

**ST. MICHAEL THE ARCHANGEL, SMARDEN**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**OF THE PAROCHIAL CHURCH COUNCIL**  
**FOR THE YEAR ENDED 31 DECEMBER 2010**

**Incumbent:**

Revd Alex Bienfait  
The Rectory  
Biddenden  
Kent  
TN27 8AH

**Bank:**

Lloyds TSB Bank plc  
6 High Street  
Tenterden  
Kent  
TN30 6AJ

**Independent Examiner:**

Hugh Summerfield FCA  
WK Finn-Kelcey  
Stourside Place  
Ashford  
Kent  
TN23 1PP

**PAROCHIAL CHURCH COUNCIL OF  
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YEAR ENDED 31 DECEMBER 2010**

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**ADMINISTRATIVE INFORMATION**

St Michael's Church is situated in Cage Lane, Smarden. It is part of the Diocese of Canterbury within the Church of England.

The Parochial Church Council (PCC) is a charity excepted from registration with the Charity Commission.

PCC members who have served from 1 January 2010 until the date when this report was approved are:

<i>Incumbent:</i>	The Rev. Alex Bienfait	
<i>Assistant Curate:</i>	Mrs Judy Darkins	
<i>Churchwardens:</i>	Mr David King	(Retired APCM 20 <sup>th</sup> April 2010)
	Mrs Annette Haynes	(From APCM 29 April 2009)
	Mr Marcus Palmer	(From 13 <sup>th</sup> June 2010)
<i>Representative on the Deanery Synod:</i>	Mr Richard Fletcher (From April 2007)	
<i>Elected members:</i>	Mr Peter Garrod	(Retired APCM 20 <sup>th</sup> April 2010)
	Mrs Emma Kilby	(Retired APCM 20 <sup>th</sup> April 2010)
	Mrs Valerie Newing	(Retired APCM 20 <sup>th</sup> April 2010)
	Mrs Vivienne Rose	(From APCM 28 April 2007, re-elected APCM 20 <sup>th</sup> April 2010)
	Mr John Lowings	(From 18 <sup>th</sup> May 2010)
	Mr Ray Sherman	Treasurer

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

**OBJECTIVES AND ACTIVITIES**

The PCC has the responsibility of co-operating with the incumbent, the Rev'd. Alex Bienfait, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical.

**ACHIEVEMENTS AND PERFORMANCE**

**Church attendance**

There are 86 parishioners on the Church Electoral Roll for 2010 (2009:83). The average weekly attendance is 37 but this number increased at festivals. During 2010 there were 10 baptisms, 10 weddings/blessings and 6 funerals.

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**Review of the year**

**Demonstration of Public Benefit**

**Mission Plan**

The current mission plan was adopted by the PCC in 2008. Groups or teams reporting to the PCC, were created under the following headings: Worship, Learning, Children and Young People, Earth, and Pastoral.

**Worship Team**

We aim to offer a range of styles of worship to suite different ages and preferences for worship. Sunday morning services are mainly Eucharistic using Common Worship (CW). There are services using the traditional Book of Common Prayer (BCP), including a twice monthly 8am Holy Communion, and monthly Evensong. We also have occasional reflective services using the music of Taize. We have experimented with youth service which has become known as COSMIC Y. This has been made possible working in collaboration with churches in our local cluster (ie High Halden, Bethersden and Biddenden)

Throughout 2010 All Age Services took place on the 2<sup>nd</sup> Sunday of the month, continuing an experiment started in 2009, to enable All Age Services in the benefice to take place on the same Sunday. This has enabled planning and delivery for the two services to take place on the same Sunday and hence maintain a consistent theme, whereas previously, with services staggered over two weeks, separate services had to be planned. The PCC reviewed this arrangement in 2010 and, as a result, All Age services moved back to the 3<sup>rd</sup> Sunday of month from January 2011. Other changes to be introduced regarding service times for 2011 include a monthly Parish Eucharist using the local village hall, to enable the Church Club and the main morning service to take place at the same time. (This followed the decision of the PCC to shelve plans to create a Parish Room for use by Church Club built within the church) We are also going to trial a regular Matins service using the Book of Common Prayer. More radical changes to service times will be considered in 2011.

A retreat day in January 2010 was organised at St. Andrew's convent Edenbridge, to give the experience of different ways of praying.

Judy Darkins (Assistant Curate) was ordained Deacon in July 2010 by the Archbishop Rowan William, at Canterbury Cathedral. Judy has been supported in her training by a local support group drawn from members of both parishes of the Benefice who have met for the past 3 years.

**Learning Team**

This team has focused on the launch of a Christian enquiry course, Christianity Explored, which took place in January and February 2011. During 2010 a Lent study course was run in Biddenden; however, there was insufficient response for an afternoon group in Smarden.

**Children and Young People**

Church Club, a Sunday morning club for primary school aged children has met, once a month in church. The club has 15 children registered, and an average of 10 at any one meeting.

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A short one day summer Holiday Club was run in August, with the visiting support of Church Army worker Graham Nunn. 17 children attended.

**Review of the year**

**Demonstration of Public Benefit (continued)**

**Children and Young People (continued)**

For young people at secondary school we have worked with neighbouring parishes as mentioned in the Worship Team section above.

A close relationship between the church and Smarden Primary School is much valued. Alex Bienfait shares a weekly assembly with Zion Chapel. We are also delighted to welcome Smarden school into church for special festivals which take place about once a term.

**Pastoral Team**

The Pastoral team meets every 6 – 8 weeks to co-ordinate visiting of members of the church, as well as providing support and training for members of the team. The team organised an open meeting in September, inviting people generally in the village and in the wider Deanery, on the subject of information about the care people can expect to receive as they become less able.

**The Four Dens**

The Churches of High Halden, Bethersden, Biddenden and Smarden, are in an informal grouping known as the four Dens, we are expected by the Diocese to seek ways to work more closely together. The parishes meet for Sunday worship on or around the 5<sup>th</sup> Sundays, we also work collaboratively on marriage preparation and youth ministry. A Rogation walk in May from High Halden to Biddenden took place visiting farms and interviewing farmers along the way. The Four Dens also met to discuss our respective Diocesan quotas.

**Ecumenical Relationships**

There are warm links with Zion Baptist Chapel, Smarden. Zion Chapel joined Smarden and Biddenden Churches for the highly successful Palm Sunday procession in Biddenden, and the Maundy Thursday supper.

**Fund Raising and Events**

Seven events were held during the year, which included a Safari Supper in June, and a barbecue in July. The City Singers sang once again for us in August and the St Alfege Choir visited in September. Also in September a few intrepid people raised good funds by taking part in the annual bike and hike organised by the Friends of Kent Churches. In October we had a very successful barn dance with the Catsfield Steamers, and in December, together with the St Michael's Guild, we held a most enjoyable and lucrative Christmas Fair in the Church. These events raised several thousand pounds for the Church, as can be seen from the Accounts.

**Fabric**

During the year we have embarked on the major window repair work under our Church architect, Roger Turner, all as per our October 2008 Quinquennial report. This work, mainly to the North elevation windows, is almost complete. The window repairs together with repairs to the barge boards are complete, except for one final West Tower Window that should be complete by late Spring 2011.

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**Review of the year**

**Demonstration of Public Benefit (continued)**

**Fabric (continued)**

This work has been very kindly funded by FOSC to whom we the PCC are most grateful. The PCC will have received the vast majority of the necessary funding from FOSC, to the tune of £40,000, by the end of the contract, thus enabling the final phase of the work to be completed by the end of April 2011. FOSC continues to help our church with substantial sums of money and without them we would not be able to contemplate these substantial works.

The PCC is planning to concentrate on the urgent rewiring and will be fundraising for this project in the coming year after completion of the window work. Testing of the wiring in 2010 has revealed the wiring to be in a much poorer state than had been appreciated, and needs to be replaced immediately.

The PCC consulted church and village members on a proposal to create a parish room and the removal of some pews at the back of the church. Extensive publicity for the rational, and a mock up of the proposed room, were followed by an open meeting to consider the proposal. Views were highly polarised, and the PCC decided, after public consultation, that it should not proceed with plans at this time.

**Other**

The PCC publishes a monthly Parish Magazine, circulated to over 500 homes in the parish. The magazine includes community news, and Parish council business. The cost is 50 pence.

The PCC continues to maintain a policy of keeping the church open during daylight hours for private prayer

**FINANCIAL REVIEW**

Our financial aim is to maintain an annual surplus of income over expenditure so that we can build up funds designed to meet the requirements of the quinquennial surveys on the fabric of the church.

We use the COIF Charities Deposit Fund to hold most of our unrestricted funds that may be required at relatively short notice. This deposit fund offers immediate access and pays interest at rates marginally higher than those generally available from commercial banks. Also, we continue to hold a National Savings Income Bond which provides a risk free steady income. Funds that are unlikely to be needed in the short term are invested in the CBF Church of England Investment Fund; this fund is invested predominantly in equities and aims at achieving income and capital growth over a long term. The value of our CBF investment rose by 12.14% during 2010.

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**FINANCIAL REVIEW (continued)**

For the year under review we sustained a small deficit of £165. Despite having received a generous legacy of £2,000 from the estate of Miss Clenhagan income was down due to a reduction of approximately £2,000 in the amount received from donors and a reduction of just under £3,000 in the amount raised from fund raising events. Overall there was a reduction in expenses mainly with regard to Church maintenance and administration and this enabled us to almost break even for the year.

The accounts have been affected by the generous donations from FOSC and the corresponding cost of the repairs to the north elevation windows and barge boards.

**RESERVES POLICY**

It is PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately twelve months' unrestricted payments, to cover emergency situations that may arise from time to time.

Approved by the Parochial Church Council on 16 March 2011 and signed on their behalf by

The Revd. Alex Bienfait

**INDEPENDENT EXAMINER'S REPORT  
TO THE PAROCHIAL CHURCH COUNCIL  
OF ST MICHAEL THE ARCHANGEL, SMARDEN**

This report on the financial statements of the PCC for the year ended 31 December 2010, which are set out on pages 7 to 13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 43 of the Charities Act 1993 ('the Act').

**Respective responsibilities of the PCC and examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s 43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church guidance, 2006. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 by the accounts.

**Independent examiner's report**

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 41 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Hugh Summerfield FCA  
WK Finn-Kelcey  
Chartered Accountants  
Stourside Place  
Station Road  
Ashford  
Kent  
TN23 1PP

Date:

**PAROCHIAL CHURCH COUNCIL OF  
ST. MICHAEL THE ARCHANGEL, SMARDEN  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2010**

	<u>Note</u>	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	TOTAL FUNDS	
				<u>2010</u> £	<u>2009</u> £
<b>INCOMING RESOURCES</b>					
Incoming resources from donors	2a	37,914	608	38,522	40,741
Other voluntary incoming resources	2b	2,000	40,962	42,962	0
Income from activities to further PCC's objects	2c	9,712	0	9,712	9,287
Income from activities to generate funds	2d	3,790	0	3,790	6,771
Income from investments	2e	686	19	705	816
<b>TOTAL INCOMING RESOURCES</b>		<b>54,102</b>	<b>41,589</b>	<b>95,691</b>	<b>57,615</b>
<b>RESOURCES USED</b>					
Grants to charities	3a	4,114	608	4,722	4,627
Activities directly relating to the work of the Church	3b	47,620	40,962	88,582	50,749
Church administration	3c	1,540	0	1,540	3,378
Cost of generating funds	3d	1,012	0	1,012	1,071
<b>TOTAL RESOURCES USED</b>		<b>54,286</b>	<b>41,570</b>	<b>95,856</b>	<b>59,825</b>
<b>NET RESOURCES USED</b>		<b>(184)</b>	<b>19</b>	<b>(165)</b>	<b>(2,210)</b>
<b>Unrealised gain/(loss) on investments</b>		<b>870</b>	<b>0</b>	<b>870</b>	<b>996</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY</b>		<b>44,593</b>	<b>3,632</b>	<b>48,225</b>	<b>49,439</b>
<b>BALANCES CARRIED FORWARD</b>		<b>45,279</b>	<b>3,651</b>	<b>48,930</b>	<b>48,225</b>

**PAROCHIAL CHURCH COUNCIL OF  
ST. MICHAEL THE ARCHANGEL, SMARDEN  
BALANCE SHEET  
FOR THE YEAR ENDED 31 DECEMBER 2010**

	<u>Note</u>	<u>2010</u>	<u>2009</u>
		£	£
<b>FIXED ASSETS</b>			
Tangible fixed assets	5a	7,012	8,415
Investments	5b	18,198	16,769
		<u>25,210</u>	<u>25,184</u>
<b>CURRENT ASSETS</b>			
Debtors	6	22,275	5,446
Short term deposits		8,712	13,647
Cash at Bank		<u>13,054</u>	<u>11,344</u>
		44,041	30,437
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
Creditors	7	<u>20,321</u>	<u>7,396</u>
<b>NET CURRENT ASSETS</b>		23,720	23,041
<b>TOTAL NET ASSETS</b>		<u><u>48,930</u></u>	<u><u>48,225</u></u>
<b>FUNDS</b>			
Unrestricted		45,279	44,593
Restricted		3,651	3,632
<b>TOTAL FUNDS</b>		<u><u>48,930</u></u>	<u><u>48,225</u></u>

Approved by the Parochial Church Council on 16 March 2011 and signed on its behalf by

The Revd. Alex Bienfait

The notes on pages 9 to 14 form part of these accounts

**PAROCHIAL CHURCH COUNCIL OF  
ST. MICHAEL THE ARCHANGEL, SMARDEN  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2009**

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**1. ACCOUNTING POLICIES**

**1a. Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

**1b. Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law.

**1c. Incoming Resources**

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Collections are recognised when received by or on behalf of the PCC.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by social and other events are accounted for gross wherever practicable.

Dividends and interest are accounted for when receivable.

**1d. Resources Used**

Grants to charities are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

The diocesan quota or parish share is accounted for when payable.

**1e. Fixed Assets**

Tangible fixed assets are depreciated at rates calculated to write the cost down to residual value over their useful lives:

Furniture, fixtures & equipment	20% straight line
Kitchen & Toilet	10% straight line

Grants received as a contribution towards expenditure on specific fixed assets are deducted from the purchase price of the related asset, with a consequent reduction in the annual charge for depreciation. Assets below £500 are not capitalised.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2010**

**2. INCOMING RESOURCES**

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	TOTAL FUNDS	
			<u>2010</u> £	<u>2009</u> £
<b>2a. Incoming resources from donors</b>				
Gift Aid donations	26,195	137	26,332	27,215
Income tax recoverable	6,744	39	6,783	7,394
Other donations	734	0	734	663
Collections at services	4,202	471	4,673	5,469
	<u>37,875</u>	<u>647</u>	<u>38,522</u>	<u>40,741</u>
<b>2b. Other voluntary incoming resources</b>				
Friends of Smarden Church	0	34,301	34,301	0
Grant - Listed Places of Worship Scheme	0	5,770	5,770	0
Legacy - Miss Clenhagan	2,000	0	2,000	0
Other donations	0	891	891	0
	<u>2,000</u>	<u>40,962</u>	<u>42,962</u>	<u>0</u>
<b>2c. Income from activities to further PCC's objects</b>				
Parish magazine	4,897	0	4,897	4,800
Fees for weddings, etc	4,815	0	4,815	4,487
	<u>9,712</u>	<u>0</u>	<u>9,712</u>	<u>9,287</u>
<b>2d. Income from activities to generate funds</b>				
Fund raising and social events	3,790	0	3,790	6,771
<b>2e. Income from investments</b>				
Dividends and interest	686	19	705	816
<b>TOTAL INCOMING RESOURCES</b>	<u>52,063</u>	<u>1,557</u>	<u>53,620</u>	<u>57,615</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
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**3. RESOURCES USED**

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	TOTAL FUNDS	
			<u>2010</u> £	<u>2009</u> £
<b>3a. Grants to charities</b>				
Overseas missions	1,000	0	1,000	1,230
Home missions and other Church societies	812	647	1,459	2,297
Secular charities	2,263	0	2,263	1,100
	<u>4,075</u>	<u>647</u>	<u>4,722</u>	<u>4,627</u>
<b>3b. Activities directly relating to the work of the Church</b>				
Diocesan quota	28,882	0	28,882	29,534
Contribution to Benefice Joint Expenses Account	5,400	0	5,400	1,826
Church running expenses	6,089	0	6,089	6,057
Church maintenance	2,158	40,962	43,120	6,258
Upkeep of services	39	0	39	2,358
Expenditure on parish magazine	3,312	0	3,312	3,070
Upkeep of churchyard	337	0	337	243
Depreciation of furniture, fixtures & equipment	1,403	0	1,403	1,403
	<u>47,620</u>	<u>40,962</u>	<u>88,582</u>	<u>50,749</u>
<b>3c. Church administration</b>				
Printing and stationery	536	0	536	283
Other	1,004	0	1,004	3,095
	<u>1,540</u>	<u>0</u>	<u>1,540</u>	<u>3,378</u>
<b>3d. Cost of generating funds</b>				
Fund raising and social events	1,012	0	1,012	1,071
	<u>1,012</u>	<u>0</u>	<u>1,012</u>	<u>1,071</u>
<b>TOTAL RESOURCES USED</b>	<u>54,247</u>	<u>41,609</u>	<u>95,856</u>	<u>59,825</u>

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**4. STAFF COSTS**

	<u>2010</u>	<u>2009</u>
	£	£
Wages and salaries	<u>0</u>	<u>4,158</u>

During the year the PCC employed an administrator, organists and a cleaner.

**5. FIXED ASSETS**

5a. Tangible fixed assets

	Furniture, fixtures & equipment £
Cost:	
At 1 January 2010	21,980
Additions	0
At 31 December 2010	<u>21,980</u>
Depreciation:	
At 1 January 2010	13,565
Charge for the year	1,403
At 31 December 2010	<u>14,968</u>
Net book value:	
At 31 December 2009	<u>8,415</u>
At 31 December 2010	<u>7,012</u>

5b. Investments

	<u>2010</u>	<u>2009</u>
	£	£
National Savings Income Bond	5,000	5,000
CBF Church of England Investment Fund units	13,198	11,769
	<u>18,198</u>	<u>16,769</u>

The cost of the CBF Church of England Investment Fund units at 31 December 2009, including dividends of £520 which were reinvested during the year, was £8,065 (2009: £7,506)

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**6. DEBTORS**

	<u>2010</u>	<u>2009</u>
	£	£
Income tax recoverable	4,148	2,166
Prepayments	0	3,046
Other debtors	18,127	234
	<u>22,275</u>	<u>5,446</u>

**7. CREDITORS**

	<u>2010</u>	<u>2009</u>
	£	£
Deferred income	1,992	1,397
Accruals	18,041	5710
Other creditors	288	288
	<u>20,321</u>	<u>7,395</u>

All amounts are due within one year

**8. PAYMENTS TO PCC MEMBERS**

No payment of expenses were paid to any PCC member.

**9 ANALYSIS OF NET ASSETS**

<b>by fund</b>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>funds</u>	<u>funds</u>	<u>2009</u>	<u>2009</u>
	£	£	£	£
Tangible fixed assets	7,012	0	7,012	8,415
Investment fixed assets	18,198	0	18,198	16,769
Current assets	39,790	3,651	43,441	30,437
Current liabilities	(20,341)	0	(20,341)	(7,396)
	<u>44,659</u>	<u>3,651</u>	<u>48,310</u>	<u>48,225</u>

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**10 RESTRICTED FUND BALANCES**

	<u>As at</u> <u>1 January</u> <u>2010</u> £	<u>Surplus/</u> <u>(Deficit)</u> £	<u>As at</u> <u>31 December</u> <u>2010</u> £
Mr Richard Humphrey Lloyd Oswell deceased	<u>3,632</u>	<u>19</u>	<u>3,651</u>

**Objects of restricted fund**

Mr Richard Humphrey Lloyd Oswell deceased - A fabric fund

**The Benifice of Biddenden & Smarden**

**Joint Account**

**Receipts and Payments Account for the Year to 31 December 2010**

	<b>Unrestricted Funds</b>	<b>Designated Fund</b>	<b>Total 2,010</b>	<i>Total 2,009 restated</i>
	£	£	£	£
<b><u>Receipts</u></b>				
Contribution from All Saints, Biddenden	5,400	-	5,400	6,100
Contribution from St Michaels, Smarden	5,400	-	5,400	6,100
Net Deed of Covenant	2,400	-	2,400	2,400
Income Tax Recovered	169	-	169	976
Choir Fund	0	50	50	0
	<u>13,369</u>	<u>50</u>	<u>13,419</u>	<u>15,576</u>
<b><u>Payments</u></b>				
Clergy Expenses	1,366	-	1,366	3,317
Upkeep of Services	637	-	637	1,416
Church Administration	1,998	-	1,998	934
Salaries - Organists	2,468	-	2,468	3,300
- Administrator	3,743	-	3,743	3,496
	<u>10,212</u>	<u>0</u>	<u>10,212</u>	<u>12,463</u>
Excess of Receipts over Payments	3,157	50	3,207	3,113
Cash at Bank 1st January 2010 (2009)	2,757	-	2,757	(356)
Cash at Bank 31st December 2010 (2009)	<u>5,914</u>	<u>50</u>	<u>5,964</u>	<u>2,757</u>