	-	1,215.86	-	1,215.86	-
Total donations in year	£200.00	£425	£34,291.04	£6,696	£34,491.04	£7,121

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

FUNDS	Unrestricted Funds		Restricted Funds						Total Funds	
	General Fund		Designated Funds		Organ Fund		Repair Fund			
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
	£	£			£	£	£		£	£
6. MINISTRY COSTS										
Share of Vicarage Expenses	3,955.51	1,377	-	-	-	-	-	-	3,955.51	1,377
Share of Clergy expenses	1,440.63	1,120	-	-	-	-	-	-	1,440.63	1,120
Locum fees and expenses	365.40	68	-	-	-	-	-	-	365.40	68
Parish administrator	1,279.50	1,109	-	-	-	-	-	-	1,279.50	1,109
Total Ministry costs per accounts	£7,041.04	£3,673	-	-	-	-	-	-	£7,041.04	£3,673
7. CHURCH RUNNING COSTS										
Light and heat	1,351.34	1,862	-	-	-	-	-	-	1,351.34	1,862
Insurance	1,654.72	1,597	-	-	-	-	-	-	1,654.72	1,597
Water Metered Costs	52.98	55	-	-	-	-	-	-	52.98	55
Organists' fees	2,730.00	1,650	-	-	-	-	-	-	2,730.00	1,650
Churchyard Maintenance & Mowing	1,018.65	335	680.10	1,110	-	-	-	-	1,698.75	1,445
Fire Extinguishers	-	-	-	-	-	-	-	-	-	-
Repairs	195.00	1,153	-	-	20,000.00	-	13,110.63	3,712	33,305.63	4,865
Choir fund expenditure	529.98	-	-	-	-	-	-	-	529.98	-
Organ maintenance	-	-	-	-	452.00	580	-	-	452.00	580
Total Church running costs per accounts	£7,532.67	£6,652	£680.10	£1,110	£20,452.00	£580	£13,110.63	£3,712	£41,775.40	£12,053

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

8 OTHER PARISH COSTS

FUNDS

	Unrestricted Funds		Restricted Funds						Total Funds	
	General Fund		Designated Funds		Organ Fund		Repair Fund			
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£	£		£	£
Magazine costs	1,074.35	1,285	-	-	-	-	-	-	1,074.35	1,285
Examiner's fees	660.00	660	-	-	-	-	-	-	660.00	660
Bank Charges	138.77	196	10.43	2	-	-	-	-	149.20	198
Website development	53.94	212	-	-	-	-	-	-	53.94	212
UVA Hall hire	235.14	65	-	-	-	-	-	-	235.14	65
Subscription	40.00	18	-	-	-	-	-	-	40.00	18
Equipment	-	299	-	-	-	-	-	-	-	299
Copier charges	354.52	217	-	-	-	-	-	-	354.52	217
Postage	16.85	119	6.25	-	-	-	-	-	23.10	119
Appeal launch costs	-	-	-	-	-	-	263.07	-	263.07	-
Refuse collection	50.00	47	-	-	-	-	-	-	50.00	47
Zoom Licences	-	173	-	-	-	-	-	-	-	173
Harvest Lunch	-	-	181.35	224	-	-	-	-	181.35	224
Conference and course	-	70	-	-	-	-	-	-	-	70
Outreach	217.30	-	-	-	-	-	-	-	217.30	-
History booklets	82.00	-	-	-	-	-	-	-	82.00	-
Music Licence	199.86	125	-	-	-	-	-	-	199.86	125
Carol Books	-	-	228.00	-	-	-	-	-	228.00	-
Common Worship	149.70	-	-	-	-	-	-	-	149.70	-
Christmas cards	155.00	144	-	-	-	-	-	-	155.00	144
Sundry service costs etc.	334.22	245	-	-	-	-	-	-	334.22	245
Flowers	-	263	-	-	-	-	-	-	-	263
Fire training course	342.00	-	-	-	-	-	-	-	342.00	-
	£4,103.65	£4,138	£426.03	£226	-	-	£263.07	-	£4,792.75	£4,364

ST. MARGARET'S CHURCH UNDERRIVER KENT
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2022
NOTES TO THE FINANCIAL STATEMENTS cont'd

9 DEBTORS	2022	2021
	£	£
Gift Aid recoverable	13,267.69	1,954
Concert proceeds	-	658
VAT recoverable	4,078.20	398
Other debtors	296.33	246
Total as per accounts	£17,642.22	£3,256

10 CREDITORS	£	£
	Examiner's fee	720.00
Deferred income - magazine subs	1,719.00	1,130
Light and heat	155.00	156
Churchyard maintenance	1,698.75	1,310
DBF fees	-	179
Other creditors (see note)	169.20	928
Total as per accounts	£4,461.95	£4,363

11 CHOIR FUND	£	£
	Balance at 1st January 2022	830.03
Income	80.00	-
	910.03	830
Expenditure	(28.98)	-
Grant to Appeal	(500.00)	-
Balance at 31st December 2022	£381.05	£830

Other creditors	2022	2021
	£	£
Vicarage expenses	-	514
Vicar's expenses	-	(6)
Copier charges	-	36
Service expenses	-	31
Hall hire	46.20	36
Parish Administrative	123.00	105
Website development	-	212
	£169.20	£928