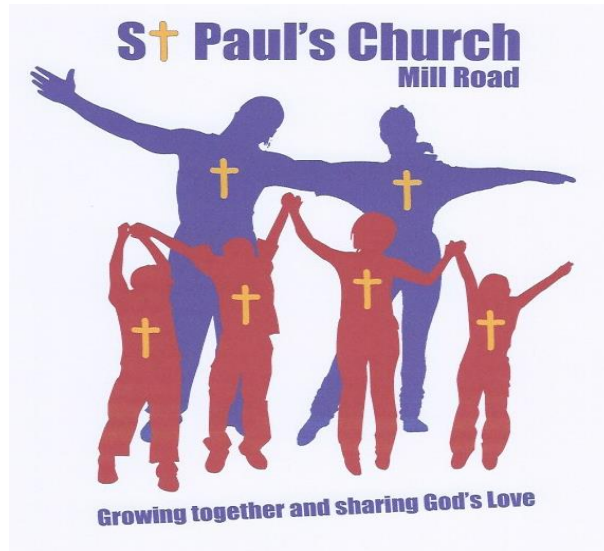


The Parochial Church of the Ecclesiastical Parish of St Paul's,
NORTHUMBERLAND HEATH



Annual report
And
Financial statements
for the year ended: 31st December 2024

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 2024.

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.

Al Wheatley

Date 13th June 2025

Alison Wheatley,
3 Carrington Road,
Dartford,
Kent,
DA1 1XN

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS,
NORTHUMBERLAND HEATH
For the YEAR ENDED 31st DECEMBER 2024
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 Charles Brooke until April 2024 Christine Rogers Elaine Fermer Alan Brockwell Felicia Ayeyemi Emmanuel Ayeyemi Gavin Gill		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 2024 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 cash collections and planned giving were less than the previous year. The church car park was resurfaced.

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 2025 the PCC decided that we could not afford to meet the diocese's indicative offer and that our Parish Pledge would be £20,400 in 2025. This means that we are still not covering the cost of our incumbent's wages.

Financial Review

Our total receipts £229,704 included Preschool income of £114,542, with total expenditure £221,614 included Preschool expenditure £88,702. The church lost £17,750 (despite not covering the incumbent's wages) and Preschool had gained £25,840. 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 £43,407. Of this, £11,470 was given by people who were PCC members and their spouses during 2024, so 26% of giving by named church attendees (and 22% 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 £766.

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). This target was missed, the reserves standing at £27,488, against the PCC policy of £66,456. Fund balances are invested with the Rochester Diocese Board of Finance and the National Savings Bank.

A PCC meeting on 17th March 2025 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 28/4/25 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
	01/01/2024		31/12/2024
Section A Receipts and payments			

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Planned Giving	43,407	-	-	43,407	46,512
Tax Recovered	10,031	-	-	10,031	13,472
Sunday Collections	5,991	-	-	5,991	6,857
Confirmation collection	-	-	-	-	330
Missionary Giving/Food bank	-	2,208	-	2,208	1,569
Donations	1,589	105	-	1,694	1,563
Fund raising - car park	-	5,035	-	5,035	-
Legacies	-	-	-	-	1,003
Hall Rents	8,330	-	-	8,330	13,246
Fees	1,969	-	-	1,969	2,370
Outreach	-	-	-	-	-
Interest	1,657	-	-	1,657	1,425
Flower Fund	-	-	-	-	-
Sundries	-	-	-	-	-
Christmas Craft Market	-	-	-	-	429
Refund of incorrect water charges	1,190	-	-	1,190	-
Insurance payment	-	-	-	-	1,802
Repayments from Preschool	416	-	-	416	92
Grant for CCTV	-	750	-	750	-
Refund Transform Bexley Borough	500	-	-	500	-
Loan Repayment	2,400	-	-	2,400	1,600
DBS Fee from Preschool	76	-	-	76	76
Spring Harvest	-	5,211	-	5,211	1,558

Preschool Bexley Grant	-	132,205	-	132,205	68,890
Preschool Income from Parents	-	5,316	-	5,316	16,259
Preschool Fundraising	-	35	-	35	137
Other Income - Reserve A/C	-	1,123	-	1,123	652
Preschool Misc inc laptop refund	-	160	-	160	-

Sub total (Gross income for AR)	77,556	152,148	-	229,704	179,842
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A2 Asset and investment sales, (see table).

	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total receipts	77,556	152,148	-	229,704	179,842
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A3 Payments

Missionary Giving/Food bank	5,770	1,922	-	7,692	7,774
Parish Pledge	26,100	-	-	26,100	12,000
Confirmation collection	-	-	-	-	330
Wages and honoraria	19,692	-	-	19,692	17,618
Visiting Ministers	360	-	-	360	269
Clergy & Staff Expenses	1,944	-	-	1,944	2,212
Staff Training including LLM sub	351	-	-	351	271
Vicarage Expenses inc Council Tax	3,795	-	-	3,795	3,400
Spy Alarms Ltd	558	-	-	558	635
Sundries including books and CDs	-	-	-	-	-
Outreach including publicity	560	-	-	560	509
Funerals/Weddings	280	-	-	280	160
DBF Fees to diocese	983	-	-	983	1,254
DBS and other fees for preschool	296	-	-	296	76
Insurance	5,039	-	-	5,039	4,748
Gas	16,251	-	-	16,251	15,588

Electricity	5,406	-	-	5,406	6,578
Church Metered Water	881	-	-	881	1,316
Church and Hall Maintenance	10,553	105		10,658	9,395
Rubbish collections	649			649	587
Church Services	1,433			1,433	1,769
Church Office Expenses	1,228			1,228	1,147
Church Photocopier	1,371			1,371	1,476
Petty Cash	-			-	80
Vicar's Discretionary	300	-		300	1,540
Flower Fund	-	-		-	-
Spring Harvest	-	2,574		2,574	1,590
Spring Harvest refunds	-	275		275	-
Erith Deanery Annual Subscription	30			30	30
Christchurch Erith Christmas Tree	50			50	50
Church website	313			313	295
Church Organ/Music	1,060			1,060	739
Church Grounds	15,786	5,035		20,821	45
Church and Hall Cleaning	1,831			1,831	1,488
Hall Lettings inc. deposit refunds	100			100	732
Children's Church	31			31	47
Payment for preschool bill	-			-	19
Fund raising expenses	-			-	-
Grant for Vicar's car	-	-		-	3,600
Loan for Vicar's car	-			-	6,000
Other Parish Costs	-			-	-
Preschool Telephone	-	72		72	72
Preschool Wages (less church)		77,987		77,987	71,661
Preschool Wages Casual Staff	-	-		-	-
Preschool PAYE	-	-		-	-
Preschool Interest on overdue PAYE	-	-		-	49
Preschool Nest Pensions	-	-		-	990

Preschool Petty Cash	-	-	-	-
Preschool Toys/Equipment	-	3,678	3,678	5,395
Preschool Food	-	579	579	416
Preschool Welfare	-	174	174	164
Preschool Subscriptions	-	505	505	244
Preschool return of grant to Bexley	-	2,215	2,215	530
Preschool Bookkeeping	-	585	585	530
Printing, Postage and Stationery	-	534	534	298
Preschool Overheads	-	-	-	-
Preschool Training	-	530	530	510
Preschool Sage	-	48	48	100
Preschool DBS checks	-	76	76	310
Preschool Laptop	-	-	-	574
Preschool Bank Charges	-	93	93	105
Preschool Misc	-	1,626	1,626	560
Sub total		123,001	98,613	-
			221,614	187,875

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total					
	-	-	-	-	-

Total payments	123,001	98,613	-	221,614	187,875
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Net of receipts/(payments)	45,445	53,535	-	8,090	8,033
A5 Transfers between funds	-	-	-	-	-
Preschool Rent	24,297	24,297	-	-	-
A6 Cash funds last year end	58,693	64,198	-	122,891	130,394
Cash funds this year end	37,545	93,436	-	130,981	122,361

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	NatWest Bank Account	111	5,640	-
	Transfer Deposit DBF	25,932	-	-
	Church Repair Fund DBF	11,646	-	-
	Hall Repair Fund DBF	78	-	-
	Preschool Bank Account	-	87,796	-
	Total cash funds	37,545	93,436	-

(agree balances with receipts and payments account(s))

OK

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

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

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		
		-	-
		-	-
		-	-
		-	-
		-	-

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
Brenda W. Reid	BRENDA REID	28/4/25
C. Beazley-Long	C. BEAZLEY-LONG	28/4/25

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 2024**

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 2024**

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 individual gifts from church members. Most missionary giving is from the designated but unrestricted Missionary Fund.

Note # 2. INCOMING RESOURCES

- | | |
|----|--|
| 01 | Planned giving
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
Other ad-hoc donations from individuals. |
| 04 | Ad Hoc collections for specific needs plus mission fund raising events. |
| 05 | Voluntary income - Gift Aid recovered
The amount of tax recovered from HMRC on all money given to the PCC under Gift Aid. |
| 06 | Voluntary income - Legacies received
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
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
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
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
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 2024

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.
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 2024

- 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.
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.