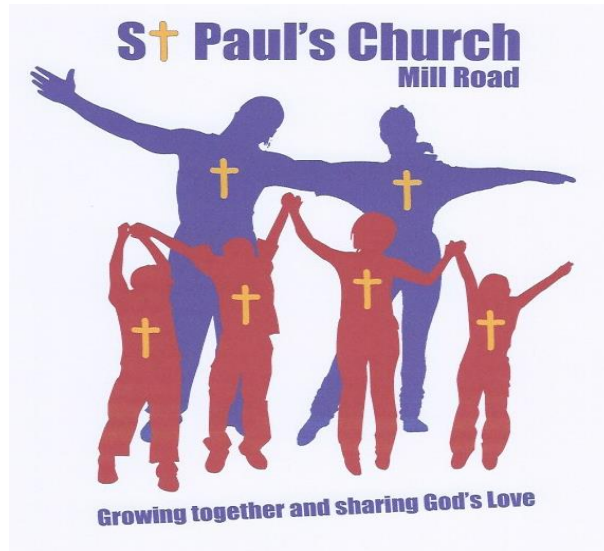


The Parochial Church of the Ecclesiastical Parish of St Paul's,  
NORTHUMBERLAND HEATH



Annual report  
And  
Financial statements  
for the year ended: 31<sup>st</sup> December 2021

**Incumbent:**  
**Rev'd Clive Beazley-Long**  
**The Vicarage, 44a Colyers Lane, Northumberland**  
**Heath**  
**Erith**  
**Kent, DA8 3NP**

**Registered Charity No. 1127583**

## **Independent Examiner's Report to the PCC of St Paul's, Northumberland Heath**

I report on the accounts of the PCC for the year ended 31st December 2021.

### **Responsibilities and basis of Report**

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

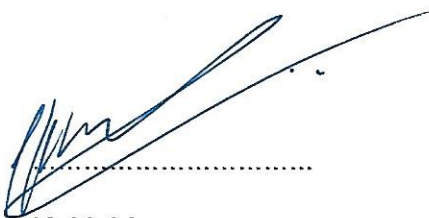
I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent Examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

I have no concerns (and have come across no other matters in connection with the examination) to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Keith Varney,  
20 Douglas Road,  
Lenham,  
Maidstone,  
ME17 2QP

Date 13.4.22

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS,  
NORTHUMBERLAND HEATH  
For the YEAR ENDED 31st DECEMBER 2021  
Annual Report**

**Administrative information**

St. Paul's Church is situated in Mill Road, Northumberland Heath, Kent DA8 1HN, where all correspondence should be addressed. It is part of the Diocese of Rochester within the Church of England.

The Parochial Church Council (PCC) has been accepted as a charity with the Central Register of Charities.

Registered No: **1127583**

PCC members are either ex officio or normally elected for a three year term, staggered so that a third come up for re-election at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules.

All members of the congregation are invited to join the Electoral Roll and to stand for election to the PCC.

PCC members during the financial year and until the date this report was approved are:

*Incumbent:* The Rev'd Clive Beazley-Long Chairman Also to Standing Committee

*Ex-Officio Members*

*Church Warden:* Peter Green Standing Committee member

*Reader:* Lauraine Wells Standing Committee member

*Erith Deanery Synod:* Peter Green

Brenda Reid

*Elected Members* Alex Martin Standing Committee member

Carol O'Connor

Charles Brooke Standing Committee member

*PCC Minutes*

*Secretary* Christine Minns (who is not a PCC member)

**Objectives and Activities**

St. Paul's PCC has the responsibility of co-operating with the incumbent, the Revd Clive Beazley-Long, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church quinquennial inspected in 2019 and linked church hall quinquennial inspected in 2016 at St Paul's, Mill Road, Northumberland Heath.

When planning our activities 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; developing their knowledge and trust in Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work

We believe these activities are consistent with the Charity Commission guidance on public benefit.

To facilitate this work, it is important that we maintain the fabric of the church and the attached hall.

## **Achievements and Performance**

### **Review of the year**

This year, Covid19 again had a major effect on church services. Between 3rd January and 21st March, no church services were held in the church. The 9am Service resumed on 21st March but the 10.30am service did not resume until 25th July.

This year, we used money from our Mission Fund to continue to support Sue Bray, Beryl Baker, Tear Fund and CRIBS. We continued to commit £70 per month to the running of a CAP debt counselling unit in Thamesmead.

When considering the budget for 2022 the PCC decided that we could not afford to meet the diocese's indicative offer and that we would keep our Parish Pledge at £48,000 in 2022.

### **Financial Review**

Our total receipts £160,443 included Pre-School income of £96,345, with total expenditure £185,257 included Pre-School expenditure £85,256. In addition, Pre-School transferred £22,113 to the church to rent the hall. Overall, there was a loss for the year of £24,814. However, without the Pre-School contribution, the church made a loss of £13,789.

We are particularly grateful to those who do give regularly, in a committed way, through the Gift Aid scheme, but we do need to continue to increase our regular income.

The total income from named church members (including Standing Orders) was £45,006. Of this, £6,036 was given by people who were PCC members and their spouses during 2021, so 14% of giving by named church attendees (and 13% of total giving) came from PCC members (who are trustees of the church) or their spouses.

### **Related Party Transactions**

One member of the PCC has been paid travel expenses; the total so paid was £427.59.

### **Reserves policy**

The PCC's adopted policy is to have reserves sufficient for six months' payments of unrestricted funds, for ordinary church expenditure (excluding the Pre-School Group). This target was missed, the reserves standing at £19,609, against the PCC policy of £53,852. Fund balances are invested with the Rochester Diocese Board of Finance and the National Savings Bank.

A PCC meeting on 10th April 2022 considered the church's ability to continue as a going concern. Although the PCC was concerned about the continuing deficit budget for the church, they agreed that the church was viable for 2022.

Approved by the PCC on 10/4/22 and signed on its behalf by  
Rev. Clive Beazley-Long Chairman

C. Beazley-Long 10/4/22.

Charity Name	No (if any)
The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAUL'S, NORTHUMBERLAND HEATH	1127583

## Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/01/2021		31/12/2021

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £

#### A1 Receipts

Planned Giving	45,006	-	-	45,006	48,893
Tax Recovered	6,711	-	-	6,711	11,936
Sunday Collections	2,476			2,476	3,997
Missionary Giving	-	856	-	856	438
Donations	550	-	-	550	5,418
Legacies	-	-	-	-	-
Hall Rents	4,738	-	-	4,738	4,752
Fees	1,560			1,560	1,090
Outreach	-			-	18
Interest	111			111	276
Spring Harvest		1,262		1,262	2,028
Flower Fund	20	-	-	20	-
Sundries	10	-	-	10	98
Spring Harvest refund	-	-	-	-	5,179
Refund from Cornerstone	694	-	-	694	-
Expenses Overpayment returned	127	-	-	127	130
Donation to Food Bank	-	100		100	200
Preschool Bexley Grant	-	84,076		84,076	160,261
Preschool Bexley other income	-	-	-	-	-
Preschool Income from Parents	-	8,788		8,788	4,866
Preschool Misc	-	3,358		3,358	216

**Sub total**(Gross  
income for AR)

62,003	98,440	-	160,443	249,796
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**A2 Asset and investment sales, (see table).**

	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-

<b>Total receipts</b>	<b>62,003</b>	<b>98,440</b>	<b>-</b>	<b>160,443</b>	<b>249,796</b>
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**A3 Payments**

Missionary Giving	6,256	1,118	-	7,374	8,821
Food Bank	-	87	-	87	454
Parish Pledge	48,000	-	-	48,000	57,120
Wages and honoraria	14,773	-	-	14,773	13,539
Visiting Ministers	237	-	-	237	143
Clergy & Staff Expenses	1,591	-	-	1,591	1,613
Staff Training	665	-	-	665	275
Vicarage Expenses inc	3,095	-	-	3,095	2,673
Council Tax	438	-	-	438	377
Spy Alarms Ltd	12	-	-	12	144
Sundries including books and CDs	211	-	-	211	633
Outreach	211	-	-	211	76
Publicity (including leaflets)	624	-	-	624	748
Funerals/Weddings	4,267	-	-	4,267	4,463
Insurance	6,573	-	-	6,573	7,310
Gas/Electricity	379	-	-	379	381
Church Water Rates	3,759	-	-	3,759	3,019
Church and Hall Maintenance	553	-	-	553	410
Rubbish collections	363	-	-	363	942
Church Services	1,265	-	-	1,265	1,078
Church Office Expenses	1,358	-	-	1,358	1,621
Church Photocopier	150	-	-	150	400
Petty Cash	-	-	-	-	-
Vicar's Discretionary					



Flower Fund	27	-	-	27	-
Spring Harvest	-	-	-	-	5,179
Coopers Safety	-	-	-	-	-
Erith Deanery Annual Subscription	60	-	-	60	-
Christchurch Erith Christmas Tree	45	-	-	45	40
Church website	295	-	-	295	268
Church Organ/Music	829	-	-	829	566
Church Grounds	420	-	-	420	35
Church and Hall Cleaning	793	-	-	793	187
Hall Lettings inc. deposit refunds	100	-	-	100	250
Children's Church	68	-	-	68	-
Fund raising expenses	-	-	-	-	-
Spring Harvest Refund	-	1,499	-	1,499	5,098
Expenses overpayment	-	-	-	-	127
Other Parish Costs	-	-	-	-	30
Preschool Telephone	-	-	-	-	-
Preschool Wages (less church)	-	63,163	-	63,163	74,731
Preschool Wages Casual Staff	-	-	-	-	-
Preschool PAYE	-	11,446	-	11,446	11,532
Preschool Nest Pensions	-	2,125	-	2,125	3,760
Preschool Petty Cash	-	-	-	-	360
Preschool Toys/Equipment	-	121	-	121	1,833
Preschool Photocopier use	-	-	-	-	-
Preschool Training	-	-	-	-	400
Preschool Insurance	-	-	-	-	-
Preschool Sage	-	245	-	245	242
Preschool Misc	-	8,036	-	8,036	8,294
<b>Sub total</b>		<b>97,417</b>	<b>87,840</b>	<b>-</b>	<b>219,172</b>

**A4 Asset and investment purchases, (see table)**

	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>					
<b>Total payments</b>	97,417	87,840	-	185,257	219,172
<b>Net of receipts/(payments)</b>	- 35,414	10,600	-	- 24,814	30,624
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>Preschool Rent</b>	22,113	22,113		-	
<b>A6 Cash funds last year end</b>	68,669	94,782	-	163,451	132,828
<b>Cash funds this year end</b>	55,368	83,269	-	138,637	163,452

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	NatWest Bank Account	1,494	1,276	-
	Transfer Deposit DBF	14,807	-	-
	Church Repair Fund DBF	38,994		
	Hall Repair Fund DBF	73	-	-
	Preschool Bank Account	-	81,993	
	<b>Total cash funds</b>	55,368	83,269	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	NS&I account	5,000	-	-
		-	-	-
		-	-	-



	-	-	-
--	---	---	---

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-

**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Charles Brooke	CHARLES BROOKE	16/4/22
C. Brumby	CLIVE BRUMBY-LONG	16/4/22

The notes below form part of this account

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND  
HEATH**

**BASIS of FINANCIAL STATEMENTS for the year ended 31 December 2021**

**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 and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for 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.

The "Receipts and Payments" method of accounting was used.

**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 endowment 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 are fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges. 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 they are received. Grants and legacies are accounted for when they are received. Dividends are accounted for when they are received, interest as and when accrued by the payer. All incoming resources are accounted for gross.

**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 it is paid. All other expenditure is generally recognised when it is paid and is accounted for gross. Cheques are generally recognised when the bank records the expenditure.

**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 2000 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.

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.

The Church, Hall, Vicarage and Curate's house are owned by the Diocese and are not recognised as a PCC asset.

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND  
HEATH  
DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2021**

**Description of Restricted Funds**

**Food Bank Fund**

First created in 2012, with £3,000 from St Paul's Church Missionary Fund. Working with other churches in the area, receiving donations of food and money to enable it to operate with a London Borough of Bexley funded agency, until they lost their borough funding. This has now been replaced by working on a monthly basis with Bexley Women's Aid. More recently we are using vouchers signed by the preschool manager and deputy manager, for bags of food then given to preschool mums in need.

**Missionary Fund**

The restricted Missionary Fund receives its money from occasional Cheese and Wine parties and from individual gifts from church members. Most missionary giving is from the designated but unrestricted Missionary Fund.

**Note # 2. INCOMING RESOURCES**

- |    |  |
|----|--|
| 01 | Planned giving<br>Money that is given regularly through a standing order or payroll giving.  |
|    |  |
| 02 | Voluntary income - Collections at services   |
| 03 | Voluntary income - All other giving/voluntary<br>Other ad-hoc donations from individuals.  |
| 04 | Ad Hoc collections for specific needs plus mission fund raising events.  |
| 05 | Voluntary income - Gift Aid recovered<br>The amount of tax recovered from HMRC on all money given to the PCC under Gift Aid.   |
| 06 | Voluntary income - Legacies received<br>The capital amount of a legacy, together with interest from the probate process, should be recorded in the year it appears in the accounts.  |
| 07 | Voluntary income - Income from Grants<br>External grants received from trusts and other funding bodies for the PCC's general fund or for restricted purpose. This does not include transfers within a benefice.  |
| 08 | Activities for generating funds - Fund Raising<br>We have been persuaded to give into our local community and not seek to ask the support to fund raise, except for the large local bakery supplying us with their products free for our various activities, including the Food Bank for a modest raising of funds |
| 09 | Investment income - Dividends and interest including tax recoverable interests<br>Includes interest from National Savings Bond £5,000, Rochester accounts DLFD N0301B Church Repair Fund, DLFD N0301A Deposit Account Fund, CRFS N0301A Hall Repair Fund.  |
| 10 | Church Activities - Fees for Weddings & Funerals<br>PCC Fees for weddings, funerals etc.   |
| 11 | Church Activities - Hall Lettings  |
| 12 | Other incoming resources including Insurance claims  |

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND  
HEATH**

**DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2021**

**Note # 3. RESOURCES EXPENDED**

- 17 Costs of generating income- Fund-raising activities
- 18 Church Activities - Mission Giving and Donations  
Church Activities - Mission Giving - Overseas  
Beryl Baker Missionary Paraguay, Sue Bray Missionary Lille  
Church Activities - Mission Giving - Home  
CRIBS - Bexley Schools, TLG Early Intervention and CAP Erith & Thamesmead Debt project.
- 19 Church Activities - Salaries, wages and honoraria  
All payments to assistant staff, youth worker, vergger, administrator, sexton, organist and choir.  
Include NI/Pension costs where applicable.  
Includes Church Office Wages and Hall cleaner.
- 20 Church Activities - Clergy and staff expenses  
Working expenses of the incumbent e.g. Telephone, postage, stationery, travel costs (car and/or public transport), repair costs, water rates, council tax and redecoration)  
Includes Vicar's Expenses, Vicarage Expenses, Jun Church/Readers/PA/Exps., Training.
- 21 Church Activities - Church Expenses  
Mission and Evangelism: cost of outreach, courses, excluding staff salaries.  
Outreach  
Expenses for Starship Crew and special events  
Church Activities - Church Running Expenses - Insurance  
We insure with Ecclesiastical Insurance Office and we have two policies, one an Engineering policy for the Boiler Room covering the Gas Burner, Central Heating Controls and Organ Blower in the Vicar's Vestry. The other is our main Parishguard policy covering the church, hall and.  
Employers' Liability Insurance
- 22 Church Activities - Church Running Expenses  
Church Cleaning  
This is cleaning materials for the church  
Church Maintenance  
Includes testing the church fire extinguishers by PLP Fire & Security and Finnfire  
also Coopers Fire Safety checks. Keys cut and electrical  
appliance tests.  
Church Services  
Includes communion wine, candles, palm crosses, resource books, AV system, and Sunday refreshments.  
Church Office Equipment  
Office Ricoh photocopier on a 5 year lease from 1st July 2019.
- 23 Church Office Expenses  
Includes stationery, office telephone with BT.  
Church Grounds  
Organ/Music Fund  
Includes tuning organ and Music Group expenses, also annual CCLI Music licence.  
Other Church Running Expenses  
Includes Vicar's discretionary items, donation to leaving church wardens and PA accounts examination gift.
- 24 Church Activities - Church Running Expenses  
Church and Hall Light/Heating  
Opus Energy supplies the gas and electricity on a 4 year contract from 19th October 2018

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND  
HEATH**

**DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2021**

- 25 Church Activities - Hall Running Expenses  
Hall Cleaning  
We had a cleaner working 10 hours a week for 39 weeks during Pre-School term time and 2 hours per week for 13 weeks during Pre-School holiday, but this was shown in the accounts under note 19. Includes window cleaning and materials for cleaning.  
Hall Maintenance  
Includes office security, toilet plumbing, testing the hall fire extinguishers by PLP Fire & Security, and Finnfire, also Coopers Fire Safety  
Window repairs, plumbing, lighting repairs.  
Water Rates
- 26 Pre-School Group  
Pre-School has its own treasurer and during the year is self accounting, with only at year end their summary of expenditure shown within the PCC accounts.
- 27 Governance Costs
- 28 Church Activities - Church Repairs & Maintenance  
Church Repair Fund  
We have a provision which we hold in a CRF account with Rochester paying a total of £5,500, Based on the 2019 quinquennial report.