The Parish Church of St Margaret, Rainham

Annual Report

and

Financial Statements

of the

Parochial Church Council

for the year ended 31 December 2017

Incumbent:
(Vacancy).

Bankers:
National Westminster Bank plc
70 High Street
Rainham
Kent ME8 7HS

Independent Examiner:
Sue Davis BSc (Hons) ACCA
Diocesan Office
St. Nicholas Church
Rochester
Kent ME1 1SL

Registered Charity No 1134849
THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

Aim and purposes

St. Margaret’s Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, (vacancy from August 2017), in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the financial management of the parish, the care and maintenance of the church fabric, the churchyard, and property directly owned by the PCC.

Objectives and activities

The PCC is committed to enabling as many people as possible to work in our church and to become part of our parish community at St Margaret’s. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission’s guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of Saint Margaret and the Millennium Centre complex.

Achievements and performance

Church Membership

Under the Church Representation Rules a new electoral roll was revised, drawn up in 2017. At the closing date of this year’s revision (2018) the total number of persons whose names are on the roll is 195, of which 147 persons live within the parish and 48 live outside the parish.

<table>
<thead>
<tr>
<th>Attendance</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Usual Weekly Attendance for October</td>
<td>1176</td>
<td>2119</td>
</tr>
<tr>
<td>People attending at Easter who made their communion</td>
<td>1097</td>
<td>1145</td>
</tr>
<tr>
<td>People attending over Christmas Eve and Christmas Day who made their communion</td>
<td>128</td>
<td>151</td>
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<tr>
<td>People baptised as adults</td>
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<td>13</td>
</tr>
<tr>
<td>Service of Thanksgiving after Civil Marriage</td>
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<tr>
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<td>8</td>
</tr>
<tr>
<td>Interment of ashes into Garden of Remembrance or family plot</td>
<td>24</td>
<td>18</td>
</tr>
<tr>
<td>Funeral Service at Crematoria or other cemetery</td>
<td>41</td>
<td>51</td>
</tr>
</tbody>
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The life of the parish during 2017 - Review of the year

It is a pleasure and a privilege to report to you on the life of St Margaret’s in the last year and what a momentous year it has been. Many of our usual activities have continued, but there has been change too, both in our building and in our church staff.

Shortly after Revd Judy arrived, she asked the PCC to an open morning to think broadly how we might use our church building better. We decided that we needed more storage and that we also needed more flexible space to use for activities such as café church and giving young people a better place to play. The need to deal with some damp issues opened the opportunity to remove some pews from the back of the church and create this new space. It has taken 4 years to bring those dreams to fruition, but in May the builders arrived. The area had to be screened off for safety, but the changing view over the top of the screen became a major talking point each week. The main work was done by the end of August, creating a light and airy space. New stackable chairs have been purchased, so we can still seat people for services, but we have a more flexible area which is gradually being put to new uses.

Such a big project would not have been completed without much hard work, particularly from the project group, ably led by Tony Andrews. They worked through consultations, diocesan red tape and a last-minute objection by the Victorian Society which caused national press interest to achieve this important change in our fine building and I extend my warmest thanks to them all.

The other very significant change started in March, when Revd Judy announced that she would be retiring; Judy’s last service was at the end of August at which she was presented with a specially commissioned icon of St Margaret among other gifts. Many parishioners gathered to wish Judy and Geoff a fond farewell and enjoy lunch in church, the first time the new space had really been put to use.

Since September, when Judy left the living, the staff team and the PCC have been busy working to prepare the parish profile and go through the formalities necessary to choose a new vicar. I am grateful to everyone who has participated in that process, but especially Revd James, who rewrote the document to give us something to work with and whose computer skills have been absolutely invaluable in creating something we can all be proud of. The advertisement went live in December and attracted two applicants. I am sure that the report at this time next year will feature the results of the recruitment process and what it means for our church!

Many of our other activities have built upon the foundations of the past. Dave the donkey accompanied us from the shopping precinct into church and right up to the altar on Palm Sunday; we had a Passover meal in church on Maundy Thursday, an open air service in the vicarage garden for our patronal festival on 20th July, followed by a barbeque; a packed church and many people outside on Remembrance Sunday and all the usual wonderful services over the Christmas season.

We continue to take an informal service at Platters Farm Care home each month and we had the pleasure of hosting the Women’s World Day of Prayer service in March. In May, we were part of the movement called “Thy Kingdom Come”, when a lantern was passed from church to church across the deanery to symbolise our commission to spread the light of Christ. On St Peter’s day in June, we celebrated the anniversary of Revd Jonathan’s ordination, followed by cake – of course!

However, we had some new services too. Blue Christmas is for people who find the season difficult for any reason and provided a quiet and contemplative time to acknowledge some of the reasons we might struggle at this time of year. Revd Jonathan led a quiet morning at the start of Advent. Revd James has started a group called Pub Theology, which enables anyone to come along and discuss pertinent issues of the day in an informal setting and there have been periodic meetings to pray for the parish and the wider world. In addition to packing up over 80 colourful shoe boxes with goodies to send abroad, a toy service at the beginning of December to provide presents to be distributed by the Salvation Army to local families provoked a wonderful response from our generous congregation.
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The political changes in Zimbabwe caused us anxiety and we were greatly relieved to hear that our friends in Tafara are safe. We continue to hold them in our prayers and enjoy the emails which keep us up-to-date with their news. Although life is still very hard there, they worship regularly and maintain a large congregation. We attend the diocesan support group meetings as often as we can and look forward to sharing news with other link parishes.

In addition to services in church, many of us have participated in other activities which might be more social in nature but give us a chance to get to know each other better and grow our fellowship. Churches Together in Rainham arranged a meal in the week for prayer for Christian unity in January, hosted at St Thomas’s but with catering shared between participants. A group of ladies lunch together regularly and the parish dinner at Riverside golf club in August was well supported again. The Christmas tree festival goes from strength to strength with over 60 trees this year and more visitors than ever before, including a group from Platters Farm. A film show on the Saturday of the festival proved popular with families. Our Messy Church sessions led by Ann Critchley and her team remain the bedrock of work with young people and it is wonderful that numbers remain good at a time when other groups are closing. We are also seeing some young children in church now, particularly for All Age Worship, which is supported by a small music group, giving more flexibility to what we sing. For other services, the choir and our organist Barry Kemp provide great leadership for our music, again at a time when fewer churches maintain such consistency and we are grateful for their commitment.

This report can only be a snapshot of life at St Margaret’s and I am sure that I will have missed things which you, dear reader, will feel are important and for this I am sorry. However, the army of volunteers who support our leadership team in so many practical ways, from setting up for services, cleaning, gardening, flower arranging, pastoral visiting and doing a range of maintenance jobs around the building are valuable beyond price and I am grateful to you all. The church simply would not thrive as it does without your work.

Special thanks must go to Kate Canton, our parish administrator who provides such a good service to all manner of callers as well as the leadership team. Kate’s knowledge of church procedure is encyclopaedic and if she doesn’t know something, she will know where to find out. Kate is so often the first port of call for people who need the services of the church, but who may be distressed or intimidated when they make contact. Kate is patient and kind in her work as well as volunteering for us too and we are so grateful that God sent her our way.

My final words must go to our ministry team. James, Jonathan and Ann bring their various gifts to our worship and to all aspects of parish life. They make us think, they make us laugh and they bring comfort and support to a great many folk through the work they do, and we are blessed indeed to have them with us.

Janet Garnons-Williams – Churchwarden

Fabric Report 2017
Church
My report for 2016 concluded that the Diocesan Advisory Committee (DAC) had, in the main, agreed that the work at the back of the church could be carried out. The façade application was held up by an objection from the Victorian Society regarding seating. A response to this, which was supported by the DAC, was sent to the Registrar. We did eventually receive the faculty after much publicity and a case at the consistory court. Work began in May 2017 and following some time slippages, was eventually (almost!) completed for Revd Judy’s farewell at the end of August.

My thanks again go to Tony Andrews and John Gilkison for their tireless work on looking after our beautiful church.
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Churchyard
The churchyard “gang” continue to do an excellent job and are still looking for volunteers to help out. You will be greeted with open arms together with tea and biscuits! If you are able to help out, please speak to Deanna or just turn up on a Saturday morning.

Clergy Housing
The vicarage was vacated in September and was left in excellent condition. During the interregnum it is the responsibility of the church wardens to ensure the building and gardens are kept in good order.

60 Childscroft has been well looked after and no work has been required in 2017. For information, we share ownership of this with the Diocese (60% Diocese and 40% St. Margaret’s).

123 Station Road continues to be rented and has not required any repair in 2017.

Frank Panton - Deputy Churchwarden - March 2018

Finance Committee Report 2017
The aim of this report is to set out some context to the figures and to comment on the total current financial position of St. Margaret’s church as at the end of December 2017. The accounts and financial review feature later in this set of reports.

Firstly, I am greatly indebted to Bob Moon for all the accountancy work he does in preparing financial statements for PCC approval and also for bringing all the accounts together for auditing and subsequent presentation to the APCM.

Again, we were in the enviable position of setting a positive budget where it was anticipated that income would exceed expenditure by £10,800. As is normal, no allowance was made for legacies because of the nature of the gift. For 2017, we have been very fortunate to have received just over £50,000 as bequests from four people. We have been very fortunate. Whilst this has enabled us to spend on necessary church maintenance, it has “hidden” the fact that our planned giving has reduced by nine percent. This shortfall is historic so there is nothing we can do about it, but it would be a real concern if it was a continuing trend. I have stated in previous reports that our financial position can remain stable as long as we are able to cover our expenditure. We cannot rely on legacies and if we are to make plans for the future we must be financially stable.

The church continues to rely on the contributions made by the Millennium Centre and the Bookshop and I conclude my report by thanking all of you for your continuing financial support of St. Margaret’s. Without your continuing financial contributions, we would not be able to continue our much-needed work here in Rainham.

Frank Panton – Deputy Churchwarden (March 2018)

Information and Publicity
Our display boards in Church which show pictures and information about Church events and activities have been moved to a new location, which most people agree is better as they are immediately noticeable as you come in.

The Church website is also regularly updated. Each Church group has its own page and we have added new pages. The photo gallery shows many pictures of events and services. Please take a look at the website www.rainhamchuch.co.uk and let us know what you think and any suggestions you have. It’s your site! St Margaret’s Church also has a Facebook page and we can be found at www.facebook.com.
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Brochures giving times of our regular Sunday services a short history of the building and details of some of the Church Groups are available in church, and the “Welcome” card showing service times with a tear off portion which can be filled in if they would like somebody to contact them continues to prove useful and contacts have been made.

A welcome and details of notices and future events are displayed on the big screen before the 10.30 service.

Both the notice board by the car park gate and the large notice boards facing Station Road are used to advertise regular service times and special services and events. We have a large banner which is used to advertise Messy Church and there are banners for the Christmas Tree Festival, the Autumn Bazaar and Carols by Candlelight.

It was again a delight to welcome many of the local Schools and Nursery’s into Church during the year. We have seen Thamesview, Mierscourt, Mendale, St. Margaret’s Infant and Junior schools, Rainham Girls School, Orchard Pre-school and Scalawygs Nursery.

Reports and pictures from our Palm Sunday witness, Patronal festival, Remembrance Day service, Christmas Tree Festival and other services are sent to the local paper and often appear.

The 2018 Church Calendar has as usual been well received and I am already looking at pictures for the 2019 calendar.

Tony Fairclough - PCC Publicity Officer

The Millennium Centre
I reported last year that there had been considerable administrative and organisational changes taking place and this is the first year when the results of their implementation could be assessed. I am pleased to report that the changes both in management and financial terms have met our expectations. Although at the time of writing this the auditor’s report was not available but we believe our net increase in funds exceeds £15,000.

We continue to ensure the building is well maintained and have continued the maintenance programme begun last year. The largest portion of the £18,200 spent was on the replacement of 2 Air-conditioning units; the remainder included the decoration of the upper corridor, entrance hall and stairs and kitchen, repair and upgrade of the outside patio, a new fire protection service and improvement in the interlocking gas system. The Management Committee will continue to review maintenance needs at the beginning of 2018 to ensure the Centre is kept in the best possible order. We are also pleased to advise that the target of £16,000 to be placed into PCC funds was also met.

Like last year bookings have remained high while we continue to maximise the use of the Centre. We encourage the use of the Centre for charities, they receive a reduced hire charge, and we currently have 13 regular users under this arrangement as well as 2 Christian Churches on the same terms.

I must place on record my personal thanks to the Management Committee but especially to Bev Walsh our Centre Manager. She has embraced the changes we introduced last year and has worked hard to ensure their success. In particular her management of any works being carried out, her research on submitting the best contract options for consideration by the Management Committee and the excellent rapport she has with hirers ensures bookings remain at a maximum.

David Noakes - Chairman
House Groups
Unfortunately, the longest established house group has had to disband due to a variety of circumstances. However, I am pleased to report that the other four are still going strong.

The Tuesday afternoon group, which meets in the Epiphany Chapel, was led by Revd Judy until her retirement, since which time Revd James has taken over. They finally completed their longstanding study of St. John's Gospel. This has now been succeeded by a study of the book of Esther.

The Tuesday evening group have met only spasmodically, due to other church events often happening on a Tuesday evening. There are 6 members of the group, who have looked at the Psalms. However, they then went on to St. Matthew's Gospel because they all love the words of the gospels. Despite only meeting infrequently, they are determined that the group will not fold. At their next meeting, a biscuit and a cuppa will help them decide what to do next.

My own group, meeting fortnightly on a Thursday evening, finished our study of Genesis, and went on to look at St. Paul's Letter to the Galatians, with the aid of Book by Book. Then, following a visit to Revd Judy, Revd James and myself, from Kristin Stevenson from The Bible Society, she generously donated us a set of DVDs, entitled The Bible Course. This is designed to reveal the Big Picture—an overall view of the Bible from Genesis to Revelation. It was generally agreed to have been the best course that we have followed yet.

The other group met fortnightly on Monday evenings. They have used the Pilgrim Courses, and have so far completed "The Creeds", "The Church", and "The Eucharist". They have just started "The Bible". Their leader says that they are a close group, who support each other in prayer as well as studying together.

I think that this is a great endorsement for house groups in general, and I am certain that the same attitude can be found in all of our house groups. If anyone wishes for more information about house groups, please speak to me.

Peter Beresford

Messy Church
Things are moving on in Messy Church. Some of the youngsters who began Messy Church with us when we first opened our doors are still with us and enjoy the Saturday morning gathering. We love seeing them and delight in the fact that they have grown into engaging young adults. A few have asked if they can manage a craft table when we meet and we are absolutely thrilled that they want to contribute to proceedings. Many of the parents are always willing to help out at an activity or make the coffee. This is what should happen. Messy Church should be an environment encouraging growth and evolution as actually should Sunday church. Jesus never wants us to remain as we are, he is always leading us on.

I have heard on the grape vine that many Messy Churches have closed. The bottom line seems to be that delivering a programme of Bible themed crafts once a month is too much work. Here at St. Margaret's we are blessed to have a wonderful, committed, determined team of likeminded helpers who can turn their hands to card making, goo mixing, welly throwing, cake decorating and every other odd activity we dream up. I would like to thank them all on behalf of the church and recognise publicly what we say every session, it's team work that makes it work.

Ann Critchley

St. Margaret's Bell Ringers Rainham
Our loyal band of ringers continue to ring regularly for Sunday morning Services and Wednesday practice evenings. Our Tower Captain, Sven Wraight is teaching two recruits, but we would welcome more learners.
During 2017 we rang for eight Weddings and one Blessing, seven quarter peals and two peals. A very good quarter peal was rung half-muffled for Remembrance on 11.11.2017. Two notable quarter peals were rung between Christmas and New Year when our two young ringers rang their first quarter peal on eight bells ringing the treble to Grandire Triples. Visitors to our Wednesday practices have enabled our young ringers to progress from Doubles methods to Minor and Triples methods. Rebecca again represented KCACR in the Ringing World National Youth Striking Competition held in Birmingham. Though the Kent team rang well the real highlight for Rebecca was ringing on the sixteen bells at The Bull Ring. (There are only three rings of sixteen bells in the world — the other two being in Dublin and Perth, Australia). The peal rung in June was to mark the 350th anniversary of the Battle of the Medway, during the Anglo-Dutch war. The method rung being Medway Surprise Major.

_Diana R Wraight_

**Sunburst Books - Introduction**

Sunburst Books is a not-for-profit second-hand bookshop run by volunteers in order to fund the parish heritage fund. Stock is sourced by donations and a small amount of purchases from local authors and publishers.

**Future Prospects**

The imposition of Business Rates will cause a large hole in our potential earnings. Medway Council have allowed no appeal by charity shops. A view by the management team shall be taken at the end of the year to determine whether the shop can continue in its current form.

The benefit of a large quantity of previously unseen stock from the flange stock area has come to an end. Valuable stock items that could be of interest to book dealers have been almost entirely consumed. There is insufficient stock remaining to justify the expense of attending book fayres and so the practice has been discontinued.

New commercial customers have been drawn by word of mouth within the dealer community. Of particular interest are a buyer of educational stock for sale in Bulgaria, and a young dealer in classical works for sale in Berlin. Many returning individual and family customers continue to express surprise at the extent of the shop following the opening of the old storage area to customers.

**Personnel Changes**

Elly Symonds relinquished the manager role to Gavin Strudley in the New Year. Graham Starkey opted to resign from the management team but retains a consultancy role. Simon Wilkinson accepted the role of Assistant Manager. Nick Cassells relinquished the role of book fayre and special books coordinator. The role has been assumed by Ray Halliet. Linda Murthwaite-Price and Mike Wegg returned from long-term sick leave to assume their previous roles. 9 volunteers have resigned, including Sylvia Tucker, Shirley Rye and Nick Cassells. 7 new volunteers have been retained. 4 work experience students have completed their Duke of Edinburgh award requirements and 2 have opted to remain as volunteers.

**Home workers**

New roles for volunteers as homeworkers have been devised for those who are unable to commit to long periods in a shop environment. Nathan Smith is currently in full-time education and is responsible for quality control of audio stock. Joan Trotter assists the Internet Section by conducting field trials of the Khan Academy Lite education system. The Bygone Kent index database is also being created with Joan’s kind assistance.

**Building**

Work has been done to improve the plumbing and heating systems. The cellar has been emptied of old paperwork from the previous commercial shop. Future plans include using the space as a mini-drone training centre and workshop. Access is restricted by the position of the hatchway in the shop floor above. Owing to the special needs of some volunteers, the ramp access has been cleared and edges
highlighted for the partially sighted. A walkway from the road to the ramp must be marked i.a.w. a recent decision by the Supreme Court.

The annual fire safety equipment check resulted in the provision of extinguisher hangers and signs to compliment the refurbished equipment. There is an issue with the electrical wiring and a roof leak which is the responsibility of the Landlord.

Children’s Section
The old Children’s section had become cramped, dark and isolated. Parents mentioned that they would appreciate being able to leave a child in a safe space whilst the parent perused the stock but where the parent could see and hear their child.

The furniture storage area adjacent to the access ramp was converted into the Children’s Section using a mixture of high shelving against the walls and low shelving to form a penned-in area with clear sightlines from most of No. 21. All of the stock was transferred through and subsequently sorted and displayed more effectively.

Religion/Spirituality and Reading Room
A need was identified where adults could sit and reflect whilst studying learned tomes. The space identified was the room that had previously been occupied by the Children’s Section. The original lectern was emptied of old stock to allow reading at a standing position. An armchair was provided to permit more comfortable study whilst seated. A cushioned book rest is also available for customers who are unable to hold books for more than a short while. The stock from the Religion, Spirituality and Self-Help sections were merged and moved into the Reading Room.

A new policy of one free bible per customer was introduced since the Word of God should be freely available to all. The policy extends to the Koran, Torah and Guru Granth Sahib; no special handling of the texts is mandated unless by adherents to their particular faiths.

Internet Section
Free internet access in Rainham is limited to the Library, so equipment and assistance are available in the shop now, including printing facilities. Future projects include a display of next departing bus from the 3 bus stops nearest to the shop and a Met Office rainfall radar display.

Gavin Stradley

Reach Out Group
I will begin, as always, by repeating the purpose of the group; which is to encourage St. Margaret’s to be outward facing, and to engage with the wider community. Once again, our church has been in a sufficiently strong position to be able to give a good selection of donations to several charities as follows:-

The Medway Night Shelter £750
Plus, also, due to receiving a generous legacy we were able to send them a further £2000.

The Yemen Crisis Appeal £250 (via Save the Children):
The Medway Domestic Abuse Forum £500
Crisis UK £525 (For Crisis at Christmas)
Bythwood Care £250 (Towards postage for shoeboxes):
Blood appeal in South Asia. £500

On top of this, our usual Lent Project was to collect for The Family Trust. The collection boxes yielded £181.29 which the PCC agreed to make up to £250 by adding the extra £68.71 from our mission allocation. The cheque was presented to Alex Clark from the Trust at our 10.30am Service on May 14th.
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Last year we donated £250 to the Pahudi Trust when Revd Judy's sister was going to Nepal to help to rebuild an earthquake-damaged school. This year she returned to tell us about her experiences there. Before Revd Judy's last pilgrimage to the Holy Land, she had a retiring collection in aid of the Bethany Boy's School. This raised £79 which we made up to £200 by adding the extra £121. We also arranged a talk by Dom DE Matos, who spoke to us about the Diocesan Harare Link at the 10.30 service on October 29th. Finally, we had yet another highly successful "Songs of Praise" service in July. If you have any queries, please speak to me or any member of the ReachOut group.

Peter Beresford

The Choir and Music
I am proud to report that here in Rainham, we are still able to lay claim to be one of the very few parishes in the diocese that enjoy the services of a four-part choir, capable of performing anthems to a high standard every week. During the year, the choir has led the worship at the Parish Communion service on every Sunday throughout the year, including the services of Evensong on the first Sunday of most months.

Some members of the choir attended the Cathedral Choirs course in Rochester. The course was an opportunity to perform choral music to a high standard and sing Evensong in the cathedral for 3 days. Later in the year, the choir led the worship at our own Memorial Service to commemorate those from the Parish who died during the year, and also the Memorial Service for the clients of John Weir. In addition, the choir took a lead role in both the Advent Carol Service and the Christmas Carol service, receiving many plaudits from members of the congregation who enjoyed both services.

It is worth mentioning, that music of this standard and intensity, delivered regularly at St. Margaret's, could not be performed, by any other Parish Church Choir in Medway, if not the whole of the Arch-Deanery and is testament to the hard work and commitment from the members of the choir. However, if we are to maintain a high standard of music at St. Margaret's, it is important that new members are recruited, especially ladies. The departure of Judy and Geoff to pastures new has left a gap which has been difficult to fill. The roll of the choir now comprises seven Sopranos, including two children, two Contraltos, three Tenors and 3 Basses. If you haven't considered joining us and even if you have, please come along at 7pm on a Wednesday; you will be assured of a warm welcome.

Barry Kemp - Organist and Choir Master

The Friends of St. Margaret's Church
During 2017 the Friends raised funds to restore, preserve, improve and beautify the church and its grounds by organising various events.

A new venture for us was the Family Friendly Bingo Evening held in February, this proved to be a remarkable success socially and financially. October saw us hosting our annual Knowledge and Nibbles evening with many thanks to Barry Kemp our quiz master. As usual the Friends organized and ran the Grand Draw at the Autumn Bazaar sourcing the prizes and selling tickets. In December the Friends decorated a tree for the Christmas Tree Festival.

This year the Friends provided the blue and chrome chairs now in use at the back of the church and the trolleys for stacking and moving them. We have also been responsible for keeping the notice board at the front of the church up to date with clergy names. Future events planned for 2018 are a concert by the Medway Big Band on Saturday 23rd June and Knowledge and Nibbles on Saturday 20th October. This year's AGM will be on Sunday 22nd July.

Carole Gleig
St. Margaret's Mothers' Union
We started the year with our usual Annual Lunch which is always well attended and enjoyed by all.

Our Morning Meetings on the 1st Wednesday of the month following Communion continued and at our Evening Meetings we had a variety of speakers. These included the Revd Ron Partridge talking about his experiences in Vietnam and Andrea Chance who gave an enlightening insight into Iconography. David Neakes stepped in twice for us when two of our speakers cancelled at short notice and gave an interesting talk on the Poor Law and secondly on the Gunpowder Plot emphasising the religious conflict behind it. Our Mothers' Union speaker Barbara Gray's talk entitled 'String of Pearls' was very thought provoking as it took us through Jesus' life and death.

We also enjoyed a daytime trip to Gads Hill followed by tea and scones (of course!) We celebrated our 92nd birthday in June with a strawberry tea. In addition, we held several informal evenings, the Christmas one being a mix of readings, carols and laughter.

The money raised from our Cake Sale in May was split between a National Mothers' Union Appeal to help women in South Sudan and our Mothers' Union 'Away from it All Scheme' in this country which provides holidays for some very deserving families. We provided the daffodils for Mothering Sunday and contributed to church flowers for Easter, Harvest and Christmas. We were also able to donate money for Baptism Bibles. This all comes from the generosity of our members who contribute each month for this purpose. During the year we welcomed two new members and now look forward to a busy and interesting 2018.

Hilary Neakes

Churchyard Team
When we were talking during our mid-morning “cup of tea” one Saturday we realized that the Churchyard core team is nearly 40 years old! A consequence of this is that we are all getting older and slower and this reinforces the need for new recruits; sometimes the churchyard does not look as tidy as it could. We did succeed in increasing resources by two-in 2016.

As stated in previous reports, the Churchyard Team have been very busy working most Saturday mornings and some week days to mow, prune, strim and do general tidying up as required. On behalf of the team we would like to thank the PCC for being supportive in the purchase of equipment if required.

Rick Owens and Deama Pease

Gift Aid
Gift Aid plays an important part in St Margaret's Church Finances. Many people have signed up to Gift Aid their giving, this can be done by giving through the Free Will Envelopes, the Pew Envelopes or the easiest for all concerned by a Standing Order with your Bank.

Thank you to all those who do Gift Aid their giving. To qualify, the giver must have paid tax through their salary, pension or building society etc. The HMRC is more than happy to return 25p for every £1 given, so you see it does make a difference.

St. Margaret's C of E Junior School.
The whole school yet again have enjoyed visiting the Church and taking part in the Ascension Day and Christmas services as well as the Harvest festival.

We continue to really enjoy and value the Church team coming into the school and leading Acts of Worship on a weekly basis as the children really enjoy the reflection time that the Church team bring. We have also been extremely pleased in fostering closer links with the church by involving both
THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

Jonathan and James in our RE curriculum; supporting teachers in Yrs. 3 & 6 with lessons based on tricky theological concepts and helping the Yr4 children by explaining Christian baptism on a trip to the church. There have been so many highlights throughout the past few months, in particular, taking part in the Christmas Tree festival and Remembrance Day service. The children found them awe inspiring in different ways. For the future - we are busy planning our Easter service and create closer links with the church.

Anna Pattenden - Headteacher

The Deanery Synod has met three times during the year under the chairmanship of Revd Ann Richardson, the Area Dean. Churches within the Deanery take it in turns to host the meetings. This year the Synod has been held at Holy Trinity, Twydall, St. Peter’s, Boxall and St Margaret’s, Rainham. At each of these meetings a member of the clergy from the host church has given a short talk about the life of their parish.

Generally, the meetings welcome a speaker who gives a talk on a subject which is topical in the Diocese. In February 2017 Claire Boxall, who is the Strategic Framework Manager for the Diocese gave a presentation on the document entitled “Our Conversation, Our Future”. In the light of this document members were asked to produce collages to address the question “What is the Holy Spirit saying to us about our area?”

At the September meeting a speaker from the organisation “Home for Good” was welcomed. This is an organisation which advocates for the rights of children who have been adopted or are in Foster Care. During the last 12 months this organisation has begun a project to promote fostering and adoption within the Diocese and to better equip churches to welcome such children into their fellowship.

At the June meeting there was no speaker. Instead members of the Synod spent time in groups brainstorming ideas for the Deanery and Mission Plan 2018 -20. The aim was to find ways in which parishes can work together to support each other in their ministry. The Winter Night Shelter is one example of a joint initiative. PCCs were then consulted and asked to contribute their thoughts. The final plan includes amongst many ideas, plans for shared courses for preparation, education and devotion and a joint approach to resourcing Youth and Children’s ministry and All Age Worship, also to growing our communities and ministering to the elderly. In addition, there are plans for the Deanery to worship together once a year.

Christine Richardson

Churches Together in Rainham
The New Year (2017) started well for us. On 25th January we celebrated Christian Unity Week with an event that brought together four churches in Rainham, St. Thomas’s Catholic Church, New Life Community church, Corner Stones and St. Margaret’s. Over 80 members from these churches met for a three-course meal, each course being supplied by a different church. Between each course there were talks, music and worship. The whole evening was a great success and raised £541.15 for Medway Winter Shelter.

The Lent Course was a little disappointing, although approximately 30 members attended they were mostly from St. Margaret’s. There was however, some very positive discussion within the group. Numbers attending the Harvest Supper on 7th October at St. Thomas’s was lower this year. The group discussed alternative ways of celebrating Harvest, but no firm decision was made.

We are looking to raise the profile of CTFI this coming year with further events planned for May, August/September, and rounding up the year with the Harvest Supper, details to be announced later. A website has also been created: https://rainhamchurches,together.wordpress.com/.

Joyce Beresford
THE PARISH CHURCH OF ST MARGARET, RAiNHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

Financial review
Total receipts on unrestricted funds were £298,381 of which £63,143 was unrestricted planned voluntary donations, and a further £14,286 was claimed as Gift Aid. Unrestricted collections and donations totalling £14,453 were also received and the details are shown in the Financial Statements.

We were grateful to receive legacies totalling £50,622, of which £49,872 was from the estate of the late Mr Brian Monk.

The Millennium Centre turned over £86,329, realising a surplus, before depreciation, of £43,162. The bookshop made total sales of £16,665 in the period, with a surplus of £7,253.

£187,354 was spent from unrestricted funds on church activities during the year, including the contribution of £91,000 to the diocesan parish share that largely provides the stipends and housing for the clergy.

Net movement in unrestricted funds was a surplus of £77,364 for the year, whilst there was an overspend on the restricted funds of £86,979 due to the cost of the re-ordering works carried out at the back of the church. During the year, the total fund balances decreased from £804,383 to £790,054, of which £378,597 is unrestricted.

Reserves policy
It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months' unrestricted payments. This is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the 31st December was £244,923 which is substantially higher than this target.

It is PCC policy to invest the short-term investment fund balances with the CCLA Church of England Deposit Fund.

Risk management
The PCC confirms that the major risks to which it is exposed have been identified and reviewed, with systems or procedures being established to manage those risks.

Structure, governance and management
Elections to the PCC are held annually; all members of the church electoral roll are entitled to vote and those members who are actual communicant members, as defined in rule 54(1) of the Church Representation Rules 2006 may stand for election. There is also provision for co-option of members to the PCC. The Incumbent is an ex-officio member and the chairperson. Licensed assistant clergy, the churchwardens and elected members to Deanery, Diocesan and General Synod are also ex-officio members of the PCC.

All those who attend our services as members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.
The Parish Church of St Margaret, Rainham

Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

The full PCC meets six times during the year. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees include:

- Reach Out Group
- Millennium Centre Management Committee
- Finance Committee
- Standing Committee

They are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative Information

St Margaret’s Church is situated in the High Street, Rainham. It is part of the Diocese of Rochester within the Church of England. The correspondence address is The Vicarage, 80 Broadview Avenue, Rainham, Kent ME8 9DE. Registered charity number 1134849.

PCC members who have served at any time from 1 January 2017 until the date this report was approved are:

Clergy Ex Officio: The Revd. Judy Henning (Retired August 2017)
- The Revd. James Harratt
- The Revd. Jonathan Jennings

Licensed Lay Minister (Ex Officio)

Mrs Ann Critchley

Churchwardens
- Janet Willis
- Janet Gamons-Williams
- Frank Panton

Representatives on the Gillingham Deanery Synod
- David Noakes
- Christine Richardson
- Charlotte Lane (resigned January 2018)

Elected members to the PCC
- Elly Symonds (until APCM 2017)
- Tony Fairclough (until APCM 2017)
- Peter Beresford
- Christopher Young
- Alwyn Matthews
- Nicky Lucas (resigned March 2017)
- Charlotte Lane (resigned January 2018
- Alex Brewer
- Barbara Copping
- Geoff Henning (resigned August 2017)
- John Gillkison (from APCM 2017)
- Linda Randull (from APCM 2017)

Co-opted members
- Tony Andrews
- Tony Fairclough (from APCM 2017)

In attendance: Katrina Canton (Secretary)
Postscript

Thank you to everyone who filed a report detailing what has been going on in St Margarets during the past year; and a very BIG THANK YOU for all the work and help so many of you have been giving throughout the year; all with a cheerful and encouraging attitude—our church would be hard pressed to carry on without YOU!!

Our church continues to be a beacon of light to the people of Rainham, continues to always offer solace and comfort to those in need, continues to be a welcoming place for all people, and continues to aid the worship and praise of our God made manifest in our Lord Jesus Christ.

On behalf of the PCC.

[Signature]

Churchwarden.

March 2018
INDEPENDENT EXAMINERS' REPORT TO THE PCC OF ST MARGARET'S CHURCH, RAINHAM

I report on accounts for the year ended 31st December 2017, which are set out on pages 16 to 38.

Respective responsibilities of the PCC 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 2011 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

- to keep accounting records in accordance with section 130 of the 2011 Act; or
- 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.

Sue Davis BSc (Hons) ACCA
Diocese of Rochester
St. Nicholas Church
Rochester
Kent ME1 1SL

April 2018
THE PARISH CHURCH OF St MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2017

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds.</td>
<td>Funds.</td>
<td>Funds.</td>
<td>Funds.</td>
<td>Funds.</td>
</tr>
<tr>
<td>Note £</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

INCOME AND ENDOWMENTS FROM

- Donations and legacies 2(a): £142,504, - £11,182, - £153,686
- Other trading activities 2(b): £109,347, - - - £109,347
- Investments 2(c): £19,110, 56 246 - £19,412
- Church activities 2(d): £27,364, - 720 - £28,084

Total Income and Endowments 298,325, 56 12,148 - £310,529

EXPENDITURE ON

- Church activities 3(a): £157,354, 10,815 108,434 - £268,600
- Raising funds 3(b): £52,848, - - - £52,848

Total Expenditure 210,202, 10,815 108,434 - £321,448

Net gains/(losses) on investments

- On revaluation 5(b): - - - (410) (410)


Transfers between funds (15,537) 14,233 1,304 - -

NET MOVEMENT IN FUNDS: £72,586, 3,474 (86,979) (410) (11,329)

Balances brought forward at: 1 January 2017 £142,188, 160,349 494,478, 4,368 804,383

Balances carried forward at: 31 December 2017 £214,774, 163,823 407,499, 3,958 790,054

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THE PARISH CHURCH OF St MARGARET, RAINHAM  
Annual Report and Financial Statements of the PCC for the year ended 31st December 2016

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2016

<table>
<thead>
<tr>
<th>Note</th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>2(a)</td>
<td>100,312</td>
<td>-</td>
<td>7,515</td>
<td>-</td>
<td>107,827</td>
</tr>
<tr>
<td>2(b)</td>
<td>106,641</td>
<td>-</td>
<td>8,021</td>
<td>-</td>
<td>107,662</td>
</tr>
<tr>
<td>2(c)</td>
<td>16,841</td>
<td>53</td>
<td>439</td>
<td>-</td>
<td>17,333</td>
</tr>
<tr>
<td>2(d)</td>
<td>29,863</td>
<td>-</td>
<td>706</td>
<td>-</td>
<td>30,569</td>
</tr>
<tr>
<td>Total Income and Endowments</td>
<td>253,657</td>
<td>53</td>
<td>9,681</td>
<td>-</td>
<td>263,391</td>
</tr>
</tbody>
</table>

EXPENDITURE ON

<table>
<thead>
<tr>
<th>Note</th>
<th>Church activities</th>
<th>Raising funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)</td>
<td>136,786</td>
<td>7,465</td>
</tr>
<tr>
<td>3(b)</td>
<td>65,385</td>
<td>-</td>
</tr>
<tr>
<td>Total Expenditure</td>
<td>202,171</td>
<td>7,465</td>
</tr>
</tbody>
</table>

Net gains/(losses) on investments:

<table>
<thead>
<tr>
<th>Note</th>
<th>On revaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>5(b)</td>
<td>-</td>
</tr>
</tbody>
</table>

Net income/(expenditure):

<table>
<thead>
<tr>
<th>Net income/(expenditure)</th>
<th>51,486</th>
<th>(7,412)</th>
<th>(32,634)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers between funds</td>
<td>(11,079)</td>
<td>11,079</td>
<td>-</td>
</tr>
<tr>
<td>NET MOVEMENT IN FUNDS</td>
<td>40,407</td>
<td>3,667</td>
<td>(32,634)</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------</td>
<td>---------</td>
<td>----------</td>
</tr>
<tr>
<td>Balances brought forward at 1 January 2016</td>
<td>108,781</td>
<td>156,682</td>
<td>527,812</td>
</tr>
<tr>
<td>Balances carried forward at 31 December 2016</td>
<td>142,188</td>
<td>168,349</td>
<td>494,478</td>
</tr>
</tbody>
</table>

Page 17
### BALANCE SHEET at 31 December 2017

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible</td>
<td>5(a) 144,086</td>
<td>401,460</td>
<td>-</td>
<td>546,946</td>
<td>555,352</td>
<td></td>
</tr>
<tr>
<td>Investment</td>
<td>5(b) -</td>
<td>-</td>
<td>-</td>
<td>3,958</td>
<td>3,958</td>
<td>4,368</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors and prepayments</td>
<td>6 6,836</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6,836</td>
<td>7,919</td>
</tr>
<tr>
<td>Short term deposits</td>
<td>50,074</td>
<td>19,137</td>
<td>67,031</td>
<td></td>
<td>136,242</td>
<td>148,162</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>168,876</td>
<td>-</td>
<td>(59,458)</td>
<td>109,418</td>
<td>252,496</td>
<td>251,486</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creditors - amounts falling due in one year</td>
<td>7 (18,012)</td>
<td>-</td>
<td>(11,534)</td>
<td>(12,546)</td>
<td>(9,803)</td>
<td></td>
</tr>
<tr>
<td><strong>Net current assets</strong></td>
<td>214,774</td>
<td>19,137</td>
<td>6,039</td>
<td></td>
<td>239,958</td>
<td>241,683</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td>214,774</td>
<td>163,823</td>
<td>407,499</td>
<td>3,958</td>
<td>790,054</td>
<td>801,383</td>
</tr>
</tbody>
</table>

Approved by the Parochial Church Council on 22nd April 2018 and signed on its behalf by:

Signed: [Signature]

Name: R. RANDALL

Signed: [Signature]

Name: Janet Greenway - Williams

The notes on pages 19 to 30 form part of these accounts

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FIRST CHURCH OF S. MARGARET, RAINHAM
Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

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 main affiliation to another body nor those that are informal gatherings of church members.

Fund accounting:

Endowment funds are funds the capital of which must be retained either permanently or at the PCC’s discretion: the income derived from the investment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC’s general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC’s own use are abated in line with those assets’ annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming Resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross. Rental income from the letting of church premises is recognised when the rental is due. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at 31 December.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.
NOTES TO THE FINANCIAL STATEMENTS (continued)

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the vicar and 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). For anything acquired prior to 2008 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000; so all such expenditure has been written off when incurred.

No cost information is available for the curates’ houses, so they are included at a cost that was considered to be representative of the fair market value when they were valued at 31 December 2004 to comply with the Charities Act. The Millennium Centre is valued at historical cost. All of the PCC’s properties are being depreciated over an expected useful life of 50 years with effect from 2002.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December.
NOTES TO THE FINANCIAL STATEMENTS (continued)

<table>
<thead>
<tr>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. INCOME AND ENDOWMENTS FROM

2(a) Donations and legacies

<table>
<thead>
<tr>
<th>Planned giving:</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift aid donations</td>
<td>57,232</td>
<td>-</td>
<td>-</td>
<td>57,232</td>
</tr>
<tr>
<td>Other planned giving</td>
<td>5,901</td>
<td>-</td>
<td>-</td>
<td>5,911</td>
</tr>
<tr>
<td>Collections at all services</td>
<td>9,592</td>
<td>1,212</td>
<td>-</td>
<td>10,804</td>
</tr>
<tr>
<td>Grants</td>
<td>-</td>
<td>4,820</td>
<td>-</td>
<td>4,820</td>
</tr>
<tr>
<td>Sundry donations</td>
<td>4,861</td>
<td>5,150</td>
<td>-</td>
<td>9,941</td>
</tr>
<tr>
<td>Tax recoverable</td>
<td>14,286</td>
<td>-</td>
<td>-</td>
<td>14,286</td>
</tr>
<tr>
<td>Legacies</td>
<td>50,622</td>
<td>-</td>
<td>-</td>
<td>50,622</td>
</tr>
</tbody>
</table>

2(b) Other trading activities

| Magazine advertising revenue | 3,103 | - | - | 3,103 | 3,380 |
| Millennium Centre lettings | 86,329 | - | - | 86,329 | 83,183 |
| Bazaar and other fund-raising events | 3,250 | - | - | 3,250 | 4,455 |
| Sunburnt Bookshop sales | 16,666 | - | - | 16,666 | 16,644 |

2(c) Investments

| Dividends and interest | 158 | 67 | 246 | - | 452 | 774 |
| Rent from letting of PCC properties | 18,960 | - | - | - | 18,960 | 16,559 |

2(d) Church activities

| Magazine sales | 1,476 | - | - | - | 1,476 | 1,922 |
| Fees for weddings and funerals | 25,888 | - | 720 | - | 26,608 | 28,647 |

TOTAL INCOME AND ENDOWMENTS

| 298,325 | 56 | 12,148 | - | 340,529 | 263,391 |
### 3. EXPENDITURE ON

#### 3(a) Church activities

**Missionary and charitable giving:**
- Church overseas:
  - Missionary Societies: 200
  - Tafara Link (Harare Diocese): 1,772
  - Relief & development agencies: 250
- Home missions and other church societies: 630
- Secular charities: 3,775

**Parish share of diocesan costs:**
- 91,000

**Clergy expenses:**
- 3,293

**Church running expenses:**
- 5,903
- 4,700
- Church maintenance: 6,308

**Depreciation of properties and equipment**
- 6,627

**Cost of services:**
- 2,374
- Magazine and bookstall costs: 40
- Messy Church expenses: 1,666
- Training costs: 529
- Church fabric repairs: 38,813
- Administration costs: 900
- Salaries and wages of parish staff: 16,869

**Upkeep of churchyard:**
- 951

**Bookshop running costs:**
- 4,948

**Millennium Centre running costs:**
- 33,196
- Salaries and wages of Millennium Centre staff: 9,974

**Total Expenditure**
- 280,292

---

### NOTE: THE FINANCIAL STATEMENTS (continued)

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds £</td>
<td>Funds £</td>
<td>Funds £</td>
<td>Funds £</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>--------------</td>
<td>------------</td>
<td>------------</td>
<td>-----------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td>182,152</td>
<td>280,292</td>
<td>10,839</td>
<td>100,434</td>
<td>321,484</td>
<td>251,951</td>
</tr>
<tr>
<td>6,627</td>
<td>1,639</td>
<td></td>
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<td>8,266</td>
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<tr>
<td>91,000</td>
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<td></td>
<td></td>
<td>91,000</td>
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<td>3,293</td>
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<td></td>
<td></td>
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<td></td>
<td>8,284</td>
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<td>4,700</td>
<td>600</td>
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<td></td>
<td>5,300</td>
<td>4,408</td>
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<tr>
<td>6,308</td>
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<td></td>
<td></td>
<td>6,607</td>
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<tr>
<td></td>
<td>108,835</td>
<td>11,767</td>
<td></td>
<td>22,582</td>
<td>19,232</td>
</tr>
<tr>
<td></td>
<td>1,666</td>
<td>709</td>
<td></td>
<td>2,374</td>
<td>1,913</td>
</tr>
<tr>
<td></td>
<td>951</td>
<td></td>
<td></td>
<td>951</td>
<td>1,571</td>
</tr>
<tr>
<td>40</td>
<td>2,500</td>
<td></td>
<td></td>
<td>2,540</td>
<td>2,548</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>125</td>
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<td></td>
<td></td>
<td></td>
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<td>1,104</td>
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<td></td>
<td></td>
<td>82,810</td>
<td></td>
<td>82,810</td>
<td>23,190</td>
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<tr>
<td>108,813</td>
<td></td>
<td></td>
<td></td>
<td>108,813</td>
<td>7,420</td>
</tr>
<tr>
<td>900</td>
<td></td>
<td></td>
<td></td>
<td>900</td>
<td>875</td>
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<td>16,869</td>
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<td></td>
<td></td>
<td>16,869</td>
<td>16,339</td>
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<tr>
<td></td>
<td>157,354</td>
<td>10,839</td>
<td>100,434</td>
<td>268,600</td>
<td>186,566</td>
</tr>
</tbody>
</table>

---

Page 22
NOTES TO THE FINANCIAL STATEMENTS (continued)

4(a) STAFF COSTS

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages and salaries</td>
<td>26,848</td>
<td>30,642</td>
</tr>
<tr>
<td>Pension costs</td>
<td>250</td>
<td>841</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>27,093</td>
<td>30,723</td>
</tr>
</tbody>
</table>

During the year the PCC employed a parish administrator, an organist, and a manager of the Millennium Centre. None of the PCC’s employees earned £60,000 per annum or more. The PCC’s liability for NIC, being under £2,000, was reduced to zero by the receipt of the Employment Allowance. The parish administrator and the centre manager participate in a workplace pension that commenced in August 2016.

4(b) PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to her services as chairman of the PCC. No payments were made in the year to members of the PCC, persons closely connected with them or other related parties, for fees paid or services provided. Total donations made to the PCC by PCC members and related parties, in the year, was £13,187.

5. FIXED ASSETS

5(a) Tangible fixed assets

<table>
<thead>
<tr>
<th></th>
<th>Restricted freehold property</th>
<th>Designated freehold property</th>
<th>Designated fixtures and fittings</th>
<th>Designated office equipment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Gross book value</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td>601,604</td>
<td>180,000</td>
<td>40,588</td>
<td>2,937</td>
<td>825,129</td>
</tr>
<tr>
<td>Additions</td>
<td>-</td>
<td>-</td>
<td>11,998</td>
<td>1,398</td>
<td>13,396</td>
</tr>
<tr>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>At 31 December 2017</strong></td>
<td>601,604</td>
<td>180,000</td>
<td>52,586</td>
<td>4,335</td>
<td>838,525</td>
</tr>
<tr>
<td><strong>Depreciation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td>188,377</td>
<td>50,000</td>
<td>28,483</td>
<td>2,937</td>
<td>269,797</td>
</tr>
<tr>
<td>Charge for the year</td>
<td>111,767</td>
<td>3,334</td>
<td>7,131</td>
<td>350</td>
<td>22,582</td>
</tr>
<tr>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>At 31 December 2017</strong></td>
<td>200,144</td>
<td>53,334</td>
<td>35,614</td>
<td>3,287</td>
<td>292,379</td>
</tr>
<tr>
<td><strong>Net book value</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>401,460</td>
<td>126,666</td>
<td>16,972</td>
<td>1,048</td>
<td>546,146</td>
</tr>
<tr>
<td>At 31 December 2016</td>
<td>413,227</td>
<td>130,000</td>
<td>12,105</td>
<td>-</td>
<td>555,332</td>
</tr>
</tbody>
</table>
St Margaret’s Millennium Centre is a restricted freehold property, whilst the designated properties comprise the curates’ houses, located at 60 Childscroft Road and 123 Station Road. The PCC holds a 40% interest in Childscroft Road, the balance being held by the Rochester Diocesan Society and Board of Finance.

The Millennium Centre is valued at historical cost, whilst the curates’ houses are included at valuations provided by the PCC of £60,000 (at 40%) for 60 Childscroft Road, and £120,000 for 123 Station Road. These were considered to be representative of the fair market values when they were valued at 31 December 2016 to comply with the Charities Act.

The PCC received £8,400 from the Rochester Diocesan Society and Board of Finance in payment for accommodation provided for the Revd James Harratt at 60 Childscroft Road. The property at 123 Station Road was let for the entire year, realising a gross annual rental of £10,560.

5.(b) Investment assets

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market value at 1 January 2017 (2016):</td>
<td>4,368</td>
<td>4,277</td>
</tr>
<tr>
<td>Gain / (loss) on revaluation</td>
<td>(419)</td>
<td>91</td>
</tr>
<tr>
<td>Market value at 31 December 2017 (2016):</td>
<td>3,958</td>
<td>4,368</td>
</tr>
</tbody>
</table>

At 31 December 2017 the PCC held 1,938 ordinary shares in Barclays plc. These are held by the PCC as a permanent endowment fund with the dividends paid on the shares being used for the benefit of the Messy Church. The PCC also held 16 ordinary shares in Centrica plc.

6. Debtors

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax recoverable</td>
<td>3,664</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,664</td>
<td>4,684</td>
</tr>
<tr>
<td>Prepayments and accrued income</td>
<td>3,172</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,172</td>
<td>3,238</td>
</tr>
<tr>
<td></td>
<td>6,836</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6,836</td>
<td>7,919</td>
</tr>
</tbody>
</table>

7. Liabilities: amounts falling due within one year

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accruals and deferred income</td>
<td>8,868</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>8,868</td>
<td>8,278</td>
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<tr>
<td>Creditors for goods and services</td>
<td>806</td>
<td>-</td>
<td>1,534</td>
<td>-</td>
<td>2,340</td>
<td>625</td>
</tr>
<tr>
<td>Other creditors</td>
<td>1,338</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,338</td>
<td>900</td>
</tr>
<tr>
<td></td>
<td>11,012</td>
<td>-</td>
<td>1,534</td>
<td>-</td>
<td>12,546</td>
<td>9,803</td>
</tr>
</tbody>
</table>

Other creditors include Millennium Centre booking deposits held.
8. **Fund details**

<table>
<thead>
<tr>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

**8(a) General Fund**

**Income**

- Planned giving:
  - Gift aid donations: £57,232
  - Other planned giving: £5,911
  - Collections at all services: £9,592
  - Sundry donations: £4,864
  - Tax recoverable: £14,286
  - Legacies: £50,622
  - Magazine advertising revenue: £3,103
  - Bazaar and other fund-raising activities: £3,250
  - Dividends and interest: £145
  - Rent from letting of PCC properties: £8,960
  - Magazine sales: £1,476
  - Fees for weddings and funerals: £25,888

**Total income** carried to page 26: £195,326

**During the year a legacy of £49,872 was received from the estate of the late Mr Brian Monk.** Other bequests totalling £750 were also received.
## THE PARISH CHURCH OF ST MARGARET, RAINHAM

Annual Report and Financial Statements of the PCC for the year ended 31st December 2017

### NOTES TO THE FINANCIAL STATEMENTS (continued)

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
<th>Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds (£)</td>
<td>Funds (£)</td>
<td>Funds (£)</td>
<td>Funds (£)</td>
<td></td>
<td>Funds (£)</td>
</tr>
<tr>
<td>-----------------</td>
<td>------------</td>
<td>------------</td>
<td>-----------</td>
<td>-------</td>
<td>----------</td>
</tr>
<tr>
<td>8(a)- General Fund (continued)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total income from page 25</strong></td>
<td>195,326</td>
<td>56</td>
<td>5,983</td>
<td>-</td>
<td>201,365</td>
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</tbody>
</table>

### Expenditure

- **Missionary and charitable giving**: 6,627
- **Parish share of diocesan costs**: 91,000
- **Clergy expenses**: 3,293
- **Clergy housing costs**: 8,284
- **Church running expenses**: 5,903
- **Church insurance**: 4,700
- **Church maintenance**: 6,308
- **Depreciation**: - 5,587
- **Cost of services**: 1,666
- **Upkeep of churchyard**: 954
- **Magazine and bookstall costs**: 40
- **Messy Church expenses**: -
- **Training costs**: -
- **Administration costs**: 10,813
- **Salaries and wages of parish staff**: 86,868
- **Cost of Bazaar and fund-raising**: 114
- **Cost of FWO envelopes**: 150
- **Fees for independent examination**: 900

**Total Expenditure**: 157,618

**Gain/(loss) on investments**:

- **On revaluation**: - (410)

**Net income/(expenditure)**: 37,708 (5,484) 129 (410) 31,966 13,285

**Transfers**: 89,464 2,235 (11,696) - 20,000 21,000

**NET MOVEMENT IN FUNDS**: 57,169 (3,226) (1,567) (410) 51,966 34,285

**Balances brought forward at 1st January 2017** (2016):

<table>
<thead>
<tr>
<th></th>
<th>Funds (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>99,303</td>
<td>153,745</td>
</tr>
</tbody>
</table>

**Balances carried forward at 31 December 2017** (2016):

<table>
<thead>
<tr>
<th></th>
<th>Funds (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>156,472</td>
<td>150,519</td>
</tr>
</tbody>
</table>

Page 26.
NOTES TO THE FINANCIAL STATEMENTS (continued)

Millennium Centre Fund

Income
Hall hire and letting fees 85,912  -  -  -  85,912  82,828
Deposits retained 417  -  -  -  417  355
Bank interest 3  -  -  -  3  23
Total income 86,332  -  -  -  86,332  83,206

Expenditure
Wages 9,974  -  -  -  9,974  16,990
Utilities 5,433  -  -  -  5,433  8,657
Running expenses 15,649  -  -  -  15,649  11,883
New equipment  -  -  -  -  -  1,245
Repairs and maintenance 10,306  -  -  -  10,306  17,072
Depreciation  -  5,298  11,767  -  17,065  14,865
Administration costs 1,808  -  -  -  1,808  1,780
Total expenditure 43,178  5,298  11,767  -  60,235  71,692

Net income/(expenditure) 43,162  (5,298)  (11,767)  -  26,097  11,514

Transfers (27,998)  11,998  -  -  (16,000)  (16,000)

NET MOVEMENT IN FUNDS 15,164  6,700  (11,767)  -  18,097  (4,486)

Balance brought forward at:

Balance carried forward at:
31 December 2017 (2016): 52,021  13,304  401,460  -  456,789  456,688

The restricted element of the Millennium Centre Fund relates to depreciation of the centre itself, which is being depreciated over 50 years.

Sufficient unrestricted funds are retained as working capital for the centre, and any excess is available for transfer to the General Fund. During the year £16,000 was transferred to that fund.
NOTES TO THE FINANCIAL STATEMENTS (continued)

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
<th>Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>S(c) Heritage Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Income**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>-</td>
<td>-</td>
<td>4,820</td>
<td>-</td>
<td>4,820</td>
</tr>
<tr>
<td>Donations</td>
<td>-</td>
<td>-</td>
<td>1,157</td>
<td>-</td>
<td>1,157</td>
</tr>
<tr>
<td>Bank interest</td>
<td>-</td>
<td>-</td>
<td>188</td>
<td>-</td>
<td>188</td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td>-</td>
<td>-</td>
<td>6,166</td>
<td>-</td>
<td>6,166</td>
</tr>
</tbody>
</table>

**Expenditure**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church re-ordering</td>
<td>-</td>
<td>-</td>
<td>98,477</td>
<td>-</td>
<td>98,477</td>
</tr>
<tr>
<td>Fabric repairs</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Upgrade electrical installation</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>VAT reclaimed on above works</td>
<td>-</td>
<td>-</td>
<td>(7667)</td>
<td>-</td>
<td>(7667)</td>
</tr>
<tr>
<td><strong>Total expenditure</strong></td>
<td>-</td>
<td>-</td>
<td>82,810</td>
<td>-</td>
<td>82,810</td>
</tr>
</tbody>
</table>

**Net Income/(expenditure)**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers</td>
<td>-</td>
<td>-</td>
<td>3,000</td>
<td>-</td>
<td>3,000</td>
</tr>
<tr>
<td><strong>NET MOVEMENT IN FUNDS</strong></td>
<td>-</td>
<td>-</td>
<td>(73,645)</td>
<td>-</td>
<td>(73,645)</td>
</tr>
</tbody>
</table>

**Balances brought forward at**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Designated</th>
<th>Restricted</th>
<th>Endowment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 January 2017 (2016)</td>
<td>-</td>
<td>-</td>
<td>76,288</td>
<td>-</td>
<td>76,288</td>
</tr>
<tr>
<td><strong>Balances carried forward at</strong></td>
<td>-</td>
<td>-</td>
<td>2,643</td>
<td>-</td>
<td>2,643</td>
</tr>
<tr>
<td>31 December 2017 (2016)</td>
<td>-</td>
<td>-</td>
<td>2,643</td>
<td>-</td>
<td>2,643</td>
</tr>
</tbody>
</table>

The Heritage Fund is a restricted fund, originally set up in 2007, to raise money to pay for urgent roof repairs. The fund continues to provide finance to preserve the fabric of the church.

In 2017 the fund financed the re-ordering of the back of the church.

A grant of £4,820 was received from the Friends of St Margaret to purchase chairs to replace the pews at the back of the church. £3,000 was donated by Sunburst Bookshop.
## Notes to the Financial Statements (continued)

### 8(d) Sunburst Bookshop

#### Income

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bookshop sales</td>
<td>16,665</td>
<td>-</td>
<td>-</td>
<td>16,665</td>
<td>16,644</td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td>16,667</td>
<td>-</td>
<td>-</td>
<td>16,667</td>
<td>16,644</td>
<td></td>
</tr>
</tbody>
</table>

#### Expenditure

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shop rent</td>
<td>6,008</td>
<td>-</td>
<td>-</td>
<td>6,000</td>
<td>6,000</td>
<td></td>
</tr>
<tr>
<td>Stock purchases</td>
<td>777</td>
<td>-</td>
<td>-</td>
<td>777</td>
<td>315</td>
<td></td>
</tr>
<tr>
<td>Business rates</td>
<td>1,825</td>
<td>-</td>
<td>-</td>
<td>1,825</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Bookshop running costs</td>
<td>812</td>
<td>-</td>
<td>-</td>
<td>812</td>
<td>759</td>
<td></td>
</tr>
<tr>
<td><strong>Total expenditure</strong></td>
<td>9,414</td>
<td>-</td>
<td>-</td>
<td>9,414</td>
<td>7,874</td>
<td></td>
</tr>
</tbody>
</table>

#### Net Income/(expenditure)

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income/(expenditure)</td>
<td>7,253</td>
<td>-</td>
<td>-</td>
<td>7,253</td>
<td>9,570</td>
<td></td>
</tr>
</tbody>
</table>

#### Transfers

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers</td>
<td>(7,000)</td>
<td>-</td>
<td>-</td>
<td>(7,000)</td>
<td>(5,000)</td>
<td></td>
</tr>
</tbody>
</table>

#### Net Movement in Funds

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Movement in Funds</td>
<td>253</td>
<td>-</td>
<td>-</td>
<td>253</td>
<td>4,570</td>
<td></td>
</tr>
</tbody>
</table>

#### Balances brought forward at

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 January 2017 (2016)</td>
<td>6,028</td>
<td>-</td>
<td>-</td>
<td>6,028</td>
<td>1,458</td>
<td></td>
</tr>
</tbody>
</table>

#### Balances carried forward at

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Designated Funds</th>
<th>Restricted Funds</th>
<th>Endowment Funds</th>
<th>Total Funds 2017</th>
<th>Total Funds 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 December 2017 (2016)</td>
<td>6,288</td>
<td>-</td>
<td>-</td>
<td>6,288</td>
<td>6,028</td>
<td></td>
</tr>
</tbody>
</table>

The bookshop was originally opened to raise money for the Heritage Fund. At that time, the immediate aim of the Heritage Fund was to raise sufficient funds to carry out the urgent repairs to the church roof and tower. Having achieved that aim, it was decided that from 1st November 2013, the bookshop proceeds would be made available to the General Fund.

During the period £4,000 was transferred to the General Fund to pay for the church insurance. A further £3,000 was transferred to the Heritage Fund.
9. Independent Examiner's Remuneration

Provision is included in the accounts for remuneration of the independent examiner as follows:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent examination</td>
<td>900</td>
<td>900</td>
</tr>
<tr>
<td></td>
<td>900</td>
<td>900</td>
</tr>
</tbody>
</table>

10. RELATED TRUSTS AND CHARITIES

The PCC has connections with the following registered charities:

The Friends of St Margaret is a charity whose sole purpose is to raise funds for the upkeep of the church fabric.

The Rainham Church Estate is a Vicar and Churchwardens' trust, the income from which is available for the maintenance of the church and the churchyard.