

# The Parish of Frindsbury with Upnor and Chattenden



**LOVING – SERVING – CHANGING**

## **Annual report and financial statements for the year ended 31 December 2024**

### **Incumbent**

The Reverend Nicholas Cooper  
Frindsbury Vicarage  
4 Parsonage Lane  
Frindsbury  
Rochester  
Kent, ME2 4UR

**Registered charity number 1127928**

**[www.allsaintsfrindsbury.org.uk](http://www.allsaintsfrindsbury.org.uk)**

# The Parish of Frindsbury with Upnor and Chattenden

## Annual Report for the year ended 31 December 2024

The report of the PCC has been prepared in accordance with the financial reporting standard for smaller entities (effective January 2005)

### OUR PARISH VISION

Our focus as a Church remains summarised in our statement of purpose: 'Loving – Serving – Changing'.

### Governance and Membership as at 31 December 2024

Members of the PCC are either *ex-officio* or elected at the Annual Parochial Church Meeting. The members of the PCC are the trustees of the charity.

**Vicar:** The Reverend Nicholas Cooper (*ex officio*)

**Churchwardens:** Carol Gravestock and Janet Young were elected Churchwardens in April 2024.

**Deanery Synod representatives:** Janet Young and Andrew Whiteley (both elected April 2023)

**LLM/Readers licensed to the Parish:** Judith Armitt, Judy Carr, Carole Morrad (*ex officio*)

**Elected members:** John Bloomfield, Adrian Franklin, Catherine Heffernan, Jane Hughes, Robert Mayhew, Nannette McAleer, Alison Mings (Treasurer), Susan Nicol, Peter Robbins, Victoria Webster, Elizabeth Williams (all elected April 2024)

**Pioneer Minister:** The Reverend Sue Vallente-Kerr (until November 2024)

The following are not voting members or trustees but in are attendance and/or receipt of papers:

**PCC Secretary:** Sue Jones

The responsibility of members of the PCC as Trustees remains unchanged, ensuring that it is solvent, well run and delivering its charitable purposes.

The PCC met 5 times during 2024 with an average attendance of 74%.

The PCC has a Standing Committee which meets to transact minor business between the PCC meetings.

A new Electoral Roll was prepared in April 2024 and numbered 105.

### Risk Management

All reports received by the PCC from its subcommittees are required to identify and highlight any health and safety risks and implications for safeguarding practice.

The PCC follows the guidelines for Serious Incident Reporting to the Charity Commission and National Safeguarding Team.

### Safeguarding

Following the introduction of the Safeguarding and Clergy Discipline Measure 2016:

Vicki Webster continued in her role as Parish Safeguarding Officer.

The PCC 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) at the appropriate dates of the Measure coming into force.

The PCC adopted the House of Bishops 'Promoting a Safer Church' safeguarding policy statement.

All reports received by the PCC from its subcommittees are required to identify and highlight any safeguarding risks. During the year the PCC Safeguarding subcommittee continued to highlight the importance of safeguarding, to review our practice, to make recommendations and arrange training. In November we took part in Safeguarding Sunday.

### General Data Protection Regulations

Data continues to be stored under the consents granted.

## **A Brief Summary of the Year**

Our Annual Parochial Church Meeting and Election of Churchwardens was held in All Saints Church on Sunday 28 April 2024.

During 2024 our pattern of worship continued with 2 services: 8.30am at St Philip & St James, Upnor and 10.00am at All Saints, Frindsbury. Materials were sent to those worshipping at home.

Our regular activities and events (including Tower Ringing and Handbell Ringing) continued this year and we are grateful to Derna Brown for co-ordinating the All Saints Bellringers and to Peter Marchant for leading the Handbell Ringers.

We are grateful to Robyn Hornshaw and family for their hard work organising our Christmas Fayre and to Alan Ellis for organising concerts

Ministry to young families continued with monthly meetings through Up4It led by Pioneer Minister, Sue Vallente-Kerr. She also visited schools for assemblies and lessons. Local primary schools took part in Experience Easter and a Nativity Festival aimed at KS2 classes and All Saints Church hosted Christmas services for schools.

In November Sue Vallente-Kerr resigned her Pioneer Minister post to take up her new role as Incumbent of St Nicholas, Strood.

The Pastoral Team continued to contact those in our congregation who are elderly and living on their own and the team took communion to housebound parishioners and nursing and residential homes. Our annual Service of Remembrance and Thanksgiving for Loved Ones Departed, for families recently bereaved, was held in November; it was well attended and appreciated by those who came. The Prayer Chain team continues to meet and is co-ordinated with care and compassion.

The monthly parish walks were well attended and appreciated. A Big Green Hike around Ranscombe Park was organised by our parish walk team for the deanery, raising funds for PlantLife.

Pilgrims Pantry, our drop-in café continued on Tuesday mornings welcoming regular visitors from the church and community. All Saints Craft Group met monthly within Pilgrims' Pantry. Pilgrims Pantry took part in the annual fundraising coffee morning event supporting Macmillan. This year, Little Lights ended as a separate event and was incorporated in Pilgrims Pantry Community Café.

UpChat Café – intergenerational café at St Philip & St James - continued to meet on Friday mornings

The EcoChurch group met monthly and organised 3 Clothes Swap Events for 2024: donations raised from the February event (which included a Christmas Gift Amnesty Tombola) raised funds to sponsor trees through the Woodland Trust; the July event co-ordinated with Caring for God's Acre fortnight and donations were raised for Plantlife; the October event supported Medway Foodbank with donations of food and money

In December the group organised a Christmas Tree Festival with a difference - a display of trees by community groups with an eco theme. This proved very successful, built links with the local community and community groups and the Carol Service among the Trees was well received and attended.

Home Groups met through the year, for fortnightly Bible study, including a 6 week Lent Course, based on Dr Selina Stone's book 'Tarry Awhile', a study on the Creeds, and an Advent Course 'Travelling Light'.

PCC is grateful to the Parish Hall team undertaking the bookings and co-ordination of maintenance.

In 2024 in the parish there were 6 Baptisms and 4 Thanksgivings for the Gift of a Child; 3 candidates were presented for confirmation. Ministers conducted 2 weddings, 11 funerals and 9 Interment of Ashes.

We continue to be thankful for:

- Church members' faithful support with time, talents and finance.
- Church members' active participation in worship and music by the All Saints Singers and church musicians.
- Young families who have become regular members of the congregation.
- Those who prepare weekly worship resources for children
- The support and work by those who maintain our buildings and churchyard.

## **Buildings and Churchyard**

### **All Saints**

- Regular maintenance work was undertaken including the servicing of fire extinguishers, building alarm and PAT testing.
- The pollarding of the lime trees along Church Green took place in January 2024.

### **St Philip & St James**

- Regular maintenance work was undertaken including the servicing of fire extinguishers and PAT testing.

# **Financial Statements for the Year ended 31 December 2024**

## **Financial Summary**

The accounts for 2024 show that for the 12 months to the end of December there was a surplus on the parish accounts of £5,154 before taking account of the movement in value of the endowment investments. A gain on the valuation of the investments of £2,312 resulted in an overall surplus of £7,467.

## **Detailed explanation of the full year results**

Income from unrestricted funds was above expectations mainly due to a successful trading year for the parish hall which made a surplus of £12,300. This together with income earned on designated funds offset the shortfall of £8,224 on the General fund.

The figure for planned giving is very encouraging and I am grateful to all those who give regularly. During the year the parish joined the Parish Giving Scheme (PGS) and many donors switched to paying by direct debit. The PGS transfers donations to the parish monthly along with the related gift aid claimed from HMRC. There is no cost to the parish of belonging to the PGS and it saves on work for the treasurer as well as the stewardship officer.

The Parish Hall had another successful year with income totalling £30,425 (2023 £26,778) mainly from regular hirers as we have reduced the number of casual bookings. The hall is now nearly fully booked by a range of local community organisations reflecting the efforts of the parish hall management team.

General fund costs of £125,194 are £6,277 higher than 2023 mainly due to a significantly higher contribution to Diocesan funds while most other costs have increased although church running costs and maintenance costs are lower. The lime trees in Church Green were cut back at the beginning of 2024 at a cost of £4,500.

During the year the parish made a donation of £450 to Macmillan Cancer Support from Pilgrims Pantry as well as donations to various wildlife charities and charities helping the local community from funds raised by the clothes swap events and harvest collections. We have also made substantial donations of groceries to Medway Foodbank.

## **Reserves**

Unrestricted cash reserves available to spend now increased by some £10,840 to £70,415. These are available to cover future costs of repairs and maintenance to our churches and parish hall as well as future shortfalls in income. It is the PCC's policy to maintain unrestricted reserves sufficient to fund three months expenditure.

The Parish holds £5,654 of restricted reserves and £123,964 of endowment reserves. Funds not required immediately are invested in either the Diocesan General Deposit Account, the CBF Church of England Deposit fund, the CBF Church of England Investment Fund or the COIF Investment Fund managed by CCLA Investment Management Ltd.

Financial statements prepared by Alison Mings ACMA, CGMA (treasurer)

## Statement of Financial Activities for the year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	2024	2023
Note	£	£	£	£	£	£
<b>Income and Endowments</b>						
Voluntary income	2(a)	81,990	392		82,382	79,055
Activities for generating funds	2(b)	3,268			3,268	3,476
Income from investments	2(c)	5,760			5,760	4,818
Income from church activities	2(d)	38,167			38,167	38,291
Other incoming resources	2(e)	851	1,066		1,917	2,638
<b>Total income</b>		<b>130,036</b>	<b>1,458</b>	<b>0</b>	<b>131,494</b>	<b>128,278</b>
<b>Expenditure</b>						
Church activities	3(a)	125,193	1,147		126,340	120,024
Generation of voluntary income	3(b)	0			0	45
<b>Total expenditure</b>		<b>125,194</b>	<b>1,147</b>	<b>0</b>	<b>126,340</b>	<b>120,069</b>
<b>Net income / (expenditure) before investment gains</b>		<b>4,842</b>	<b>311</b>	<b>0</b>	<b>5,153</b>	<b>8,209</b>
<b>Net gains/(losses) on investments</b>	5(b)			2,312	2,312	8,649
<b>Net income / (expenditure)</b>		<b>4,842</b>	<b>311</b>	<b>2,312</b>	<b>7,466</b>	<b>16,858</b>
<b>Transfer between funds</b>		<b>0</b>	<b>0</b>			
<b>Net movement in funds</b>		<b>4,842</b>	<b>311</b>	<b>2,312</b>	<b>7,466</b>	<b>16,858</b>
<b>Total funds brought forward</b>		<b>698,953</b>	<b>5,343</b>	<b>121,652</b>	<b>825,948</b>	<b>809,089</b>
<b>Total funds carried forward</b>		<b>703,795</b>	<b>5,654</b>	<b>123,964</b>	<b>833,414</b>	<b>825,948</b>

## Balance Sheet as at 31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
	Notes	£	£	£	2024 £	2023 £
<b>Fixed assets</b>						
Tangible	6(a)	622,984			622,984	625,705
Investments	6(b)			103,663	103,663	101,351
		<b>622,984</b>	<b>0</b>	<b>103,663</b>	<b>726,648</b>	<b>727,056</b>
<b>Current assets</b>						
Debtors and prepayments	7	12,848			12,848	18,428
Short term deposits	8(a)	60,676		20,301	80,977	68,857
Cash at bank and in hand	8(b)	9,739	5,654		15,394	16,362
		<b>83,263</b>	<b>5,654</b>	<b>20,301</b>	<b>109,219</b>	<b>103,647</b>
<b>Liabilities</b>						
Creditors: amounts falling due in one year	9	2,452			2,452	4,755
<b>Net current assets</b>		<b>80,811</b>	<b>5,654</b>	<b>20,301</b>	<b>106,766</b>	<b>98,892</b>
<b>Total net assets</b>		<b>703,796</b>	<b>5,654</b>	<b>123,964</b>	<b>833,415</b>	<b>825,948</b>
<b>Parish funds</b>						
	10-15					
Unrestricted		703,795			703,795	698,953
Restricted			5,654		5,654	5,343
Endowment				123,964	123,964	121,652
		<b>703,795</b>	<b>5,654</b>	<b>123,964</b>	<b>833,414</b>	<b>825,948</b>

Approved by the Parochial Church Council on 18 March 2025 and signed on its behalf by:

**The Reverend Nicholas Cooper, Vicar**



The notes on pages 5 to 14 form part of these accounts.

## Notes to the Financial Statements

### 1. Accounting policies

#### **Basis of preparation**

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 PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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 affiliation to another body, nor those that are informal gatherings of church members.

#### **Funds**

##### *Unrestricted funds*

These represent the income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project.

##### *Restricted funds*

These are income funds that must be spent on restricted purposes.

##### *Endowment funds*

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

## **Notes to the Financial Statements continued.**

### **Recognition of income and endowments**

#### *Income*

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

#### *Expenditure*

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

### **Assets**

Consecrated and beneficial property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011.

Depreciation on fixed asset properties has not been provided in these accounts as any charge is not considered material, on the basis that the asset has either, a very long useful life; or a residual value, based on its current value, which is not materially different from its carrying value.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the church's inventory which can be inspected (at any reasonable time). No inalienable property was acquired in 2023 and 2024.

All expenditure incurred in the year on consecrated or beneficed buildings or on the repair of moveable church furnishings is written off.

Investments are valued at market value at the year end.

**Notes to the Financial Statements continued.**

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

Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired. The organs at All Saints and Upnor are being depreciated on a straight-line basis over 25 years and equipment used within the church premises on a straight-line basis over 4 years. Parish hall fixtures and fittings are being depreciated over 10 years on a straight-line basis.

**Notes to the Financial Statements continued.**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
<b>2 Income and endowments</b>								
<b>2(a) Voluntary income</b>								
Collections and giving	64,803			64,803	60,720			60,720
GAYE				0	150			150
Tax recoverable	16,135			16,135	15,974			15,974
Donations, appeals, etc	1,051	392		1,443	1,212			1,212
Legacies					1,000			1,000
	<b>81,990</b>	<b>392</b>	<b>0</b>	<b>82,382</b>	<b>79,055</b>	<b>0</b>	<b>0</b>	<b>79,055</b>
<b>2(b) Activities for generating funds</b>								
Fund raising	3,268			3,268	3,476			3,476
	<b>3,268</b>	<b>0</b>	<b>0</b>	<b>3,268</b>	<b>3,476</b>	<b>0</b>	<b>0</b>	<b>3,476</b>
<b>2(c) Income from investments</b>								
Dividends and interest	5,760			5,760	4,818			4,818
	<b>5,760</b>	<b>0</b>	<b>0</b>	<b>5,760</b>	<b>4,818</b>	<b>0</b>	<b>0</b>	<b>4,818</b>
<b>2(d) Income from church activities</b>								
Church hall lettings	29,905			29,905	26,583			26,583
Other church activities	3,486			3,486	2,474			2,474
Fees for weddings and funerals	4,775			4,775	9,234			9,234
	<b>38,167</b>	<b>0</b>	<b>0</b>	<b>38,167</b>	<b>38,291</b>	<b>0</b>	<b>0</b>	<b>38,291</b>
<b>2(e) Other incoming resources</b>								
Other parish income	851	1,066		1,917	1,242	1,396		2,638
	<b>851</b>	<b>1,066</b>	<b>0</b>	<b>1,917</b>	<b>1,242</b>	<b>1,396</b>	<b>0</b>	<b>2,638</b>
<b>Total Income</b>	<b>130,036</b>	<b>1,458</b>	<b>0</b>	<b>131,494</b>	<b>126,882</b>	<b>1,396</b>	<b>0</b>	<b>128,278</b>

**Notes to the Financial Statements continued.**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
<b>3 Expenditure</b>								
<b>3 (a) Church activities</b>								
Missionary and charitable giving								
Tearfund					627			627
General	1,097	47		1,144	494			494
	<b>1,097</b>	<b>47</b>	<b>0</b>	<b>1,144</b>	<b>1,121</b>	<b>0</b>	<b>0</b>	<b>1,121</b>
Ministry: diocesan parish share	58,587			58,587	52,837			52,837
Other ministry costs	3,795			3,795	4,922			4,922
Church running and maintenance	19,293			19,293	21,497			21,497
Church hall running costs	16,155			16,155	15,601			15,601
Depreciation of church equipment and hall fixtures and fittings	2,720			2,720	3,917			3,917
Upkeep of churchyard	7,790			7,790	3,512			3,512
Mission and youth work	448			448	253			253
Administration costs	15,306	125		15,430	15,191	1,152		16,342
Other expenses		975		975	20			20
	<b>125,194</b>	<b>1,147</b>	<b>0</b>	<b>126,340</b>	<b>118,872</b>	<b>1,152</b>	<b>0</b>	<b>120,024</b>
<b>3 (b) Raising funds</b>								
Generation of voluntary income	0			0	45			45
<b>Total resources expended</b>	<b>125,194</b>	<b>1,147</b>	<b>0</b>	<b>126,340</b>	<b>118,917</b>	<b>1,152</b>	<b>0</b>	<b>120,069</b>

## Notes to the Financial Statements continued.

### 4 Staff Costs

	<b>2024</b>	<b>2023</b>
wages and salaries	£16,656	£15,005
<u>Average no. of employees</u>	<u>2</u>	<u>2</u>

The PCC employs a Parish administrator and hall cleaner, both part-time. During 2023 the parish administrator was enrolled into the NEST pension scheme. Their salary costs include employer contributions.

### 5 Related parties

There is nothing to report for related parties.

### 6 Fixed assets

#### 6(a) Tangible

		(All unrestricted)			Total
		Parish Hall £	Church Equipment £	Parish Hall Fixtures and Fittings £	£
<b>Cost of valuation</b>	At 1 January 2024	600,000	29,536	19,699	649,235
	Additions at cost				-
	At 31 December 2024	<u>600,000</u>	<u>29,536</u>	<u>19,699</u>	<u>649,235</u>
<b>Depreciation</b>	At 1 January 2024		17,621	5,910	23,530
	Charge for the year		751	1,970	2,721
	At 31 December 2024		<u>18,371</u>	<u>7,880</u>	<u>26,251</u>
<b>Net Book Value</b>	<b>At 31 December 2024</b>	<b><u>600,000</u></b>	<b><u>11,165</u></b>	<b><u>11,819</u></b>	<b><u>622,984</u></b>
	<b>At 31 December 2023</b>	<b><u>600,000</u></b>	<b><u>11,916</u></b>	<b><u>13,789</u></b>	<b><u>625,705</u></b>

Equipment includes a projector, organ, speakers, other music equipment, a safe and Wi-fi equipment at All Saints and St Philip and St James.

**Notes to the Financial Statements continued.**

6(b)	<b>Investments (all endowment funds)</b>	£
	Market value 1 January 2024	101,351
	Annual revaluation	<u>2,312</u>
	Market value 31 December 2024	<u><b>103,663</b></u>

**7 Current assets**

**Debtors (Unrestricted funds)**

	<b>2024</b>	<b>2023</b>
	£	£
Income tax recoverable	7,772	14,552
Other income due	1,905	809
Prepayments	<u>3,171</u>	<u>3,067</u>
	<u><b>12,848</b></u>	<u><b>18,428</b></u>

**8 Deposits and Cash Balances**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>
	£	£	£	£	£	£	£	£
8(a) Short term deposits	60,676		20,301	<b>80,977</b>	48,556		20,301	<b>68,857</b>
8(b) Cash in hand and at bank	9,739	5,654		<b>15,394</b>	11,019	5,343		<b>16,362</b>
	<u><b>70,415</b></u>	<u><b>5,654</b></u>	<u><b>20,301</b></u>	<u><b>96,371</b></u>	<u><b>59,575</b></u>	<u><b>5,343</b></u>	<u><b>20,301</b></u>	<u><b>85,219</b></u>

## Notes to the Financial Statements continued.

### 9 Liabilities (Unrestricted funds)

	2024 £	2023 £
Amounts falling due within one year		
- Creditors for goods and services	2,452	4,515
- Cash received in advance	0	240
	<u>2,452</u>	<u>4,755</u>

### 10 Restricted Funds

Restricted Funds in 2024 comprise the Hand Bell Ringers Fund, music funds, the Gavin Jupp Memorial Fund and AV Equipment.

### 11 Endowment Investment Funds

The Endowment Funds are managed by CCLA and comprise various funds set up in past years, which require income to be spent on the running costs of All Saints, St Phillip and St James and the churchyards.

		31 December 2024 £
<b>CBF Income shares</b>		
CB3013619	Church Repair Anderson	11,238
CB3013620	L I Frindsbury Paine	33,019
CB3013655	Upnor Parish Room	1,665
CB3013659	MD (Bonham Pennistone Bourne)	6,567
CB3013654	Anderson	5,642
CB3013621	Anderson Endowment	5,642
CB3013759	Frindsbury QAB	2,382
<b>CBF Fixed Interest</b>		
CB3013597	Church Expenses	514
		<u>66,669</u>

## Notes to the Financial Statements continued.

		£
<b>COIF funds</b>		
CO3055640	S Fulkes Charity	2,922
CO3057366	Newlands Field Charity	20,719
CO3056398	Lesser Parish Field Charity	12,440
CO3045796	J Rich National School	913
		<u>36,995</u>
<b>Total Endowment funds</b>		<b>£103,663</b>

### 12 Designated Funds

The PCC also holds £64,436 in designated funds in respect of the running of the parish hall, future repairs to the churches and parish hall as well as for specific community purposes.

### 13 Fund Movements

#### Summary of fund movements

	Unrestricted Funds		Restricted funds	Endowment funds	Total
	General	Designated			
	£	£	£	£	£
<b>Balance at 1 January 2024</b>	642,510	56,443	5,343	121,652	825,948
Incoming resources	98,844	31,192	1,458		131,494
Resources expended	-107,069	-18,125	-1,147		-126,340
Investment gains				2,312	2,312
Transfer between funds	5,073	-5,073			0
<b>Balance at 31 December 2024</b>	<u>639,358</u>	<u>64,436</u>	<u>5,654</u>	<u>123,964</u>	<u>833,414</u>

## Notes to the Financial Statements continued.

### 14 Statement of cash flows

	Note	2024 £	2023 £
<b>Cash flows from operating activities:</b>			
<b>Net cash provided by (used in) operating activities</b>	15	<b>11,151</b>	<b>10,232</b>
purchase of equipment		0	0
purchase of fixtures and fittings		0	0
<b>Net cash provided by (used in) financing activities</b>		<b>11,151</b>	<b>10,232</b>
<b>cash at the beginning of the period</b>	8	<b>85,219</b>	<b>74,987</b>
<b>cash at the end of the period</b>	8	<b>96,371</b>	<b>85,219</b>

### 15 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Note	2024 £	2023 £
<b>Net surplus / shortfall per the SOFA</b>		<b>7,466</b>	<b>16,858</b>
Adjustments for:			
Depreciation	6(a)	2,720	3,917
(Gain) / loss on investments	6(b)	-2,312	-8,649
(Increase) / decrease in debtors	7	5,580	-2,852
Increase / (decrease) in creditors	9	-2,303	957
<b>Net cash provided by (used in) operating activities</b>		<b>11,151</b>	<b>10,232</b>



Section A

Independent Examiner's Report

Report to the trustees

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF FRINDSBURY WITH VIGNOR & CHATTENDEN

On accounts for the year  
ended

31<sup>st</sup> December 2024

Charity no  
(if any)

1127928

Set out on pages

One to Fourteen

Responsibilities and  
basis of report

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31/12/2024

As the charity's trustees, 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 which gives me  
cause to believe that in, any material respect:

the accounting records were not kept in accordance with section 130  
of the Charities Act; or

the accounts did not accord with the accounting records; or

the accounts did not comply with the applicable requirements

concerning the form and content of accounts set out in the Charities  
(Accounts and Reports) Regulations 2008 other than any requirement  
that the accounts 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 in  
order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

10/04/2025

Name:

PHILIP WOOLMER

Relevant professional  
qualification(s) or body  
(if any):

Address:

Fittonia, Lodge Hill Lane, Chattenden, Rochester, Kent