

Independent Examiner's Report to the PCC of St Peter & St Paul, Cudham  
for the year ended 31 December 2022

I report on the accounts for the year ended 31 December 2022 which are set out in the following pages

**Respective responsibilities of Trustees and independent Examiner**

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

It is my responsibility to

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

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. Which give me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with s.130 of the 2011 Act or
  - b. to prepare accounts which accord with these accounting records have not been met;or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed 

Date 28/01/2023

## Financial Statement for year ended 31<sup>st</sup> December 2022

These statements conform to the 2011 Charities Act and Church Accounting Regulations 2009. The accounts of the PCC have been prepared on a Receipts and Payments basis.

### Unrestricted Funds – General Fund – (£201,443.25)

Day to day running costs of Cudham Church.

Money contained in two current accounts with NatWest (£16,034.09) and Co-Op Banks (£3,581.29) and in a DLF account (£181,827.87).

### Unrestricted Funds – Church Repair Fund (CRF) - (£12,362.86)

Fund held by the Diocese which is accumulated to pay for fabric and building repairs either resulting from wear and tear or damage. Recommended contributions are highlighted by the Diocesan CRF Administrator following the Quinquennial Inspection. The last Quinquennial Inspection was undertaken on the 13<sup>th</sup> October 2022. The recommended contribution for each year was £2,150.00, payable over 10 months at £215.00 per month.

CRF is an interest bearing account.

### Restricted Funds – Altar Fund (£503.32)

Fund created in 2006, due to a specific request of the Davis legacy: to be applied to the upkeep of the altar linen and embroidery.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31<sup>st</sup> March 2022. After the transfer of this money a further £0.01 was credited to the NatWest account, where it remains.

Money contained in a DLF account (£503.31) and a NatWest account (£0.01).

### Restricted Funds – Bells (£659.16)

Fund created in 2016, money raised at Barbara Bishop's funeral for new ropes and maintenance of the bells.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31<sup>st</sup> March 2022.

Money contained in a DLF account.

### Restricted Funds – Choir (£211.43)

Fund created in 2009, following a request from the choir, that the fees paid to them during the year be held in the PCC bank account for the provision of new robes.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31<sup>st</sup> March 2022.

Money contained in a DLF account.

### Restricted Funds – A/V Fund – (£1,407.68)

Fund originally created in 2016 and exhausted in 2019, revived in 2021 following receipt of a grant for the improvement of the audio/visual system.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31<sup>st</sup> March 2022.

After the transfer of this money a further £0.01 was credited to the NatWest account, where it remains.

Money contained in a DLF account (£1,407.67) and a NatWest account (£0.01).

### Restricted Funds - Churchyard Fund – (£5,131.65)

Fund created in 2020 following legacy received from Muriel Bol-Clarke specifically for the upkeep of the churchyard. A successful appeal early in 2022 raised £2,510.00 plus Gift Aid, this has all been used for maintenance of the Churchyard.

Money contained in NatWest current account

### Restricted Funds – Friends of Cudham Church (£15,584.29)

Fund created on formation of the Friends in 2015.

Money contained in Friends of Cudham Church a/c with NatWest (£919.60) and in a DLF account (£14,665.29).

**Parish Trust Funds – The assets of the Parish Trust Funds are held by the Rochester Diocesan Society and Board of Finance as custodian trustee. The Diocese invest through CCLA Investment Management Ltd in The CBF Church of England Investment Fund in Income Shares. The PCC is responsible for the assets as Managing Trustee.**

### Cudham QAB Fund – shares held 134 (Market value £2,768.63)

Income received and paid directly into the church General Fund bank account £82.36 in 2022

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**Charities – where the PCC act as trustee or joint trustee, assets are held by the Diocese in DLF accounts, interest is paid quarterly back into the charities.**

**Thomas Stringer Charity – A Parochial Trust (£742.57)**

Interest received in 2022 - £4.36

**Sarah Wood Charity – An Ecclesiastical Trust (£1,059.56)**

Interest received in 2022 - £6.23

**Intangible Income**

The PCC receives substantial amounts of voluntary help. No value is placed upon this help for the purposes of the Financial Statements.

Restricted Funds           £ 23,497.53

Unrestricted Funds       £213,806.11

Total Funds               £237,303.64

**Reserve Policy**

It is PCC policy to hold between 2 and 4 months' expenditure as free reserves. This was achieved during 2022 but only after transferring £15,000.00 from reserves.

**Receipts**

Total Receipts into the General Accounts were £41,698.17 up on £31,867.36 reported for 2021, this does not include £20,567.85 from the Friends (see below) or £20,460.05 being the final distribution of Michael Green's Legacy.

Pledged Giving and regular Standing Order donations were £13,678.68 up on the £12,788.00 reported in 2021.

Gift Aid recovered was £4,584.76 up on £4,108.56 recovered in 2021.

Total Receipts into the Friends Account in 2022 were £666.45 down on £719.71 received in 2021. No fundraising events were held in 2022.

**Payments**

Total Payments from the General Accounts were £55,519.13 down on the £63,526.36 reported for 2020.

In 2022, a total of £20,567.85 was given to the PCC for repairs to church windows (£18,453.85) and RWG Redecoration (£2,114.00)

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - General Account

		2022			2021		
	Note	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2021
Receipts							
Voluntary Receipts							
Planned Giving	1a	£ 13,678.68	£ -	£ 13,678.68	£ 12,788.00	£ -	£ 12,788.00
Collections at services		£ 818.62	£ -	£ 818.62	£ 168.00	£ -	£ 168.00
All other giving/voluntary receipts	1b	£ 6,841.00	£ 24,008.07	£ 30,849.07	£ 5,843.54	£ 1,421.00	£ 7,264.54
Michael Green Legacy		£ 20,460.05	£ -	£ 20,460.05	£ -	£ -	£ -
Muriel Bol-Clarke Legacy		£ -	£ -	£ -	£ -	£ -	£ -
Gift Aid Recovered		£ 4,584.76	£ -	£ 4,584.76	£ 4,108.56	£ -	£ 4,108.56
		<u>£ 46,383.11</u>	<u>£ 24,008.07</u>	<u>£ 70,391.18</u>	<u>£ 22,908.10</u>	<u>£ 1,421.00</u>	<u>£ 24,329.10</u>
Activities for generating funds	1c	£ 65.00	£ -	£ 65.00	£ -	£ -	£ -
Investment Income	1d	£ 3,279.32	£ 0.06	£ 3,279.38	£ 1,878.93	£ 0.18	£ 1,879.11
Church activities	1e	£ 2,590.00	£ -	£ 2,590.00	£ 3,181.00	£ -	£ 3,181.00
Other Income	1f	£ 6,258.51	£ -	£ 6,258.51	£ 2,041.91	£ -	£ 2,041.91
Other Receipts - Not Church Income	1g	£ -	£ 1,139.00	£ 1,139.00	£ -	£ 2,816.05	£ 2,816.05
<b>Total receipts</b>		<u>£ 58,575.94</u>	<u>£ 25,147.13</u>	<u>£ 83,723.07</u>	<u>£ 30,009.94</u>	<u>£ 4,237.23</u>	<u>£ 34,247.17</u>
Payments							
Church Activities							
Diocesan Parish Offer		£ 24,445.00	£ -	£ 24,445.00	£ 26,790.00	£ -	£ 26,790.00
Clergy Costs	1h	£ 3,817.57	£ -	£ 3,817.57	£ 3,418.72	£ -	£ 3,418.72
Church Running Costs	1i	£ 31,114.00	£ -	£ 31,114.00	£ 15,901.74	£ -	£ 15,901.74
Parish Office Costs	1j	£ 4,050.37	£ -	£ 4,050.37	£ 3,473.89	£ -	£ 3,473.89
Additional Service Costs	1k	£ 202.15	£ -	£ 202.15	£ 196.72	£ -	£ 196.72
Churchyard Maintenance	1l	£ -	£ 2,857.05	£ 2,857.05	£ -	£ 2,255.03	£ 2,255.03
Other Costs	1m	£ 1,356.18	£ 1,217.00	£ 2,573.18	£ 723.70	£ 2,669.33	£ 3,393.03
Outward Giving	1n	£ 5,515.00	£ -	£ 5,515.00	£ 90.00	£ -	£ 90.00
Capital Expenditure							
New Audio/Visual System		£ -	£ -	£ -	£ -	£ -	£ -
Church Re-ordering Costs		£ -	£ -	£ -	£ -	£ -	£ -
Costs of generating funds		£ -	£ -	£ -	£ -	£ -	£ -
<b>Total payments</b>		<u>£ 70,500.27</u>	<u>£ 4,074.05</u>	<u>£ 74,574.32</u>	<u>£ 50,594.77</u>	<u>£ 4,924.36</u>	<u>£ 55,519.13</u>
Excess of receipts over payments		£ (11,924.33)	£ 21,073.08	£ 9,148.75	£ (20,584.83)	£ (687.13)	£ (21,271.96)

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Further Analysis of Receipts and Payments Accounts

		Internal Reference	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021
<b>Receipts</b>										
1a	Planned Giving									
	Standing Orders	C1101	£ 12,394.00	£ -	£ -	£ 12,394.00	£ 12,788.00	£ -	£ -	£ 12,788.00
	Parish Giving Scheme	C1103	£ 1,284.68	£ -	£ -	£ 1,284.68	£ -	£ -	£ -	£ -
	Weekly Envelopes		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			<b>£ 13,678.68</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 13,678.68</b>	<b>£ 12,788.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 12,788.00</b>
1b	All Other Giving/Voluntary Receipts									
	Donations	C1100	£ 4,970.68	£ 2,519.22	£ -	£ 7,489.90	£ 5,309.10	£ -	£ -	£ 5,309.10
	Donations - Christmas Gift Bags		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Upkeep Box	C1107	£ 71.50	£ -	£ -	£ 71.50	£ 140.53	£ -	£ -	£ 140.53
	Donations - Magazine Box - see note 1f		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Donations Box	C1109	£ 94.82	£ -	£ -	£ 94.82	£ 168.91	£ -	£ -	£ 168.91
	Donations - Scarf	C1099	£ -	£ -	£ -	£ -	£ 160.00	£ -	£ -	£ 160.00
	Donations - Rach	C1099	£ 394.00	£ -	£ -	£ 394.00	£ -	£ -	£ -	£ -
	Commonwealth War Graves Commission	C1116	£ -	£ 21.00	£ -	£ 21.00	£ -	£ 21.00	£ -	£ 21.00
	Charities Trust		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	White Envelopes		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Parish Magazine Donations	C1106	£ 146.00	£ -	£ -	£ 146.00	£ 65.00	£ -	£ -	£ 65.00
	Donations from Friends of Cudham Church		£ -	£ 20,567.85	£ -	£ 20,567.85	£ -	£ -	£ -	£ -
	Grant from Allchurches Trust		£ -	£ -	£ -	£ -	£ -	£ 1,400.00	£ -	£ 1,400.00
	Energy Support Grant	C2100	£ 1,164.00	£ -	£ -	£ 1,164.00	£ -	£ -	£ -	£ -
	Warm Space Grant	C2100	£ -	£ 600.00	£ -	£ 600.00	£ -	£ -	£ -	£ -
	CYP Grant	C2100	£ -	£ 300.00	£ -	£ 300.00	£ -	£ -	£ -	£ -
			<b>£ 6,841.00</b>	<b>£ 24,008.07</b>	<b>£ -</b>	<b>£ 30,849.07</b>	<b>£ 5,843.54</b>	<b>£ 1,421.00</b>	<b>£ -</b>	<b>£ 7,264.54</b>
1c	Activities for generating funds									
	Sunday Teas	C3102	£ 65.00	£ -	£ -	£ 65.00	£ -	£ -	£ -	£ -
1d	Investment Income									
	Bank Interest	B6200	£ -	£ 0.06	£ -	£ 0.06	£ -	£ 0.18	£ -	£ 0.18
	Rental Income	C4300	£ 2,062.50	£ -	£ -	£ 2,062.50	£ 1,350.00	£ -	£ -	£ 1,350.00
	CRF Fund Interest		£ 60.73	£ -	£ -	£ 60.73	£ 21.02	£ -	£ -	£ 21.02
	DLF Fund Interest - General		£ 1,058.73	£ -	£ -	£ 1,058.73	£ 428.29	£ -	£ -	£ 428.29
	DLF Fund Interest - ABC Fund		£ 15.00	£ -	£ -	£ 15.00	£ -	£ -	£ -	£ -
	CBF Investment Fund (QAB)	C4200	£ 82.36	£ -	£ -	£ 82.36	£ 79.62	£ -	£ -	£ 79.62
			<b>£ 3,279.32</b>	<b>£ 0.06</b>	<b>£ -</b>	<b>£ 3,279.38</b>	<b>£ 1,878.93</b>	<b>£ 0.18</b>	<b>£ -</b>	<b>£ 1,879.11</b>
1e	Church Activities									
	Fees for Weddings and Funerals									
	Wedding Fees - Vicars stipend	C5300	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Wedding Fees - Heat & Lighting	C5301	£ -	£ -	£ -	£ -	£ 210.00	£ -	£ -	£ 210.00
	Wedding Fees - PCC	C5302	£ -	£ -	£ -	£ -	£ 821.00	£ -	£ -	£ 821.00
	Wedding Preparation	C5303	£ -	£ -	£ -	£ -	£ 75.00	£ -	£ -	£ 75.00
	Funeral Fees - Vicars stipend	C5400	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Funeral Fees - Heat & Lighting	C5401	£ 70.00	£ -	£ -	£ 70.00	£ 110.00	£ -	£ -	£ 110.00
	Funeral Fees - PCC	C5402	£ 2,520.00	£ -	£ -	£ 2,520.00	£ 1,965.00	£ -	£ -	£ 1,965.00
	Fees received (BMD etc)		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			<b>£ 2,590.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 2,590.00</b>	<b>£ 3,181.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 3,181.00</b>

1f	Other Income												
	Parish magazine income - sales (inc box)	C1105	£ 2,020.34	£ -	£ -	£ 2,020.34	£ 1,974.42	£ -	£ -	£ 1,974.42			
	Donations - Magazine Box	C1108	£ 12.00	£ -	£ -	£ 12.00	£ 52.22	£ -	£ -	£ 52.22			
	Refund of Readers Fee		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
	Advent/Study Books	C1116	£ 10.00	£ -	£ -	£ 10.00	£ 15.27	£ -	£ -	£ 15.27			
	VAT Recovery		£ 4,216.17	£ -	£ -	£ 4,216.17	£ -	£ -	£ -	£ -			
			£ 6,258.51	£ -	£ -	£ 6,258.51	£ 2,041.91	£ -	£ -	£ 2,041.91			
1g	Other Receipts - Not Church Income												
	Gift Aid - transfer to Friends a/c	C1200	£ -	£ 90.00	£ -	£ 90.00	£ -	£ 169.80	£ -	£ 169.80			
	VAT - transfer to Friends a/c		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
	Parish Mag Overpayment		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
	Wedding Fees - Vicars Stipend	C5300	£ -	£ -	£ -	£ -	£ -	£ 633.00	£ -	£ 633.00			
	Funeral Fees - Vicars stipend	C5400	£ -	£ 1,049.00	£ -	£ 1,049.00	£ -	£ 815.00	£ -	£ 815.00			
	Bells Fee (Wedding)		£ -	£ -	£ -	£ -	£ -	£ 150.00	£ -	£ 150.00			
	Organist Fee (Wedding)		£ -	£ -	£ -	£ -	£ -	£ 100.00	£ -	£ 100.00			
	Verger Fee (Weddings)		£ -	£ -	£ -	£ -	£ -	£ 80.00	£ -	£ 80.00			
	Donation to transfer to Schoolhouse a/c		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
	Diocesan Grant for Kim Curle		£ -	£ -	£ -	£ -	£ -	£ 400.00	£ -	£ 400.00			
	Closure of Hall a/c		£ -	£ -	£ -	£ -	£ -	£ 458.53	£ -	£ 458.53			
	Donations for Downe paid to Cudham		£ -	£ -	£ -	£ -	£ -	£ 9.72	£ -	£ 9.72			
	Messy Church Offertory for Downe		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
Payments			£ -	£ 1,139.00	£ -	£ 1,139.00	£ -	£ 2,816.05	£ -	£ 2,816.05			
1h	Clergy Costs												
	Vicars Expenses												
	Curates Expenses												
	Costs of The Vicarage												
	Water Rates	D6105	£ 222.44	£ -	£ -	£ 222.44	£ 109.39	£ -	£ -	£ 109.39			
	Council Tax	D6106	£ 1,443.77	£ -	£ -	£ 1,443.77	£ 1,401.60	£ -	£ -	£ 1,401.60			
	Alarm Maintenance	D6109	£ 166.80	£ -	£ -	£ 166.80	£ 159.00	£ -	£ -	£ 159.00			
			£ 3,817.57	£ -	£ -	£ 3,817.57	£ 3,418.72	£ -	£ -	£ 3,418.72			
1i	Church Running Costs												
	Church Gas	D6115	£ 3,046.47	£ -	£ -	£ 3,046.47	£ 1,101.97	£ -	£ -	£ 1,101.97			
	Church Electricity	D0247078	£ 1,077.46	£ -	£ -	£ 1,077.46	£ 837.25	£ -	£ -	£ 837.25			
		D0247075	£ 115.29	£ -	£ -	£ 115.29	£ 250.57	£ -	£ -	£ 250.57			
		Z0104168	£ 202.41	£ -	£ -	£ 202.41	£ 179.38	£ -	£ -	£ 179.38			
	U/W Club Membership		£ -	£ -	£ -	£ -	£ 24.00	£ -	£ -	£ 24.00			
	Church Water Rates	D6117	£ 172.05	£ -	£ -	£ 172.05	£ 175.83	£ -	£ -	£ 175.83			
	Church Organ	D6119	£ 432.00	£ -	£ -	£ 432.00	£ 224.40	£ -	£ -	£ 224.40			
	Church Flowers	D6120	£ 228.46	£ -	£ -	£ 228.46	£ 280.91	£ -	£ -	£ 280.91			
	Church Insurance	D7300	£ 4,385.90	£ -	£ -	£ 4,385.90	£ 4,481.63	£ -	£ -	£ 4,481.63			
	CCLI Licence	D9320	£ -	£ -	£ -	£ -	£ 325.66	£ -	£ -	£ 325.66			
	Repairs & Maintenance												
	Repairs Kitchen Boiler Replacement	D7300	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -			
	Roof Repair	D7300	£ 3,496.80	£ -	£ -	£ 3,496.80	£ 990.00	£ -	£ -	£ 990.00			
	Window Repairs	D7300	£ 16,744.62	£ -	£ -	£ 16,744.62	£ 5,400.00	£ -	£ -	£ 5,400.00			

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	Quinquennial Work	Emergency Lighting Test	D7300	£ 414.00	£ -	£ -	£ 414.00	£ 396.00	£ -	£ -	£ 396.00
		Fire Extinguisher Service	D7300	£ 192.00	£ -	£ -	£ 192.00	£ 180.00	£ -	£ -	£ 180.00
	Maintenance	Clock Service	D7300	£ 192.00	£ -	£ -	£ 192.00	£ 192.00	£ -	£ -	£ 192.00
		Lightning Conductor		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Boiler Service	D7300	£ 414.54	£ -	£ -	£ 414.54	£ 673.53	£ -	£ -	£ 673.53
		PAT Testing		£ -	£ -	£ -	£ -	£ 180.00	£ -	£ -	£ 180.00
		Wood Filler		£ -	£ -	£ -	£ -	£ 8.61	£ -	£ -	£ 8.61
				<b>£ 31,114.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 31,114.00</b>	<b>£ 15,901.74</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 15,901.74</b>
1j	Parish Office Running Costs										
		Parish Administrator	D6130	£ 2,561.25	£ -	£ -	£ 2,561.25	£ 2,315.75	£ -	£ -	£ 2,315.75
		Parish Office Telephone	D6132	£ 226.21	£ -	£ -	£ 226.21	£ 234.33	£ -	£ -	£ 234.33
		Ricoh - Photocopier	D8312	£ 337.01	£ -	£ -	£ 337.01	£ 188.93	£ -	£ -	£ 188.93
		Postage	D6131	£ 120.21	£ -	£ -	£ 120.21	£ 9.05	£ -	£ -	£ 9.05
		Viking - stationery etc	D8310	£ 249.36	£ -	£ -	£ 249.36	£ 242.34	£ -	£ -	£ 242.34
		Web Site	D8410	£ 96.50	£ -	£ -	£ 96.50	£ 87.50	£ -	£ -	£ 87.50
		IT Costs	D8500	£ 459.83	£ -	£ -	£ 459.83	£ 395.99	£ -	£ -	£ 395.99
				<b>£ 4,050.37</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 4,050.37</b>	<b>£ 3,473.89</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 3,473.89</b>
1k	Additional Service Costs										
		Wreath		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Organist		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Children & Youth (Messy Church)	D8315	£ 202.15	£ -	£ -	£ 202.15	£ 196.72	£ -	£ -	£ 196.72
				<b>£ 202.15</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 202.15</b>	<b>£ 196.72</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 196.72</b>
1l	Churchyard Maintenance										
		Churchyard Maintenance		£ -	£ 2,857.05	£ -	£ 2,857.05	£ -	£ 2,255.03	£ -	£ 2,255.03
1m	Other Costs										
		Fees payable on electronic Giving		£ 0.62	£ -	£ -	£ 0.62	£ 0.09	£ -	£ -	£ 0.09
		Roots for Churches	D6582	£ 30.00	£ -	£ -	£ 30.00	£ 58.20	£ -	£ -	£ 58.20
		Christian Bits		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Readers Fee		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		The Good Book Co	D6581	£ -	£ -	£ -	£ -	£ 10.63	£ -	£ -	£ 10.63
		eden.co.uk	D6580	£ 121.17	£ -	£ -	£ 121.17	£ 68.23	£ -	£ -	£ 68.23
		Housekeeping	D7501	£ 82.66	£ -	£ -	£ 82.66	£ 38.33	£ -	£ -	£ 38.33
		Orp Deanery Synod		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Gift for Helen Musson		£ -	£ -	£ -	£ -	£ 159.00	£ -	£ -	£ 159.00
		Retreat/Quiet Day	D6561	£ 56.00	£ -	£ -	£ 56.00	£ 10.00	£ -	£ -	£ 10.00
		Sundries	D6575	£ 318.29	£ -	£ -	£ 318.29	£ 34.59	£ -	£ -	£ 34.59
		Pastoral Expenses	D6560	£ 391.50	£ -	£ -	£ 391.50	£ 70.36	£ -	£ -	£ 70.36
		Liturgical Expenses	D6576	£ 355.94	£ -	£ -	£ 355.94	£ 274.27	£ -	£ -	£ 274.27
	Other Payments - Not church										
		Diocesan Grant for Kim Curle		£ -	£ -	£ -	£ -	£ -	£ 400.00	£ -	£ 400.00
		Closure of Hall a/c		£ -	£ -	£ -	£ -	£ -	£ 458.53	£ -	£ 458.53
		Donations for Downe paid to Cudham		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		Bells Fee (Wedding)		£ -	£ -	£ -	£ -	£ -	£ 150.00	£ -	£ 150.00
		Organist Fee (Wedding)		£ -	£ -	£ -	£ -	£ -	£ 100.00	£ -	£ 100.00
		Verger Fee (Weddings)		£ -	£ -	£ -	£ -	£ -	£ 80.00	£ -	£ 80.00

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	DBF Fees	C5404	£	-	£	1,127.00	£	-	£	1,127.00	£	-	£	1,311.00	£	-	£	1,311.00
	Gift Aid - transfer to Friends a/c	C1201	£	-	£	90.00	£	-	£	90.00	£	-	£	169.80	£	-	£	169.80
	VAT - transfer to Friends a/c		£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
			£	<b>1,356.18</b>	£	<b>1,217.00</b>	£	-	£	<b>2,573.18</b>	£	<b>723.70</b>	£	<b>2,669.33</b>	£	-	£	<b>3,393.03</b>
1n	Outward Giving																	
	Nsumbi		£	1,085.00	£	-	£	-	£	1,085.00	£	-	£	-	£	-	£	-
	Release International		£	1,085.00	£	-	£	-	£	1,085.00	£	-	£	-	£	-	£	-
	Church Society		£	835.00	£	-	£	-	£	835.00	£	-	£	-	£	-	£	-
	Tear Fund		£	1,085.00	£	-	£	-	£	1,085.00	£	-	£	-	£	-	£	-
	Rochester DBF		£	585.00	£	-	£	-	£	585.00	£	-	£	-	£	-	£	-
	McMillan		£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Poverty & Hope		£	250.00	£	-	£	-	£	250.00	£	-	£	-	£	-	£	-
	Bromley Homeless		£	250.00	£	-	£	-	£	250.00	£	-	£	-	£	-	£	-
	Child Aid		£	250.00	£	-	£	-	£	250.00	£	-	£	-	£	-	£	-
	Evangelical Alliance		£	90.00	£	-	£	-	£	90.00	£	90.00	£	-	£	-	£	90.00
			£	<b>5,515.00</b>	£	-	£	-	£	<b>5,515.00</b>	£	<b>90.00</b>	£	-	£	-	£	<b>90.00</b>

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Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
General Account

	2022	2021
<b>Assets</b>		
Cash at Bank - NatWest Current Account @ 31.12.2021	£14,616.16	£7,399.67
Surplus/Deficit	£1,417.93	£7,216.49
Cash at Bank - NatWest Current Account @ 31.12.2022	<b>£16,034.09</b>	<b>£14,616.16</b>
 Cash at Bank - NatWest Deposit Account @ 31.12.2021	 £2,766.53	 £1,366.35
Surplus/Deficit	-£2,766.51	£1,400.18
Cash at Bank - NatWest Deposit Account @ 31.12.2022	<b>£0.02</b>	<b>£2,766.53</b>
 Cash at Bank - Co-Op Current Account @ 31.12.2021	 £2,451.87	 £626.25
Surplus/Deficit	£1,129.42	£1,825.62
Cash at Bank - Co-Op Account @ 31.12.2022	<b>£3,581.29</b>	<b>£2,451.87</b>
 Cash at Bank - Churchyard Current Account @ 31.12.2021	 £5,142.23	 £7,376.26
Surplus/Deficit	-£10.58	-£2,234.03
Cash at Bank - Churchyard Account @ 31.12.2022	<b>£5,131.65</b>	<b>£5,142.23</b>
 Cash in Church Repair Fund @ 31.12.2021	 £11,824.67	 £11,733.18
Surplus/Deficit	£538.19	£91.49
Cash in Church Repair Fund @ 31.12.2022	<b>£12,362.86</b>	<b>£11,824.67</b>
 Cash in Diocesan Loan Fund - General @ 31.12.2021	 £175,769.14	 £205,340.85
Surplus/Deficit	£6,058.73	-£29,571.71
Cash in Diocesan Loan Fund @ 31.12.2022	<b>£181,827.87</b>	<b>£175,769.14</b>
 Cash in Diocesan Loan Fund - ABC Fund @ 31.12.2021	 £0.00	 £0.00
Surplus/Deficit	£2,781.57	£0.00
Cash in Diocesan Loan Fund @ 31.12.2022	<b>£2,781.57</b>	<b>£0.00</b>
 <b>Total Assets</b>	 <b>£221,719.35</b>	 <b>£212,570.60</b>
 <b>Represented by</b>		
Surplus brought forward	£212,570.60	£233,842.56
Surplus/Deficit for year	£9,148.75	-£21,271.96
 <b>Total Cash @ 31.12.2021</b>	 <b>£221,719.35</b>	 <b>£212,570.60</b>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - Co-Op Account

	Unrestricted Funds	Total 2022	Unrestricted Funds	Total 2021
<b>Receipts</b>				
Voluntary Receipts	£ 2,080.00		£ 1,740.00	
Donations	£ -		£ -	
CWGC	£ 21.00		£ 21.00	
QAB	£ 82.36		£ 79.62	
Parish Magazine	£ 12.00		£ 6.00	
Gift Aid	£ 4,426.08		£ 4,278.36	
<b>Total receipts</b>		£ 6,621.44		£ 6,124.98
<b>Payments</b>				
Transfers to Churchyard Account	£ 21.00		£ 21.00	
Transfer to General Account	£ 5,471.02		£ 4,278.36	
<b>Total payments</b>		£ 5,492.02		£ 4,299.36
<b>Defecit/Surplus for the year</b>		<u>£ 1,129.42</u>		<u>£ 1,825.62</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
Co-Op Account

	2022	2021
<b>Assets</b>		
Cash at Bank - Co-Op Account @ 31.12.2022	£3,581.29	£2,451.87
	£3,581.29	£2,451.87
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£3,581.29</u>	<u>£2,451.87</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£2,451.87	£626.25
Surplus/Deficit	£1,129.42	£1,825.62
<b>Cash at Bank - Co-Op Account @ 31.12.2022</b>	<u>£3,581.29</u>	<u>£2,451.87</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - Deposit Account

	Unrestricted Funds	Total 2022	Unrestricted Funds	Total 2021
<b>Receipts</b>				
Transfer from General Account	£ -		£ 1,400.00	
Interest	£ 0.06		£ 0.18	
<b>Total receipts</b>		£ 0.06		£ 1,400.18
<b>Payments</b>				
Transfers to Diocese DLF Account - ABC Fund	£ 2,766.57		£ -	
<b>Total payments</b>		£ 2,766.57		£ -
<b>Deficit/Surplus for the year</b>		<u>£ (2,766.51)</u>		<u>£ 1,400.18</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
Deposit Account

	2022	2021
<b>Assets</b>		
Cash at Bank - Deposit Account @ 31.12.2022	£0.02	£2,766.53
<b>Liabilities</b>		
	£0.00	£0.00
<b>Total Assets</b>	<u>£0.02</u>	<u>£2,766.53</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£2,766.53	£1,366.35
Surplus/Deficit	-£2,766.51	£1,400.18
<b>Cash at Bank - Deposit Account @ 31.12.2021</b>	<u>£0.02</u>	<u>£2,766.53</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - CRF Account

	Unrestricted Funds	Total 2022	Unrestricted Funds	Total 2021
Receipts				
Transfer from General Account	£ 2,050.00		£ 2,050.00	
Interest	£ 60.73		£ 21.02	
<b>Total receipts</b>		<b>£ 2,110.73</b>		<b>£ 2,071.02</b>
Payments				
Transfers to General Account	£ 1,572.54		£ 1,979.53	
<b>Total payments</b>		<b>£ 1,572.54</b>		<b>£ 1,979.53</b>
<b>Defecit/Surplus for the year</b>		<b><u>£ 538.19</u></b>		<b><u>£ 91.49</u></b>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
CRF Account

	2022	2021
Assets		
Cash at Diocese - CRF Account @ 31.12.2022	£12,362.86	£11,824.67
Liabilities	£0.00	£0.00
<b>Total Assets</b>	<b>£12,362.86</b>	<b>£11,824.67</b>
Represented by		
Surplus brought forward from 31.12.2021	£11,824.67	£11,733.18
Surplus/Deficit	£538.19	£91.49
<b>Cash at Diocese - CRF Account @ 31.12.2022</b>	<b><u>£12,362.86</u></b>	<b><u>£11,824.67</u></b>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - DLF Account

	Unrestricted Funds	Total 2022	Unrestricted Funds	Total 2021
<b>Receipts</b>				
Transfer from General Account	£ 20,000.00		£ -	
Interest	£ 1,058.73		£ 428.29	
<b>Total receipts</b>		£ 21,058.73		£ 428.29
<b>Payments</b>				
Transfers to General Account	£ 15,000.00		£ 30,000.00	
<b>Total payments</b>		£ 15,000.00		£ 30,000.00
<b>Defecit/Surplus for the year</b>		<u>£ 6,058.73</u>		<u>£ (29,571.71)</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
DLF Account

	2022	2021
<b>Assets</b>		
Cash at Diocese - DLF Account @ 31.12.2022	£181,827.87	£175,769.14
	£181,827.87	£175,769.14
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£181,827.87</u>	<u>£175,769.14</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£175,769.14	£205,340.85
Surplus/Deficit	£6,058.73	-£29,571.71
Cash at Diocese - DLF Account @ 31.12.2022	<u>£181,827.87</u>	<u>£175,769.14</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - Churchyard Account

	Restricted Funds	Total 2022	Restricted Funds	Total 2021
<b>Receipts</b>				
Voluntary Receipts				
Standing Orders	£ -		£ -	
Other Donations	£ 2,519.22		£ -	
CWGC	£ 21.00		£ 21.00	
Other Income				
Gift Aid Recovered	£ 306.25		£ -	
<b>Total receipts</b>		£ 2,846.47		£ 21.00
<b>Payments</b>				
Churchyard Maintenance	£ 2,857.05		£ 2,255.03	
<b>Total payments</b>		£ 2,857.05		£ 2,255.03
<b>Defecit/Surplus for the year</b>		<u>£ (10.58)</u>		<u>£ (2,234.03)</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
Churchyard Account

	2022	2021
<b>Assets</b>		
Cash at Bank - Churchyard Account @ 31.12.2022	£5,131.65	£5,142.23
	£5,131.65	£5,142.23
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£5,131.65</u>	<u>£5,142.23</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£5,142.23	£7,376.26
Surplus/Deficit	-£10.58	-£2,234.03
Cash at Bank - Churchyard Account @ 31.12.2022	<u>£5,131.65</u>	<u>£5,142.23</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - DLF Account - ABC Fund

	Unrestricted Funds	Total 2022	Unrestricted Funds	Total 2021
<b>Receipts</b>				
Transfer from Deposit Account	£ 2,766.57		£ -	
Interest	£ 15.00		£ -	
<b>Total receipts</b>		£ 2,781.57		£ -
<b>Payments</b>				
Transfers to General Account	£ -		£ -	
<b>Total payments</b>		£ -		£ -
<b>Defecit/Surplus for the year</b>		<u>£ 2,781.57</u>		<u>£ -</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
DLF Account - ABC Fund

	2022	2021
<b>Assets</b>		
Cash at Diocese - DLF Account @ 31.12.2022	£2,781.57	£0.00
	£2,781.57	£0.00
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£2,781.57</u>	<u>£0.00</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£0.00	£0.00
Surplus/Deficit	£2,781.57	£0.00
Cash at Diocese - DLF Account @ 31.12.2022	<u>£2,781.57</u>	<u>£0.00</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2022  
Income & Expenditure - Friends of Cudham Church

	Restricted Funds	Total 2022	Restricted Funds	Total 2021
<b>Receipts</b>				
<b>Voluntary Receipts</b>				
Membership Subscriptions	£ -		£ -	
Standing Orders	£ 480.00		£ 480.00	
Offertory	£ -		£ -	
Donations	£ -		£ -	
Extraordinary Donation (not FOCC)	£ -		£ -	
Fundraising Income	£ -		£ -	
<b>Other Income</b>				
Interest on DLF Account	£ 96.45		£ 69.91	
Gift Aid Recovered	£ 90.00		£ 169.80	
VAT Recovered from LPOW Grant Scheme	£ -		£ -	
<b>Total receipts</b>		£ 666.45		£ 719.71
<b>Payments</b>				
<b>Costs of generating funds</b>				
Fundraising Expenses	£ -		£ -	
<b>Payments to PCC</b>				
Windows	£ 18,453.85		£ -	
RWG	£ 2,114.00		£ -	
<b>Total payments</b>		£ 20,567.85		£ -
<b>Defecit/Surplus for the year</b>		<u>£ (19,901.40)</u>		<u>£ 719.71</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2022  
Friends of Cudham Church

	2022	2021
<b>Assets</b>		
Cash at Bank - Friends Account @ 31.12.2022	£ 919.60	£ 5,349.60
	£ 919.60	£ 5,349.60
Cash in Diocese DLF a/c	£ 14,665.29	£ 30,136.69
	£ 14,665.29	£ 30,136.69
<b>Total Assets</b>	<u>£ 15,584.89</u>	<u>£ 35,486.29</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2021	£ 35,486.29	£ 34,766.58
Surplus/Deficit	£ (19,901.40)	£ 719.71
<b>Total Cash @ 31.12.2021</b>	<u>£ 15,584.89</u>	<u>£ 35,486.29</u>

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