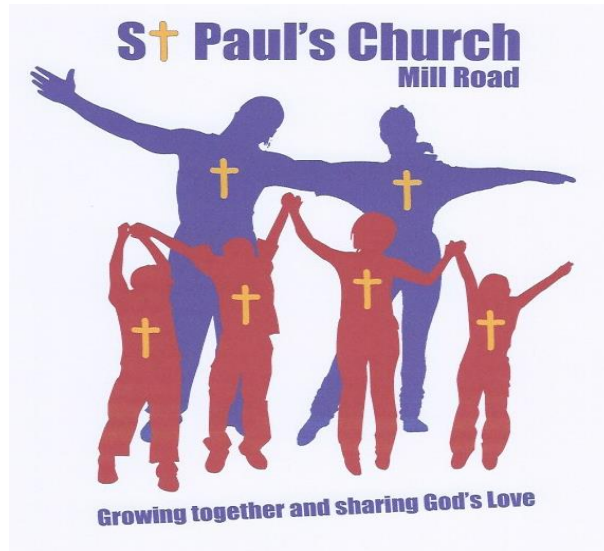


The Parochial Church of the Ecclesiastical Parish of St Paul's,  
NORTHUMBERLAND HEATH



Annual report  
And  
Financial statements  
for the year ended: 31<sup>st</sup> December 2023

**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 2023.

### 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").

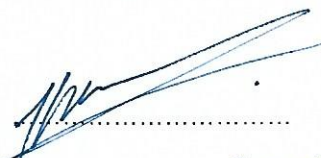
I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the 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, F.C.C.A.  
20 Douglas Road,  
Lenham,  
Maidstone,  
ME17 2QP

Date 19<sup>th</sup> April 2024

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS,  
NORTHUMBERLAND HEATH  
For the YEAR ENDED 31st DECEMBER 2023  
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:

<i>Incumbent:</i>	The Rev'd Clive Beazley-Long	Chairman	Also to Standing Committee
<i>Ex-Officio Members</i>			
<i>Church Wardens:</i>	Vacancies		
<i>Reader:</i>	Lauraine Wells		Standing Committee member
<i>Erith Deanery Synod:</i>	Peter Green Brenda Reid		
<i>Elected Members</i>	Robert Lindridge		Standing Committee member
	Charles Brooke		Standing Committee member
	Christine Rogers		
	Elaine Fermer		
	Alan Brockwell		

*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 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 we had a confirmation service for the first time since the Covid lockdowns. Cash collections were slightly up this year.

This year, we used money from our Mission Fund to continue to support Sue Bray, Beryl Baker, Tear Fund and CRIBS.

When considering the budget for 2024 the PCC decided that we could not afford to meet the diocese's indicative offer and that our Parish Pledge would be £26,100 in 2024. This means that we are still not covering the cost of our incumbent's wages.

### **Financial Review**

Our total receipts £179,842 included Preschool income of £85,938, with total expenditure £187,345 included Preschool expenditure £106,277. The church gained £12,834 (largely due to not covering the incumbent's wages) and Preschool had a loss of £20,338. 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.

Preschool 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. The church has no direct access to preschool funds. Preschool pays rent to the church.

The total income from named church members (including Standing Orders) was £46,512. Of this, £13,530 was given by people who were PCC members and their spouses during 2023, so 29% of giving by named church attendees (and 25% 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 £749.23.

A grant of £3,600 and a loan of £6,000 was given to the incumbent to pay for a car that complies with ULEZ standards.

Payments totalling £526 were made to 2 members of the PCC from the Vicar's discretionary fund.

Since April 2023, a PCC member has been in paid employment as Parish Administrator

### **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 Preschool Group). This target was missed, the reserves standing at £31,793, against the PCC policy of £52,683. Fund balances are invested with the Rochester Diocese Board of Finance and the National Savings Bank.

A PCC meeting on 20th February 2023 considered the church's ability to continue as a going concern. The view of the majority of the PCC was that this is not an issue, as the national Church of England would step in if the local church's finances were insufficient.

Approved by the PCC on 27/4/24 and signed on its behalf by  
Rev. Clive Beazley-Long Chairman



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	
	01/01/2023			31/12/2023	
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	46,512	-	-	46,512	46,131
Tax Recovered	13,472	-	-	13,472	14,171
Sunday Collections	6,857	-	-	6,857	5,829
Missionary Giving	-	330	-	330	-
Donations	-	1569	-	1,569	1,249
Legacies	746	817	-	1,563	2,196
Hall Rents	1,003	-	-	1,003	-
Fees	13,246	-	-	13,246	31,874
Outreach	-	-	-	-	-
Interest	1,425	-	-	1,425	254
Spring Harvest	-	1,558	-	1,558	2,864
Spring Harvest refund	-	-	-	-	200
Flower Fund	-	-	-	-	-
Sundries	-	-	-	-	-
Christmas Craft Market	429	-	-	429	996
Heating Grant	-	-	-	-	2,959
Purchase of old church PC	-	-	-	-	100
Refund from Erith / Thamesmead Debt Centre	-	-	-	-	140
Donation to Food Bank	-	290	-	290	100
Insurance payment	1,802	-	-	1,802	-
Repayments from RICOH and Preschool	92	-	-	92	-
Loan Repayment	1,600	-	-	1,600	-
DBS Fee from Preschool	76	-	-	76	-
Preschool Bexley Grant	-	68,890	-	68,890	90,895
Preschool Income from Parents	-	16,259	-	16,259	7,309
Preschool Fundraising	-	137	-	137	-
Preschool Creditors	-	-	-	-	617
Other Income - Reserve A/C	-	652	-	652	-
Preschool Misc	-	-	-	-	767
<b>Sub total(Gross income for AR)</b>	<b>89,630</b>	<b>90,212</b>	<b>-</b>	<b>179,842</b>	<b>210,415</b>



**A2 Asset and investment sales, (see table).**

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

**Total receipts**      **89,630**      **90,212**      **-**      **179,842**      **210,415**

**A3 Payments**

Missionary Giving	6,205	1,569	-	7,774	6,393
Parish Pledge	12,000	-	-	12,000	48,000
Confirmation collection	330	-	-	330	-
Wages and honoraria	17,234	384	-	17,618	16,650
Visiting Ministers	269	-	-	269	447
Clergy & Staff Expenses	2,212	-	-	2,212	1,805
Staff Training	271	-	-	271	249
Vicarage Expenses inc Council Tax	3,400	-	-	3,400	3,272
Spy Alarms Ltd	635	-	-	635	169
Sundries including books and CDs	-	-	-	-	34
Outreach	73	-	-	73	-
Publicity (including leaflets)	436	-	-	436	313
Funerals/Weddings	160	-	-	160	593
DBF Fees to diocese	1,254	-	-	1,254	-
DBS fee for preschool	76	-	-	76	-
Insurance	4,748	-	-	4,748	4,454
Gas	15,588	-	-	15,588	6,008
Electricity	6,578	-	-	6,578	2,647
Church Metered Water	1,316	-	-	1,316	1,255
Church and Hall Maintenance	9,395	-	-	9,395	17,068
Rubbish collections	587	-	-	587	563
Church Services	1,769	-	-	1,769	1,447
Church Office Expenses	1,147	-	-	1,147	1,039
Church Photocopier	1,476	-	-	1,476	1,482
Petty Cash	80	-	-	80	100
Vicar's Discretionary	1,107	433	-	1,540	146
Flower Fund	-	-	-	-	-
Spring Harvest	-	1,590	-	1,590	2,543
Erith Deanery Annual Subscription	30	-	-	30	30
Christchurch Erith Christmas Tree	50	-	-	50	47
Church website	295	-	-	295	313
Church Organ/Music	739	-	-	739	911

Church Grounds	45			45	-
Church and Hall					
Cleaning	1,488			1,488	1,041
Hall Lettings inc. deposit refunds	732			732	70
Children's Church	47			47	59
Payment for preschool bill	19			19	-
Christmas Craft Market expenses	-			-	221
	-			-	-
Fund raising expenses	-			-	-
Grant for Vicar's car	3,600	-		3,600	-
Loan for Vicar's car	6,000			6,000	-
	-			-	-
Other Parish Costs	-			-	-
Preschool Telephone	-	72		72	-
Preschool Wages (less church)		71,661		71,661	59,986
Preschool Wages Casual Staff	-	-		-	-
Preschool PAYE	-	-		-	7,614
Preschool Interest on overdue PAYE	-	49		49	-
Preschool Nest Pensions	-	990		990	2,529
Preschool Petty Cash	-	-		-	-
Preschool Toys/Equipment	-	5,395		5,395	2,310
Preschool Food	-	416		416	710
Preschool Welfare	-	164		164	276
Preschool Subscriptions	-	244		244	-
Preschool Bookkeeping	-	530		530	-
Printing, Postage and Stationery	-	298		298	-
Preschool Overheads	-	-		-	23,850
Preschool Training	-	510		510	637
Preschool Sage	-	100		100	213
Preschool DBS checks	-	310		310	-
Preschool Laptop	-	574		574	-
Preschool Bank Charges	-	105		105	-
Preschool Misc	-	560		560	547
<b>Sub total</b>		<b>101,391</b>	<b>85,954</b>	<b>-</b>	<b>187,345</b>
					<b>218,041</b>

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

**Sub total**

	-	-	-	-	-
	-	-	-	-	-

<b>Total payments</b>	101,391	85,954	-	187,345	218,041
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<b>Net of receipts/(payments)</b>	- 11,761	4,258	-	- 7,503	- 7,626
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	46,157	84,237	-	130,394	138,637
<b>Cash funds this year end</b>	58,693	64,198	-	122,891	131,011

## 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	8,330	2,243	-
	Transfer Deposit DBF	25,063	-	-
	Church Repair Fund DBF	25,224	-	-
	Hall Repair Fund DBF	76	-	-
	Preschool Bank Account	-	61,955	-
	<b>Total cash funds</b>	<b>58,693</b>	<b>64,198</b>	<b>-</b>
	(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	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-



		-	
--	--	---	--

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	24/4/24
C. Long	REV CLIVE BEAZLEY - LONG	24/4/24

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 2023**

**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 2023**

**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  |

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

**DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2023**

**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 – Christian resources in Bexley schools.
- 19 Church Activities - Salaries, wages and honoraria  
All payments to assistant staff, vergers, administrator and cleaner.  
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 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 and monthly payment to a window cleaner  
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 Sky.  
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  
British Gas supplies the gas and electricity on a 3 year contract from 23rd June 2023

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

**DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2023**

- 25 Church Activities - Hall Running Expenses  
Hall Cleaning  
We have a cleaner working 10 hours a week for 39 weeks during Preschool term time and 2 hours per week for 13 weeks during Preschool 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.  
Metered water charges
- 26 Preschool Group  
Preschool 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.