

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, BEDDINGTON

England & Wales · Charity number 1131167

Details

Other names ST MARY'S PCC BEDDINGTON

Status Registered

Legal form Previously excepted

Registered 2009-08-18

Register [View on the Charity Commission register](#)

Contact

Address The Rectory
18 Bloxworth Close
Wallington
SM6 7NL

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

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Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Croydon
- Sutton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£150,752	£124,112	-	-
2024-12-31	£215,613	£136,712	-	-
2023-12-31	£145,163	£148,126	-	-
2022-12-31	£260,176	£208,643	-	-
2021-12-31	£143,830	£162,905	-	-
2020-12-31	£100,653	£164,863	-	-

Trustees

Name	Role	Appointed
Rev Andrew Robert Fenby	Chair	2014-12-01
Alison Sarah Hargreaves		2014-04-06
Ama Kwamba Awotwi		2025-05-18
Amanda Larkum		2018-04-29
Behrang Taheri		2020-10-25
CHRISTINE ELEANOR MORGAN		
Elizabeth Charlotte Mary Atkins		2022-05-29
Francesca Maria Arlene Markland		2021-05-30
Jake William Adams		2024-05-26
Jeanette Laura O'Neil		2024-05-26
Jill Pope		2022-05-29
Judith Page		2015-03-29
Katie Jane Giles		2025-05-18
Linda Therese Wood		2017-04-02
Maud Adams		2015-03-29
Patricia Ann Richards		2025-05-18
Richard Pocock		2023-05-14
Sophie Longmoor		2017-04-02

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2025



Putting faith into practice through prayer and scripture, music and sacrament

**Registered with the Charity Commission as
"Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington"
with Charity number 1131167**

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

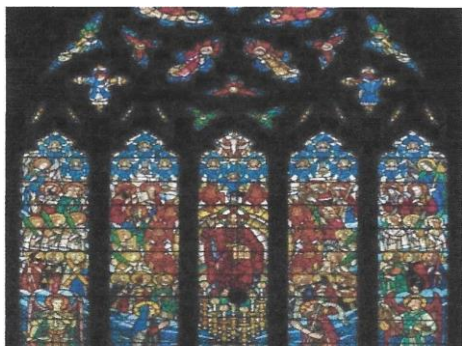
Santander plc
Banking Operations
Sunderland
SR43 4FP

CCLA Investment
Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love, through Jesus
Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican)
Church serving the Parish of Beddington.
We are in the Reigate Episcopal Area of the
Diocese of Southwark,

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church—pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.

We are committed to opening our arms to all God's people regardless of age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.

Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

It comprises lay persons, elected at the Annual Parish Meeting, who together with the incumbent, licensed clergy, the churchwardens, ex officio and co-opted members (if any), are responsible for the initiation, conduct and development of the Church's work within the parish and outside, whereby the whole mission of the Church is promoted.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1st January-31st December, 2025) include:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chair)
Churchwardens:	Mandy Larkum	) From
	Sophie Longmoor	) APCM 2025
Reader:	Alison Hargreaves	
Southwark Pastoral Auxiliary:	Maud Adams	

Deanery Synod Representatives:

	Bronwyn Collins	) From
	Ann Lusmore	) APCM 2023
	Linda Wood	)

Elected members:

	Christine Morgan	) To
	Mark Batchelor	) APCM 2025
	Pat Richards	) From
	Ama Awotwi	) APCM 2025
	Katie Giles	)
	Jake Adams	
	Elizabeth Atkins	
	Francesca Markland	
	Jeanette O'Neill	
	Judy Page	
	Richard Pocock	
	Jill Pope	
	Behrang Taheri	
	Linda Waters	

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprise:

- Andrew Fenby
- Mandy Larkum
- Sophie Longmoor
- Christine Morgan

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences.

The PCC held 6 meetings in the year.

Worship: Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Safeguarding: St Mary's continues to follow and be guided by the Southwark Diocesan Policy as outlined in 'A Safe Church'. Everyone is committed to taking their responsibilities seriously, ensuring the safety and welfare of the children, young people and vulnerable adults. Our policies highlight that any suspected abuse or concerns must always be reported in the correct manner. These concerns will be listened to, in a confidential manner, and acted upon as guided by the Diocesan Policy 'A Safe Church'. We continue to liaise with the Diocese as and when needed.

All adults working in a position of trust e.g. the choir and Sunday Club are DBS checked and these DBS reports are updated as and when needed. All members of the PCC have been asked to complete relevant online training, Raising Awareness of Abuse, and the basic foundation courses of Safeguarding. This is continuously updated. We strive to create an environment which is sensitive and respectful and to create an awareness of safeguarding being everyone's concern. Ensuring everyone is confident and aware of who to contact with any concerns. Any issues are dealt with in a confidential and respectful manner. Our Safeguarding Officers are Amanda Larkum and Kate Giles.

Parish Support Fund ('PSF'): At the PCC meeting on 1st August, 2025, after a careful discussion by the PCC, it was agreed that our pledge for 2026 would remain the same at £41,000.

Legalities: The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.

Policies and Procedures: Our comprehensive set of policies and procedures are reviewed annually.

GDPR (General Data Protection Regulation): General Data Protection is adhered to and reviewed annually. Information can be found on our website.

Achievements

Worship and Services

Supported by our team of musicians, choristers and organ scholars; servers, sidespeople, readers and intercessors the main focus of our regular worship continued to be the Sunday 9.30 Sung Eucharist, the best attended of our regular services. Choral Evensong was sung weekly during school term time, a pattern now rare in parish churches, and attracted a small but dedicated congregation, as did the 8am Said Mass and the midweek Wednesday eucharist. Numbers attending all services continue to hold up and there are regularly new members joining our worshipping community.

We were delighted to welcome again the officers and young people of the Sutton Sea Cadets who joined us for morning services on Sea Sunday and Harvest Festival, and during the Christmas season we once again welcomed several of our local schools to church for their yearly carol services.

Beddington Park Academy School Choir, an initiative of St Mary's church, with their families, friends and supporters, joined us for a well-attended Christmas Carol Service, singing a piece with the church choir.

Thirteen infants and young people and five adults were welcomed into Christ's Church through the sacrament of baptism at St Mary's in 2025, and five candidates from this church were confirmed. Five marriages took place, and there were five funerals in church, three at the cemetery only and three services for the burial of ashes in the churchyard.

Sunday Club

Over the past year, Sunday Club has continued to be a joyful and engaging part of our church community. We met regularly during the 9.30am morning service, where we shared Bible stories together with our families and warmly welcomed new families to join us. Throughout the year, the children explored these stories through talks and crafts, which they were proud to share with the wider congregation. A highlight was performing our version of *Manna and Quail* during a fellowship meal, bringing the story to life in a fun and memorable way. At the end of the summer, we held our own "Masked Singer Bible Edition," which was a fantastic opportunity for everyone to take part and have fun. We also contributed to the Christmas Eve Crib Service, where all the children participated and helped tell the Nativity story. Sunday Club continues to grow as a space for learning, creativity, and community, and we are grateful for the enthusiasm and support of all the children, families, and volunteers involved.

Monday's @ St Mary's

Monday's @ St Mary's is an online lay lead Bible study & Prayer group, which meets on Monday evenings at 7.30pm, except on bank holidays. The Zoom link can be found on the parish website under Community, St Mary's online and then by clicking on Monday's @ St Mary's Zoom.

The group reads the Bible or a Bible related book for the first part of the meeting. In Advent Paula Gooder's book 'Women of the Nativity' was used as a preparation for Christmas. In the second part of the meeting Compline "Night Prayer" is said and prayers are offered for the world, the church and the community. During Lent & Black History month the group joins the main church events that happen for these occasions either online or in person.

Pastoral Care

Pastoral care roles are taken by Alison (Reader) and Maud (SPA). Home communions are given by Father Andrew, Alison and Maud. Those on our Prayer List are prayed for during Morning Prayer and at the Wednesday morning Eucharist.

Social Activities and Fundraising

The Tower Coffee Shop

Throughout 2025, the Tower Coffee Shop has remained a vibrant and welcoming presence at the heart of our church community. More than just a place for refreshments, it has become a vital expression of our pastoral mission, offering a warm and hospitable space where people from all walks of life feel valued and at home. The coffee shop remains an important and growing source of income, covering its running costs and allowing it to flourish without relying on wider church funds. Even more importantly, it draws new people into our church building: walking groups, U3A members from across the borough, Age UK groups and individuals who simply seek a friendly face and a listening ear.

Since the coffee shop has enabled the church to be open five days a week, we have welcomed many who have never before crossed our threshold. Through a simple cup of coffee and a conversation, relationships are being built, loneliness is being eased, and a gentle welcome to our church is being shared in quiet and meaningful ways. In 2025 we registered with the Chatty Cafe Scheme which welcomes those who just want to come and have a chat. This is still in its infancy but we are hoping it will grow.

The continued success of the coffee shop is a testament to the ongoing hard work and dedication of our volunteers. We also recognise the exceptional management of the coffee shop by our manager, Yvonne, who continues to grow the coffee shop in all areas with great success. Her leadership, supported by the willingness of our volunteers to step in and help, has strengthened our inclusive and welcoming ethos.

We are delighted to report the ongoing financial success of the coffee shop, which has once again seen an increase in income compared to last year. This strong performance allows us to remain self-sustaining while contributing to the church's mission. Looking ahead, we are exploring options to apply for a grant to help us further develop the coffee shop and its facilities in the future.

The Tower Coffee Shop is not just a success story in financial terms, it is a growing sign of our church's heart for the community and a living witness to God's hospitality, generosity and grace.

Other Activities

Sunday afternoon concerts have continued to take place fairly regularly throughout 2025.

- The Beddington Consort (David Harvey – flute; Richard Price - piano/harpsichord) gave a classical recital on 23rd March.
- The Peter Duncan and David Harvey Duo (Peter – piano; David – flute and saxophone) have given jazz concerts on 24th May and 21st September. They also performed at *The Great Get Together* at the church on 12th July.
- Dotty and Violet Wass - two of St Mary's very talented trebles who are scholarship choristers at St Mary's, gave a fantastic recital '*Songs for an October Sunday*' on 5 October. This concert was well attended and extremely well received.
- The Upland Singers, directed by Pam Akhurst, gave concerts on 6th July ('*Summer Celebration*') and a Christmas concert ('*Tis the Season*') on 7th December. Attendance at this Christmas concert was good, and very encouraging since concerts in December haven't previously proved overly popular in the past.

These concerts take place in the church and are followed by a cream tea in the church Centre. Admission and refreshments are free but donations are gratefully received for church choir funds.

We are so lucky to have performers who not only put in a lot of time and effort to give these concerts, but also offer their services completely free of charge to help us raise funds for the church. We warmly thank these musicians for sharing their talents so generously.

Organ recitals by David Moore, our organist, and a number of our organ scholars, have taken place in the church on Saturdays - 26 April and 13th September 2025. These recitals were during The Tower Coffee Shop hours, so refreshments were available throughout the concert from the coffee shop.

We look forward to another year of concerts next year. Come along if you can!

The Frost Fair took place on Saturday November 22nd. As usual, we were well supported by external stall holders and by members of the church. Stalls were set up in the church and the centre and refreshments and games added to the fun. It was one of the earliest Frost Fairs and many came along to stock up on gifts for Christmas. As in 2024, a small organising committee worked hard to ensure that this annual event was a great success.

These events raise much needed funds for the church and the volunteers are so important in making this possible and making things run smoothly. Please see Lizzie Atkins or Pam Akhurst if you wish to offer help. If you wish to help at the Frost Fair please ask Alison, Judy and Sophie.

Men's Group

The men's group meetings have been well attended. Numbers have continued to be good for the breakfasts on the first Saturday of each month and the mid-Wednesday meet up for a meal. The Group still collect for the Guide Dog Puppy (Henry). Going forward, breakfasts are still being arranged by Ian Atkins, with Ralph Ashwood arranging the Wednesdays out.

Messy Church

In 2025 we had one Messy Church (Mini Messy Xmas and Christingle). This was a success and plans are being put forward to have 3 Messy Church meet-ups in 2026, starting with one at the beginning of the May half-term.

The Great Get Together

In July we had our annual Great Get Together (in memory of Jo Cox). Everyone volunteered to do things-we had our local MP visit, some tai chi, the Gary Mason Drummers and tons and tons of delicious food. It was a marvellous day, promoting Jo Cox's belief that 'we have more in common than that which divides us'. 2026 will make 10 years that she was killed.

Black History Month

We celebrated Black History Month in October 2025 with two films (*'I am Not your Negro'* and *'Belle'*) and, as usual, had a wonderful spread of food and with both films being well attended.

Performance

Attendance

We welcomed 193 worshippers on Easter Sunday and 278 on Christmas Eve/Day 2025. On Advent Sunday and the Advent Carol Service we greeted 144 worshippers and around 1,183 attendees for school carol services.

Electoral Roll

There were 90 people on the Electoral Roll with 50 living outside the parish.

Deanery Synod

St Mary's can elect three lay members of the Deanery Synod, depending upon the number of people on our church electoral role. Representation on the Deanery synod provides the PCC with an important link between the parish and the wider structures of the church.

Members of Deanery Synod represent their parishes in electing members of both the Diocesan Synod and the General Synod when elections occur.

The Deanery Synod meetings are the formal gatherings which focus on the mission and ministry of the local area, the London Borough of Sutton, and are times when through presentations, discussion and debate, the parishes can share information, support each other and work together on issues that matter to the worshipping community.

The Sutton Deanery Synod held two meetings in 2025. There were presentations on the subjects of Safeguarding in the Deanery and beyond and Unconscious Bias and Racial Justice. *Full details of these meetings can be found in the separate Deanery Synod report.*

Music and Choirs

"Where there is devotional music, God is always at hand with His gracious presence." - J. S. Bach

Hoping that God is always at hand, each Sunday morning and evening during term times, the members of the choir, our organist and organ scholars have done their best to perform a wide range of devotional music throughout the year and, hopefully, encourage the congregation to lift their voices too. In addition, the musicians have risen to the challenge of extra events such as the Epiphany, Advent and Christmas carol services and the Holy Week liturgy, presenting music of a very high standard.

In September we said farewell to Mark, one of our organ scholars, who, having achieved the required A Level grades, went on to continue his studies at Royal Holloway College; we were delighted to welcome him back at the end of term to join in our Advent Carol service and to discover that he had been playing at three different churches meanwhile. We wish him every success for the future.

Also in September, Freddie went to audition for an organ scholarship at Oxford and achieved an offer for Hertford College. Well done Freddie, just the A level exams to conquer now!

During October half term the trebles had an outing to The Upside Down House in Westfield, White City. We took lots of photos of trebles apparently standing or sitting on the ceiling or doing cartwheels while holding suitcases. We returned to church to find that Sophie had decorated the Centre and prepared a spookily suitable Hallowe'en tea - especially welcome as being upside down makes trebles very hungry and we had a choir practice to follow! A very big thank you to Anna for accompanying us to London and to Sophie for the delicious food!

Beginning in September, Andrew and Pam started going each week to Beddington Park Academy to run a school choir, a small acorn from which it is hoped that an oak tree may grow. We were very pleased that a few members of the choir were able to join us for our Christmas carol service and sang the *Rocking* carol so sweetly.

I have calculated that during 2025, in preparation for Sunday services, our three Carol services and the Holy Week services, the choir spent 210 hours in rehearsal alone - plus a few more for weddings and funerals. I am very grateful to all our singers for putting in the hours. Thanks too to David for his assistance with rehearsals and his skill as a performer and as a teacher to our organ scholars and to Andrew, whose support for music at St. Mary's is greatly appreciated.

Tower Bell Ringers

Learning to handle and ring bells is a life long learning experience and the band at St Mary's is privileged to be part of a long ringing tradition, the main reason for ringing being the calling of the people of Beddington to worship.

We have had various highlights in 2025, including running the 'Water into Wine' stall at the Frost Fair, ringing all 10 bells for Euan and Emilio's celebration and hosting various groups to ring the bells.

Our major highlight was the Tower Open Day which not only launched the clock repair fund in raising £500 but also showed 36 visitors the clock and the bells and gave them an insight into bellringing. We were delighted that the clock appeal raised the amount needed to re-place the now defunct winding mechanism motor which has prevented the clock working for the last few years. We are looking forward to hearing the clock tick again in 2026.

Four quarter peals were rung in 2025 by members of the Surrey Association of church bellringers and some of our ringers were part of these ringing events.

Among ringing visitors in 2025 we welcomed the Surrey Association on three occasions apart from the quarter peals, the University of London, the Middlesex Association, Oxford University and the College Youths International group on their UK tour.

We continue to welcome new and returning ringers to join us in ringing the bells of St Mary's and continuing the ringing tradition in Beddington. Our practice night is Thursday from 7.30pm.

Outreach and Communication

St Mary's Helping Hands What's App Group

This group has continued to be a link to a wide number of people, both members of the congregation and the wider community. Its use has varied, offering a useful communication stream between those who use it. The site is monitored to ensure a safe environment (only people over 18 are invited to join).

St Mary's Quiz Sessions

The fortnightly quiz night on Zoom which was set up in 2020 has continued to meet up on alternate Tuesdays during 2025. Everyone is invited to join and the group benefits from keeping in touch and keeping up morale. All are invited to take part, both from the congregation and from the wider community. The sessions are light-hearted and popular with lots of fun, encouraging our well-being. To join contact Alison Hargreaves on 07910 814447.

St Mary's Book Club

Members continue to take turns in choosing books from different genres, alternating between books concerning aspects of faith and books that have themes of inclusion and diversity. Since the Book Club started we have read just over 51 books. These are displayed in the Coffee Shop area of the church for people to borrow. The Book Club is open to everyone and is an inclusive group. There is no pressure to join in discussions if people simply want to read and listen to the thoughts of others. Good fun.

Knit and Natter

Set up in 2023, the group has grown during 2025 and proved to be very popular. The group is an inclusive one and meets on alternate Mondays and Thursdays, twice a month from 10.30am to 12 noon in the church centre. You do not have to be an experienced knitter (in fact, bring along some sewing or crochet if you like and just come for the natter!)

It is a social gathering which enables those attending to meet, have a coffee/tea/biscuit and chat. Just come along and join the group. The group knitted chickens for Easter eggs and purple, white and red poppies in 2025 which were sold for church funds for Remembrance Sunday.

Quiet @ St Mary's

Quiet @ St Mary's continued to serve the parish and community during 2025, in providing opportunities for people to take part in quiet activities on the third Thursday of the month and on World Labyrinth Day, the first Saturday in May, including walking the St Mary's canvas Labyrinth, while experiencing the peace and beauty of St Mary's and the hospitality of the Coffee Shop. Visitors included Athens class from Carew Manor Academy before the school moved to its new campus, Albatross class from Sherwood Manor School, The Link school and a group from the Epsom branch of the University of the Third Age who were on a walking tour of Beddington Park. Quiet @ St Mary's continues to attract regular and new visitors wishing to know more about the labyrinth and the church in general.

The World Labyrinth Day held in May is a Worldwide event focusing on World Peace. People all around the world aim to walk labyrinths at 1pm focusing on this and forming a wave of prayer around the world. The Quiet@ St Mary's team are privileged to be part of this world-wide event and look forward to continuing this in 2026.

Toddler's @ St Mary's

Toddlers @St Mary's has continued to thrive during 2025. It has been very successful and attended by parents, grandparents, carers and toddlers. Every Friday morning during term time, it is run by 6 volunteers and Father Andrew plays his guitar during a singing session. A story is read, rhymes are sung and complimentary refreshments provided for adults and children. More volunteers are always welcome. Contributions are welcomed to replace equipment and pay for the refreshments. In 2025 the children had Easter eggs, a picnic in the summer term in the park and a visit from Mother Christmas and her 'Elf' (as Father Christmas was unable to come-busy with packing all the toys!). They all received a present sent from him!

Schools

Links with the local schools have been maintained-Carew Academy (till the move to their new school, Sherwood Park, Beddington Infants, Beddington Park Academy School, Wallington County Grammar School and The Link. There was an Easter service for Sherwood Park School and Christmas services took place during the last week of term in 2025. Children from Sherwood Park School visit during the week. We also had a visit from a group of sixth formers from Wilson's School in July, accompanied by Nathan Cole (Executive Head). The group has made this a regular visit over the last few years.

Social Media

Our website www.stmarysbeddington.org.uk, plays a vital role as the central hub for information about St Mary's. It is regularly updated with details of services, events and news, ensuring both our congregation and the wider community can easily find out what's happening. A well-maintained website is key to building engagement, offering a welcoming and accessible entry point for anyone wanting to connect with us.

Alongside the website, our St Mary's Facebook page, The Tower Coffee Shop Facebook page and the Toddler's @St Mary's Facebook page continue to be important tools for reaching different groups within the community with regular updates and event promotion. Together, these platforms have created an essential network for sharing timely information, deepening engagement and making St Mary's visible and approachable in the digital world.

Wychcroft Retreat

Ten members of the congregation went on a weekend retreat to Wychcroft on the 24th-26th October 2025. The Retreat was led by Father Andrew, the theme being 'Pioneers of Faith: Bede's English Saints'. The programme included Morning Prayer, Compline and Sunday Eucharist in the Chapel in the grounds, free time for exploring the beautiful grounds, three home-cooked meals, teas, coffees, biscuits and a wonderful environment to be at peace and form good friendships. The 2026 retreat is planned for October 23rd-25th.

Mission and Charitable Giving

The PCC's agreed donations to the following charities were made:

United Society for the Propagation of the Gospel - £250,
Surrey Association of Bellringers - £100,
Sutton Night Watch - £250,
Micro Rainbow - £250,
National Churches Trust - £50.

In addition, £145 was raised from the sale of crocheted poppies and donated to the Royal British Legion Poppy Appeal.

Ecumenical Relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers- flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at all church events, church cleaners, volunteers in The Tower Coffee Shop and keeping the cremation areas tidy in the churchyard. It is not possible to name you all, but be assured no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's annual visitation took place on 17 April with the Alison Huneke, Lay Chair, Sutton Deanery, attending. All the registers and books were checked and signed and were deemed to be up-to-date and in good order. The Articles of Enquiry were submitted.

The end of year accounts show that the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyards, amounted to £14,238 (2024 £14,372). In addition to this, running costs covering insurance, electricity, gas and water amounted to £21,119 (2024 £24,849).

Generally speaking, the fabric of the building is in good condition but with a building of its age, there will always be renovations and improvements to be made.

Further details of works carried out during 2025 can be found in the separate Churchwardens' Report.

Financial Review

Reserves Policy

The PCC reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow.

At 31 December 2025 the Designated Funds for Building Maintenance and Organ Repairs held quite substantial reserves of £58,308 and £50,505 respectively. These Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and extensive repair is ever present and forward planning is needed.

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

The PCC is responsible for all parish finance, its management and control, and a treasurer is appointed to manage this area.

In preparing the financial statements the PCC is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

Total receipts on unrestricted funds were £149,818 of which £36,088 was unrestricted planned voluntary donations.

Signed
The Reverend Andrew Fenby
Rector and PCC Chair
On behalf of the Parochial Church Council

Date



St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2025

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 20 II.

Receipts and Payments

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Income from:					
Donations and legacies	95,299	0	0	95,299	169,110
Income from charitable activities	9,121	0	0	9,121	11,518
Other trading activities	36,655	0	0	38,655	30,553
Investments (interest on deposit accounts)	0	6,743	934	7,677	4,430
Total receipts	143,075	6,743	934	150,752	215,612
Expenditure on:					
Raising funds	24,310	0	0	24,310	25,087
Expenditure on charitable activities	98,327	0	0	98,327	110,407
Choir Fund	0	1,473	0	1,473	1,217
Total expenditure	122,639	1,473	0	124,112	136,711
Surplus for the year	20,436	5,270	934	26,640	78,900
Transfers					
Gross transfers between funds - in	13,460	39,944	5,000	58,404	96,200
Gross transfers between funds - out	(30,504)	(5,000)	(22,900)	(58,404)	(96,200)
Net movement in funds after transfers	3,392	40,214	(16,966)	26,640	78,900
Total funds brought forward	10,689	145,116	26,955	182,761	103,860
Total funds carried forward	14,081	185,330	9,989	209,400	182,761

Statement of assets and liabilities

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Cash at bank and in hand					
Santander plc current account - unrestricted	14,081	0	0	14,081	10,689
CCLA (CBF 3) deposit account - Designated	0	76,126	0	76,126	54,214
CCLA (CBF 1) deposit account – Restricted	0	0	9,989	9,989	26,955
CCLA (CBF 4) deposit account - Organ Fund	0	50,505	0	50,505	47,325
CCLA (CBF 5) deposit account - Building Fund	0	58,308	0	58,308	42,713
Barclays Bank Choir Account - Designated	0	391	0	391	864
Cash in hand	0	0	0	0	0
Liabilities – Agency accounts					
Agency collections	0	0	0	0	0
Totals	14,081	185,330	9,989	209,400	182,760

Balance Sheet

	2025	2024
Current assets		
Santander unrestricted current account	14,081	10,689
CCLA (CBF 3) designated fund	76,126	54,214
CCLA (CBF 1) restricted fund	9,989	26,955
CCLA (CBF 4) designated Organ Fund	50,505	47,325
CCLA (CBF 5) designated Building Fund	58,308	42,713
Barclays Bank Designated Choir Fund	391	864
Total Current assets	209,400	182,760
Liabilities		
Agency collections	0	0
Total Liabilities	0	0
Net Asset surplus(deficit)	209,400	182,760
Excess / (deficit) to date	26,640	78,900
Starting balances	182,760	103,860
Total Reserves	209,400	182,760

Represented by funds:		
Unrestricted	14,081	10,689
Designated	185,330	145,116
Restricted	9,989	26,955
TOTAL	209,400	182,760

Fund movement by type

	Opening 2025	Incoming	Outgoing	Transfers	Closing 2025
Santander General current account					
Unrestricted	10,689	143,075	122,639	(17,044)	14,081
Sub-total for General fund	10,689	143,075	122,639	(17,044)	14,081
CBF1 – Deposit account					
Restricted	26,955	934	0	(17,900)	9,989
Sub-total for CBF1	26,955	934	0	(17,900)	9,989
CBF3 - General fund deposit account					
Designated	54,214	2,472	0	19,440	76,126
Sub-total for CBF3	54,214	2,472	0	19,440	76,126
CBF4 - Organ Fund					
Designated	47,325	2,158	0	1,022	50,505
Sub-total for CBF4	47,325	2,158	0	1,022	50,505
CBF5 - Building Fund					
Designated	42,713	2,113	0	13,482	58,308
Sub-total for CBF5	42,713	2,113	0	13,482	58,308
Choir Fund account					
Designated	864	0	1,473	1,000	391
Sub-total for Choir	864	0	1,473	1,000	391
TOTAL	182,761	150,752	124,112	0	209,400

Analysis of income and expenditure

INCOME

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Donations and legacies					
Donations by Standing Order	32,670	0	0	32,670	34,943
Gift Aid envelopes	1,308	0	0	1,308	450
Stewardship envelopes with Gift Aid	1,503	0	0	1,503	1,978
Stewardship envelopes no Gift Aid	607	0	0	607	815
One-off Gifts with Gift Aid	5,870	0	0	5,870	2,155
One-off Gifts with no Gift Aid	10,273	0	0	10,273	1,235
Loose plate/SumUp/votive stand/donation box	9,259	0	0	9,259	8,027
Other planned giving	257	0	0	257	246
Legacies	16,087	0	0	16,087	99,426
Tax recoverable on Gift Aid and GASDS	13,180	0	0	13,180	16,163
Tax recoverable on VAT	2,416	0	0	2,416	1,628
Non-recurring grants	1,850	0	0	1,850	1,850
Other funds generated	20	0	0	20	195
Total	95,299	0	0	95,299	169,110
Income from charitable activities					
Fundraising events – Frost Fair, concerts, etc.	4569	0	0	4,569	3,939
Fees for weddings/funerals	4,553	0	0	4,553	7,579
Total	9,121	0	0	9,121	11,518
Other trading activities					
Hall/church lettings	3,826	0	0	3,826	4,964
Tower Café income	34,829	0	0	34,829	25,589
Total	38,655	0	0	38,655	30,553
Investments					
CCLA deposit accounts interest	0	6,743	934	7,677	4,430
Total	0	6,743	934	7,677	4,430
INCOME TOTAL	143,075	6,743	934	150,752	215,612

EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Raising funds					
Tower Cafe costs	7,968	0	0	7,968	9,431
Tower Cafe staff	15,785	0	0	15,785	15,656
Costs of fetes, concerts, etc	557	0	0	557	323
Total	24,310	0	0	24,310	25,410
Expenditure on charitable activities					
Organist salary and cover	10,265	0	0	10,265	11,585
Choral/organ scholars	408	0	0	408	1,207
Choir expenses	162	0	0	162	1,272
Working expenses of incumbent	564	0	0	564	106
Rector's telephone	683	0	0	683	644
Deputy clergy/licensed lay ministry/reader	288	0	0	288	45
Office/administration costs	2,074	0	0	2,074	2,809
Planned giving to charities	1,045	0	0	1,045	900
Rector's Discretionary Fund	1,550	0	0	1,550	1,879
Children's Ministry	213	0	0	213	424
Diversity	12	0	0	12	85
Education & books	82	0	0	82	43
Southwark Statutory Fees (weddings, etc)	0	0	0	0	2,661
Parish Support Fund	40,000	0	0	40,000	38,000
Church running - maintenance	6,699	0	0	6,699	10,007
Church running - electric/gas	10,865	0	0	10,865	13,303
Church running - water	515	0	0	515	377
Church running - insurance	9,739	0	0	9,739	9,519
Church running - sundries	1,540	0	0	1,540	2,895
Organ/piano - tuning & repairs	629	0	0	629	1,180
Altar expenses	906	0	0	906	1,114
Cleaning & products	1,794	0	0	1,794	616
Churchyard upkeep	7,539	0	0	7,539	4,364
Hall running - maintenance	0	0	0	0	2,538
Church activities	131	0	0	131	63
Flowers	609	0	0	609	631
Professional fees - NLHF	0	0	0	0	2,860
Other sundries	15	0	0	15	174
Total	98,327	0	0	98,327	110,407
Other expenditure					
Choir designated account	0	1,473	0	1,473	1,217
EXPENDITURE TOTAL	122,638	1,473	0	124,112	136,711

Please note that occasional small differences of £1 or so may occur from time to time in the accounts. This is to do with rounding up/down and does not materially affect the accounts.

Synopsis of the Accounts

The following notes are added to highlight the ups and downs in the church finances during 2025. Only the main changes in income and expenditure have been included.

Page 6 **Income:**

The bottom line of Total Income at £150,752 shows a decrease over the 2024 total of £215,613, but as explained in the 2024 year end accounts, that inflated figure was largely due to the bequest from the estate of Heather Cosgrove, dec'd. We have, however, been fortunate to have benefited from another legacy in 2025. The following items show the 2025 variation over the 2024 accounting period:

▪ Bequest from Janet Emberson, dec'd	£15,000
▪ Further receipts from Heather Cosgrove, dec'd	£1,086
▪ Tower Café income rose by	£9,240
▪ Cash (loose plate) collections rose by	£1,232
<i>Increases in income</i>	£26,558

However, the following have shown a decrease:-

▪ Donations by standing order fell by	£2,273
▪ One-off gifts fell by	£3,503
▪ Tax recoverable on Gift Aid/GASDS fell by	£2,983
▪ Tax recoverable on VAT fell by	£1,066
▪ Hall hire fell by	£1,138
<i>Decreases in income</i>	£10,963

Page 7 **Expenditure:**

The bottom line of Total Expenditure at £124,112 shows a drop of £12,599 over the 2024 total of £136,711. Some can be attributed to the following:-

▪ Building maintenance fell by	£3,300
▪ Tower Café costs fell by	£1,463
▪ Gas/electricity costs fell by	£2,438
▪ Professional fees fell by	£2,860
▪ Hall maintenance fell by	£2,538
▪ Choir expenses fell by	£1,110
▪ Office/Admin fell by	£735
<i>Reductions in expenditure</i>	£14,444

However, the following items have shown an increase:-

▪ Cleaning & products rose by	£1,178
▪ Churchyard upkeep rose by	£3,175
▪ Parish Support Fund rose by	£2,000
<i>Increases in expenditure</i>	£6,353

It is most rewarding to see that our Tower Coffee Shop made a healthy profit of over £11,000. Not only a valuable community resource, but a significant source of income. Well done to all involved!

Less encouraging is the continuing drop in income from standing orders and other regular giving. The Parochial Church Council is ever mindful of the pressures that personal finances have suffered in recent years, but these contributions are the bedrock on which budgeting for financial planning can be calculated. Your PCC works to ensure that all donations so generously given are used carefully to support St Mary's in all it offers to its members and the wider community.

Also of concern is the Government's reevaluation of the Listed Places of Worship Grant Scheme which enabled the recovery of VAT for certain work in listed buildings like St Mary's. In the past five years we have been able to reclaim over £44,000 of VAT payments, so what threatens to be a likely reduction in the grant could have a significant impact on our finances.

Chris Morgan
Treasurer

**Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin,
Beddington for the year ended 31st December 2025**

I report on the accounts for the year ended 31st December 2025.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in 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. My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

24th May 2026

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2024



Putting faith into practice through prayer and scripture, music and sacrament.

**Registered with the Charity Commission as
“Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington”
with Charity number 1131167**

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love,
through Jesus Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican) Church serving the Parish of Beddington. We are in the Reigate Episcopal Area of the Diocese of Southwark, and within Sutton Deanery.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.

We are committed to opening our arms to all God's people regardless of, for example, age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.



Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

It comprises lay persons, elected at the Annual Parish Meeting, who together with the incumbent, licensed clergy, the churchwardens, ex officio and co-opted members (if any), are responsible for the initiation, conduct and development of the Church's work within the parish and outside, whereby the whole mission of the Church is promoted.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1 January – 31 December 2023) include:-
:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chair)
Churchwardens:	Mandy Larkum	) From
	Sophie Longmoor	) APCM 2024
Reader:	Alison Hargreaves	
Southwark Pastoral Auxiliary:	Maud Adams	
Deanery Synod Representatives:	Bronwyn Collins	) From
	Ann Lusmore	) APCM 2023
	Linda Wood	)

Elected members:

Gill Caddick	)To APCM 2024
Jake Adams	)
Mark Batchelor	)From APCM 2024
Jeanette O'Neal	)
Elizabeth Atkins	
Ian Atkins	
Francesca Markland	
Christine Morgan	
Judy Page	
Richard Pocock	
Jill Pope	
Behrang Taheri	
Linda Waters	

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprise:

Andrew Fenby
Mandy Larkum
Sophie Longmoor
Christine Morgan
Judy Page

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences.

The PCC held six meetings in the year. One further matter required PCC consultation and approval between these meetings and this took place via email.

Worship: Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Safeguarding: St Mary's continues to follow and be guided by the Southwark Diocesan Policy as outlined in 'A Safe Church'. Everyone is committed to taking their responsibilities seriously, ensuring the safety and welfare of the children, young people and vulnerable adults. Our policies highlight that any suspected abuse or concerns must always be reported in the correct manner. These concerns will be listened to, in a confidential manner, and acted upon as guided by the Diocesan Policy 'A Safe Church'. We continue to liaise with the Diocese as and when needed.

All adults working in a position of trust eg. the choir and Sunday Club are DBS checked and these DBS reports are updated as and when needed. All members of the PCC have been asked to complete relevant online training, Raising Awareness of Abuse, and the basic foundation courses of Safeguarding. This is still in progress.

We strive to create an environment which is sensitive and respectful and to create an awareness of safeguarding being everyone's concern. Ensuring everyone is confident and aware of who to contact with any concerns. Any issues are dealt with in a confidential and respectful manner.

Parish Support Fund ('PSF'): At the PCC meeting on 2 September 2024, it was agreed that our pledge for 2025 could be increased from £38,000 in 2024 to £41,000. It had been disappointing to reduce the level of our support in 2024, but after careful consideration the PCC felt that we should endeavour to increase our contribution to the Diocese.

Legalities: The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.

Policies and Procedures: Our comprehensive set of policies and procedures are reviewed annually.

GDPR (General Data Protection Regulation): General Data Protection is adhered to and reviewed annually. Information can be found on our website.

Achievements

National Lottery Heritage Fund

The Next Stage in 2024

We are obliged to continue community engagement activities over the next few years and report these back to the NLHF. The planning for this will take on a wider development group involving churchwardens, deputy churchwardens, the Director of Music, the organist and members of the activity groups in church.

Worship and Services

2024

Enhanced by our team of musicians, choristers and organ scholars; servers, sidespeople, readers and intercessors the main focus of our regular worship continued to be the Sunday 9.30 Sung Eucharist, the best attended of our regular services. Choral Evensong was sung weekly during school term time, a pattern now rare in parish churches, and attracted a small but dedicated congregation, as did the 8am Said Mass and the midweek Wednesday eucharist. Numbers attending all services continue to hold up and there are regularly new members joining our worshipping community.

On Candlemass, February 2nd, were joined by Rosemarie, Bishop of Croydon, who presided and preached at our 9.30 service then in September Christopher, our Diocesan Bishop of Southwark, led the worship at the Parish's Patronal festival the Nativity of the Blessed Virgin Mary on September 8th.

We were delighted to welcome again the officers and young people of the Sutton Sea Cadets who joined us for morning services on Sea Sunday and Harvest Festival, and during the Christmas season we once again welcomed several of our local schools to church for their yearly carol services.

Twelve infants and young people and one adult were welcomed into Christ's Church through the sacrament of baptism at St Mary's in 2024, and three candidates from this church were confirmed. One marriage took place, and there were nine funerals in church, one at the crematorium only and three services for the burial of ashes in the churchyard.

Sunday Club

In the past year, St. Mary's Sunday Club has continued to flourish as a vibrant hub of spiritual education and community engagement. Our dedicated team of parents and volunteers have worked tirelessly to create a nurturing environment where children can learn about the teachings of the Bible in a fun and interactive manner. From sharing stories of courage and faith like Jonah and the Whale to crafting meaningful representations of biblical scenes, our Sunday Club curriculum has sparked curiosity among our young learners. At the annual crib service, our children showcased their talents by reenacting the nativity story, reminding us all of the true meaning of Christmas. Additionally, our Easter egg hunt was a joyful celebration of new life and resurrection, as children eagerly searched for eggs while reflecting on the significance of Easter.

Mondays @ St Mary's

Monday's @ St Mary's is an online lay lead Bible study and Prayer group which meets online on Monday evenings at 7.30pm except on Bank Holidays. The zoom link can be found on the parish website, under Community, St Mary's online and then by clicking on Monday@St

Mary's zoom. The group reads the Bible for the first part of the meeting and then finishes with Compline (night prayer) where prayers are offered for the church, our community and the world. During Lent and Black History Month we join with the main church events that happen for these occasions either online or in person.

Pastoral Care

Pastoral care roles are taken by Alison (Reader) and Maud (SPA). Home communions are given by Father Andrew, Alison and Maud. Those on our Prayer List are prayed for during Morning Prayer and at the Wednesday morning Eucharist.

Eco Church

St Mary's Environmental Working Group

In 2024 the Environmental Working Group continued progressing its action plan, with regular reviews and PCC reports, though at a slower pace.

Increasing Engagement

- Promoted Fairtrade during Fairtrade Fortnight (9-22 September) at the Macmillan Coffee Morning.
- Ran a successful wildflower workshop in summer.
- Drafted an 'eco' section for the church website (to be finalised in 2025).

Buildings

- Monthly monitoring of energy usage at PCC meetings showed reduced costs, even in the winter.
- Plans to switch to a green gas tariff when available.
- Recycling bins introduced in November 2024. The next step is to decide if a formal waste management policy is needed or current signage is sufficient.
- Tower Coffee Shop now serves fully Fairtrade coffee (including decaf) and black tea. Centre kitchen is still transitioning.
- Coffee grounds now composted from both kitchens.

Land

New Land Management Team making progress.

- Bramble clearance underway to create a Wilding Area.
- Planned churchyard tree review for 2025.
- Managing ivy encroaching on yew trees.
- Maintaining South Porch flower containers.
- Preparing to install two donated planters near Centre doors for biblical aromatic herbs, aiming to involve the children's group.

Draft land/churchyard management policy prepared; outline map of churchyard with trees being developed.

Future Plans

Plans to reassess for a Silver Eco Church Award were delayed due to a revised audit. Greater focus on community and eco-justice. The group will continue its current action plan and explore the new audit framework in the future.

Further details can be found in a separate Eco Report

Social Activities and Fundraising

The Tower Coffee Shop

Throughout 2024, the Tower Coffee Shop has remained a vibrant and welcoming presence at the heart of our church community. More than just a place for refreshments, it has become a vital expression of our pastoral mission, offering a warm and hospitable space where people from all walks of life feel valued and at home.

The coffee shop continues to generate an important and growing source of income, enabling it to sustain its own running costs - a remarkable achievement that ensures it can carry on flourishing without drawing on wider church funds. Even more importantly, it draws new people into our church building: walking groups, U3A members from across the borough, Age UK groups and individuals who simply seek a friendly face and a listening ear.

Since the coffee shop has enabled the church to be open five days a week and we have welcomed many who have never before crossed our threshold. Through a simple cup of coffee and a conversation, relationships are being built, loneliness is being eased and a gentle welcome to our church is being shared in quiet and meaningful ways.

During 2024 we also developed valued links with local schools, such as Carew Academy and Sherwood Park. Not only have they become regular customers, we have also been able to offer pupils the chance to learn important life skills in a real working environment - another beautiful example of how hospitality can be transformative.

The appointment of paid managers has been key to maintaining the stability and quality of the Tower Coffee Shop. Their leadership ensures that we can nurture these growing connections with the wider community, while also continuing to grow the coffee shop's success. We have also been richly blessed by volunteers from Sutton Volunteers and the Hong Kong Chinese community in Sutton, whose willingness to step in and help has strengthened the coffee shop's inclusive and welcoming ethos.

The initial grant of £22,900 from the National Lottery Heritage Fund has been used to cover employment costs for 2024. As we look forward to 2025, we intend to invest more energy into growing our business - this will enable us to continue to provide an income to the church after we have covered costs and paid our managers - who are vital for the continuation of this important initiative.

The Tower Coffee Shop is not just a success story in financial terms, it is a growing sign of our church's heart for the community and a living witness to God's hospitality, generosity and grace.

Other Activities

Our Sunday afternoon concerts continued throughout 2024. The Beddington Consort (David Harvey - flute and Richard Price - piano/harpsichord) gave classical recitals on 28th April 2024 and 24th November 2024.

The Peter Duncan and David Harvey Duo (Peter Duncan - piano and David Harvey - flute and saxophone) gave jazz concerts on 9th June 2024 and 20th December 2024.

These concerts take place in the church and are followed by a cream tea in the church centre. Admittance and refreshments are free but donations are very gratefully received. We usually get reasonably good audiences at these events and one of the jazz concerts was particularly well attended. It would be great to see more members of our congregation (and friends) at these events since the performers put in a lot of time and effort to give these concerts, offering their services completely free of charge to help us raise funds for the church. We warmly thank these musicians for sharing their talents so generously.

David Moore, our organist, and a number of our organ scholars, gave fantastic Organ Recitals in 2024.

On Saturday 20th April David gave a recital in celebration of National Organ Day.

On Saturday 29th June David gave a recital, together with Frederick Roberts and Nathaniel Verdin. Appreciative audiences heard our wonderful organist, David, playing magnificently. David also introduced the recitals, explaining to the audiences how important music is in our church. The recitals also provided a chance for the organ scholars to perform in front of audiences. It really is a treat to hear exciting, stirring and inspirational pieces on the historic Lewis organ while sitting in our beautiful church. Please take every opportunity to support these events.

These recitals were during The Tower Coffee Shop hours, so refreshments were available throughout the concert from the coffee shop.

The Frost Fair took place on 23rd November 2024. A great array of stalls throughout the church and church centre were run by church members and also by external stall holders. Refreshments and games added to the fun. Many came along to enjoy this event and stock up on some early Christmas presents. Thank you to the wonderful musician who performed live music during the Frost Fair. As in 2023, a small organising committee worked hard to make this annual event a great success.

All of these events raise much needed funds for the church and would not be possible without the few volunteers who give their time and effort to make sure these events go ahead and run smoothly. Please see Lizzie Atkins or Pam Akhurst if you could offer your help at similar events in future, especially helpers for meeting and greeting and in the kitchen. Please ask Alison, Judy and Sophie about helping at future Frost Fairs.

Men's Group

The men's group meetings have been well attended. Numbers are still good with 6 to 7 for breakfast on the first Saturday of the month and with 5 to 6 attending the mid Wednesday meet up. The group didn't get to do a walk this year but hopefully they can fit one in next year. They still collect for the Guide Dog Puppy, donating £15 a month. The new puppy is Henry. Going forward, breakfasts are still being arranged by Ian Atkins, with Ralph Ashwood arranging the Wednesdays out.

Performance

Attendance

We welcomed 255 worshippers on Easter Sunday and 274 on Christmas Eve/Day 2024. During the season of Advent, we greeted 740 worshippers and just under 1,002 attendees for school carol services.

Electoral Roll

There were 88 people on the Electoral Roll, 44 of whom were not resident in the parish.

Deanery Synod

St Mary's can elect three lay members of the Deanery Synod. Representation on the synod provides the PCC with an important link between the parish and the wider structures of the

church. The Deanery Synod meetings are the formal gatherings which focus on the mission and ministry in our area (the London Borough of Sutton) and are times when through presentations, discussion and debate, the parishes can share information, work together and support each other in issues that matter to the worshipping community. The Deanery Synod held two meetings in 2024. There were presentations on developing Lay ministries and vocations and clergy formation.

Full details of the meetings can be found in the separate Deanery Synod report

Music and Choirs

“Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your hearts to the Lord, always giving thanks to God the Father for everything in the name of our Lord Jesus Christ.”

Throughout 2024 St Mary's Choir has tried to live this quotation from Ephesians 5:v19-20, performing music, each Sunday morning and evening during term times, from a wide range of composers and styles throughout the year. As usual, the choir members also rose to the challenge of extra events such as the Epiphany, Advent and Christmas carol services and the Holy Week liturgy, presenting music of a very high standard.

In February the choir sang Evensong at Rochester Cathedral. We were delighted that a number of parishioners accompanied us - our very own groupies! It was a terrific experience for all but, especially for the trebles and adults who had never experienced singing in such a huge space before. All went well and we have been invited to return and enjoy that rich acoustic again.

2024 saw the further development of the Organ Scholar scheme. Freddie and Mark regularly played for parts of Evensong and are also developing their conducting skills. Two trebles received Choral Scholarships; Violet and Dotty are relied upon to lead the trebles not only vocally but also in demonstrating exemplary demeanour and behaviour in rehearsals and services.

Heartfelt thanks are due to our organist, David Moore, and to all members of the choir who give their time and energy to produce music of such a high standard throughout the year. Finally, a huge thank you to our Rector, Andrew, whose unfailing support makes my job as Choir Director so much less stressful. Thank you very much. Pam Akhurst, Choir Director.

Tower Bellringers

Learning to handle and ring bells is a lifelong learning experience, which some find easy and others not so. This has continued to be the experience of the Beddington band during 2024.

Highlights of the year included hosting the Surrey Association Northern district AGM, for which a very much appreciated ringers tea was provided. Hosting visits from the Surrey Association Peripatetics group and The Cumberland Youth's who rang a wonderful Peal of Cambridge Surprise Royal. The ringers once again ran the very popular Water into Wine stall at the St Mary's Frost Fair.

3 quarter peals were rung during 2024 by members of the Surrey Association with members of the Beddington band taking part. The Beddington band is still going through a period of post Covid rebuilding, recruiting and learning. Although there are 10 bells in the tower, the band does not have the experience yet to ring all 10 without help from outside ringers. New and returning ringers are always welcome at our Thursday evening practice nights.

Outreach and Communications

St Mary's Helping Hands WhatsApp Group

This group has continued to be a link to a wide number of people, both members of the congregation and the wider community. Its use has varied, offering a useful communication stream between those who use it. The site is monitored to ensure a safe environment (only people over 18 are invited to join).

St Mary's Quiz Sessions

A fortnightly quiz night on Zoom which was set up during 2020 has continued through 2024. Everyone is invited to join and the group benefits from keeping in touch and keeping up morale. All are invited to take part, both from the congregation and from the wider community. The sessions are light-hearted and popular with lots of fun, encouraging our well-being. To join contact Alison Hargreaves on 07910 814447.

St Mary's Book Club

The Book Club has continued to be very busy during 2024. It meets weekly on a Tuesday evening on Zoom. Members continue to take turns in choosing books from different genres, alternating between books concerning aspects of faith and books that have themes of inclusion and diversity. During 2024 the group read 14 books. These are displayed in the Coffee Shop area of the church for people to borrow. This is open to everyone and is an inclusive group. There is no pressure to join in discussions if people simply want to read and listen to the thoughts of others. Good fun.

Knit and Natter

Set up in September 2023, the group has grown during 2024 and proved to be very popular. The group is an inclusive one and meets on alternate Mondays and Thursdays, twice a month from 10.30am to 12 noon in the church centre. You do not have to be an experienced knitter to attend (in fact, bring along some sewing or crochet if you like). It is a social gathering which enables those attending to meet, have a coffee/tea/biscuit and chat. Just come along and join the group.

Quiet @St Mary's

Quiet @ St Mary's continued to serve the community during 2024, in providing opportunities on the third Thursday of the month for people to partake in various quiet activities, including walking the St Mary's canvas Labyrinth, while experiencing the peace and beauty of St Mary's. Classes from Carew Academy and wheelchair users, their carers and teachers from Sherwood Park School continue to be welcomed and have enjoyed engaging with the various activities. All enjoyed the services of the coffee shop. A special event was organised for World Labyrinth Day on Saturday, May 6th, which focused on World Peace and saw participants joining people all around the world in walking the Labyrinth at 1pm. This was a very special event and we are looking forward to repeating it on Saturday, May 3rd 2025.

Toddlers @ St Mary's

Toddlers @ St Mary's has thrived during 2024. It has been most successful and is well attended by parents and toddlers. It is run by 6 volunteers and Father Andrew plays his guitar during a singing session. A story is read, rhymes are sung and complimentary refreshments provided for adults and children. More volunteers are always welcome. Contributions are

made and the money is used for the refreshments and updating the equipment. Contact either Alison Hargreaves (07910 814447) or Judy Page (07947 735372)

Schools

Links with the local schools have been maintained – Carew Academy, Sherwood Park, Beddington Infants, Beddington Primary School, Wallington County Grammar School and The Link. Christmas services took place during the last week of term in 2024. There was also an Easter Service for Sherwood Park School. Children from Sherwood Park School visit during the week and some classes have used the labyrinth whilst others have learnt some life skills while visiting during the Coffee Shop opening times. A closer link with Sherwood Park School is planned for 2024, with regular visits to the school.

We also had a visit from a group from Wilson's sixth form in early July accompanied by Nathan Cole (Executive Head). The group has visited over the last few years.

Social Media

Our website www.stmarysbeddington.org.uk, plays a vital role as the central hub for information about St. Mary's. It is regularly updated with details of services, events and news, ensuring both our congregation and the wider community can easily find out what's happening. A well-maintained website is key to building engagement, offering a welcoming and accessible entry point for anyone wanting to connect with us.

In 2024 we launched an updated, more user-friendly version of the website, making it even easier for people to navigate and stay informed. This upgrade is being carried out in-house, keeping costs down while enhancing our online presence.

Alongside the website, our St. Mary's Facebook page, The Tower Coffee Shop Facebook page and the Toddlers@St Mary's Facebook page continue to be important tools for reaching different groups within the community with regular updates and event promotion.

Together, these platforms form an essential network for sharing timely information, deepening engagement and making St. Mary's visible and approachable in the digital world.

Mission and Charitable Giving

The PCC reviewed its charitable giving and the decision was made to spread our annual donation budget between a wider range of charities. Current recipients are:

United Society for the Propagation of the Gospel- £250, Surrey Association of Bellringers - £100, Sutton Night Watch - £250, Micro Rainbow - £250 and National Churches Trust - £50

Ecumenical relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

As with most other churches, St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers - flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at diversity events, church cleaners, and volunteers running The Tower Coffee Shop and keeping the cremation areas tidy in the churchyard. It is not possible to name you all, but be assured no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's annual visitation took place on 17th May with the Area Dean, Revd. Kevin Lewis who attended. The Articles of Enquiry were submitted. All went well.

The end of year accounts show the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyards, was £14,3721 (2023 £13,373). In addition to this, running costs covering insurance, electricity, gas, water and other sundries amounted to £24,849 (2023 £24,927).

Further details of works carried out during the year can be found in the separate Churchwardens' Report.

Financial review

Reserves Policy

The PCC reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow. At 31 December 2024 the Designation Funds for Building Maintenance and Organ Repairs held quite substantial reserves of £42,713 and £47,325 respectively. These Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and extensive repair is ever present and forward planning is needed.

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

The PCC is responsible for all parish finance, its management and control, and a treasurer is appointed to manage this area.

In preparing the financial statements the PCC, through the Finance Committee, is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

Total receipts on unrestricted funds were £211,776 of which £38,186 was unrestricted planned voluntary donations.

Treasurer's Report

Year ending 31 December 2024

The Financial Statements have been approved by Robert Cunningham our Independent Examiner. The following is brief summary of the accounts:-

Total funds at year end 2024 amounted to £182,760 of which £26,955 were in restricted funds. (Year end 2023 were £103,860 of which £25,280 was restricted).

Total income. The Year End Accounts for 2024 indicate that compared to 2023 (£145,163) income rose by £70,450 to £215,613. The main reason for this increase is the very generous legacy from Heather Cosgrove of £99,426. However, if we strip out this legacy from the 2024 figures and the National Lottery Heritage Fund income that featured in the 2023 accounts, our income only increases by £3,750. This shows that our income is fairly static and needs to be addressed to meet ongoing inflation. The Synopsis of the Accounts attached to the Financial Statement shows other items affecting income.

Total expenditure. The Year End Accounts for 2024 indicate that expenditure fell by £11,414 to £136,712 (2023 £148,126). But again, if we take out the NLHF figures for 2023 and 2024, the actual deficit in our accounts is £22,513. This deficit is largely attributed to the cost of the Tower Coffee Shop staff (£15,656) which has so far been offset by the NLHF grant of £22,900. This grant is due to run out in mid-2025 and plans will need to be put in place as to how future funding is achieved. The Synopsis of the Accounts attached to the Financial Statement shows other items affecting expenditure.

It remains a matter of concern that our regular stewardship giving, by standing order and stewardship/Gift Aid envelopes, has dropped a further 3.5% over the previous year and a further drop is anticipated in 2025. Stewardship is our major source of income on which St Mary's is heavily dependent and the tax efficient way of gift aiding whenever possible adds around a further £12,000 a year to our finances. We are mindful of the problems that can be faced in maintaining the current level of giving and the difficulty of increasing a donation would be another hurdle, but nonetheless ask whether this might be something you could consider.

We are truly grateful to all those who give to St Mary's, whether that is financially or by giving their time. All income we receive is carefully employed for the ongoing ministry and upkeep of this church, and this is only achieved by the generosity of our supporters.

Chris Morgan

Treasurer

Signed
The Reverend Andrew Fenby
Rector and PCC Chair
on behalf of the Parochial Church Council

Date



St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2024

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 20 II.

Receipts and Payments

	Unrestricted funds	Designated funds	Restricted funds	Total 2024	Total 2023
Income from:					
Donations and legacies	169,111	0	0	169,111	65,936
Income from charitable activities	16,482	0	0	16,482	18,510
Other trading activities	25,589	0	0	25,589	22,853
Investments (interest on deposit accounts)	1,240	2,015	1,175	4,430	862
Total receipts	212,423	2,015	1,175	215,613	108,160
Expenditure					
Raising funds	25,410	0	0	25,410	16,244
Expenditure on charitable activities	110,085	0	0	110,085	131,882
Choir Fund	0	1,217	0	1,217	---
Total expenditure	135,495	1,217	0	136,712	148,126
Surplus for the year	76,927	798	1,175	78,900	(39,966)
Transfers					
Gross transfers between funds - in	31,350	63,000	1,850	96,200	0
Gross transfers between funds - out	(94,850)	0	(1,350)	(96,200)	0
Excess of receipts over payments before other gains / losses	(63,500)	63,000	500	0	(39,966)
Net movement in funds after transfers	13,427	63,798	1,675	78,900	(39,966)
Total funds brought forward	29,401	49,179	25,280	103,860	143,826
Total funds carried forward	42,828	112,977	26,955	182,760	103,860

Statement of assets and liabilities

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Cash at bank and in hand					
Bank current account - Santander	10,689	0	0	10,689	29,401
CCLA (CBF 3) deposit account - General	54,214	0	0	54,214	22,075
CCLA (CBF 1) deposit account – Restricted					
- CBF1a Rector's Discretionary Fund	0	0	1,820	1,820	1,241
- CBF1b Capital Fund	0	0	1,191	1,191	1,139
- CBF1c Coffee Shop manager	0	0	23,944	23,944	22,900
CCLA (CBF 4) deposit account - Organ Fund	0	47,325	0	47,325	16,153
CCLA (CBF 5) deposit account - Building Fund	0	42,713	0	42,713	9,119
Choir Account	0	864	0	864	2,081
Cash in hand	0	0	0	0	0
Totals	64,903	90,902	26,955	182,760	104,108
Liabilities – Agency accounts					
Agency collections	0	0	0	0	0
Totals	0	0	0	0	0
Total	64,903	90,902	26,955	182,760	104,108

Balance Sheet

	2024	2023
Santander unrestricted current account	10,689	29,401
CCLA (CBF 3) general unrestricted funds	54,214	22,075
CCLA (CBF 1) restricted account	26,955	25,280
CCLA (CBF 4) designated Organ Fund	47,325	16,153
CCLA (CBF 5) designated Building Fund	42,713	8,870
Designated Choir Fund	864	2,081
Total Current assets	182,760	103,860
Agency collections	0	0
Total Liabilities	0	0
Net Asset surplus(deficit)	182,760	103,860
Excess / (deficit) to date	78,900	0
Starting balances	103,860	103,860
Total Reserves	182,760	103,860
Unrestricted	64,903	29,401
Designated	90,902	49,179
Restricted	26,955	25,280
Total	182,760	103,860

Fund movement by type

	Opening 2024	Incoming	Outgoing	Transfers	Closing 2024
General – Santander General fund					
Unrestricted	29,401	213,483	137,795	(94,400)	10,688
Sub-total for General fund	29,401	213,483	137,795	(94,400)	10,688
CBF1 - Restricted Funds					
CBF1a - Rector's Discretionary Fund					
Restricted	1,241	79	0	500	1,820
Sub-total for CBF1a	1,241	79	0	500	1,820
CBF1b - Restricted Capital Fund					
Restricted	1,139	52	0	0	1,191
Sub-total for CBF1b	1,139	52	0	0	1,191
CBF1c - Coffee Shop Manager					
Restricted	22,900	1,044	0	0	23,944
Sub-total for CBF1c	22,900	1,044	0	0	23,944
CBF3 - General fund deposit					
Unrestricted	22,075	1,239	0	30,900	54,214
Sub-total for CBF3	22,075	1,239	0	30,900	54,214
CBF4 - Organ Fund					
Designated	16,153	1,172	0	30,000	47,325
Sub-total for CBF4	16,153	1,172	0	30,000	47,325
CBF5 - Building Fund					
Designated	8,870	843	0	33,000	42,713
Sub-total for CBF5	8,870	843	0	33,000	42,713
Choir - Choir Fund account					
Designated	2,081	0	1,217	0	864
Sub-total for Choir	2,081	0	1,217	0	864
Total	103,860	217,913	139,012	0	182,761

Analysis of income and expenditure

INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Donations and legacies					
Donations by Standing Order	34,943	0	0	34,943	36,152
Gift Aid envelopes	450	0	0	450	1,049
Stewardship envelopes with Gift Aid	1,978	0	0	1,978	1,721
Stewardship envelopes no Gift Aid	815	0	0	815	1,184
One-off Gift Aided gifts	2,155	0	0	2,155	5,658
One-off Gifts with no Gift Aid	1,235	0	0	1,235	2,536
Loose plate collections	8,027	0	0	8,027	5,658
Other giving	246	0	0	246	80
Legacies	99,426	0	0	99,426	500
Tax recoverable on Gift Aid/GASDS	16,163	0	0	16,163	8,704
Tax recoverable on VAT	1,628	0	0	1,628	2,694
Non-recurring grants	1,851	0	0	1,851	0
National Lottery Grant	0	0	0	0	37,004
Other funds generated	195	0	0	195	0
Total	169,111	0	0	169,111	102,939
Income from charitable activities					
Fundraising events	3,939	0	0	3,939	3,680
Hall/church lettings	4,964	0	0	4,964	5,320
Church activities	0	0	0	0	123
Fees for weddings/funerals	7,579	0	0	7,579	9,387
Total	16,482	0	0	16,482	18,510
Other trading activities					
Tower Cafe income	25,589	0	0	25,589	22,853
Total	25,589	0	0	25,589	22,853
Investments					
Bank & Building Society interest	1,240	2,015	1,175	4,430	862
Total	1,240	2,015	1,175	4,430	862
INCOME TOTAL	212,423	2,015	1,175	215,613	145,163

EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Raising funds					
Tower Cafe costs	9,431	0	0	9,431	7,697
Tower Cafe staff	15,656	0	0	15,656	8,190
Costs of fetes, concerts, etc	323	0	0	323	358
Total	25,410	0	0	25,410	16,245
Expenditure on charitable activities					
Organist salary, cover & fees	11,585	0	0	11,585	10,071
Choral/organ scholars	1,207	0	0	1,207	250
Choir and Choir account	55	1,217	0	1,272	470
Working expenses of incumbent	106	0	0	106	309
Rector's telephone	644	0	0	644	707
Deputy clergy/licensed lay ministry	45	0	0	45	87
Office/administration costs	2,809	0	0	2,809	1,005
Planned giving	0	0	0	0	1,200
Secular charities	900	0	0	900	706
Rector's Discretionary Fund	1,879	0	0	1,879	500
Children's Ministry	424	0	0	424	238
Diversity	85	0	0	85	39
Education & books	43	0	0	43	0
Southwark Statutory Fees (weddings, etc	2,661	0	0	2,661	2,532
Parish Support Fund	38,000	0	0	38,000	41,000
Church running - maintenance	10,007	0	0	10,007	14,933
Church running - electric/gas	13,303	0	0	13,303	15,372
Church running - water	377	0	0	377	599
Church running - insurance	9,519	0	0	9,519	8,956
Church running - sundries	2,895	0	0	2,895	2,915
Organ/piano - tuning & repairs	1,180	0	0	1,180	3,048
Altar expenses	1,114	0	0	1,114	916
Cleaning & products	616	0	0	616	165
Churchyard upkeep	4,364	0	0	4,364	2,440
Hall running - maintenance	2,538	0	0	2,538	0
Church activities	63	0	0	63	852
Flowers	631	0	0	631	371
Professional fees - NLHF	2,860	0	0	2,860	16,879
Church restoration - NLHF	0	0	0	0	3,664
Other sundries	174	0	0	174	870
Total	110,085	1,217	0	111,302	131,882
EXPENDITURE TOTAL	135,495	1,217	0	136,712	148,126
GRAND TOTAL	76,927	798	1,175	78,900	(39,966)

Synopsis of the Accounts

Save for the Professional Fees expenditure of £14,019, the year-end accounts for 2024 have not been affected by National Lottery Heritage Fund activities. We are therefore better able to have a clear indication of our 'normal' income and expenditure.

The following notes show the main movements in our reserves, but do not include many of the lesser changes.

Page 5 **Transfer of funds:**

We continue to transfer £250 a month into the Designated Building Fund.

Page 6 **Income:**

The bottom line of Total Income at £215,613 shows a large increase of £107,453 over the 2023 total of £108,160. This can largely be attributed to the following:

▪ Bequest from Heather Cosgrove, dec'd	£99,426
▪ Tower Café income rose by	£2,736
▪ Gift Aid/GASDS tax recovery rose by	£7,459
▪ Cash (loose plate) collections rose by	£2,369
<i>Increases in income</i>	<u>£111,990</u>

However, the following items have shown a decrease:-

▪ Donations by standing order fell by	£1,209
▪ One-off gifts fell by	£3,503
▪ Tax recoverable on VAT fell by	£1,066
<i>Decreases in income</i>	<u>£5,778</u>

Page 7 **Expenditure:**

The bottom line of Total Expenditure at £136,712 shows an overall drop of £11,414 over the 2023 total of £148,126. This can largely be attributed to the following:-

▪ Professional fees fell by	£14,019
▪ Building maintenance fell by	£4,926
▪ Parish Support Fund fell by	£3,000
▪ Gas/electricity costs fell by	£2,069
<i>Reductions in expenditure</i>	<u>£24,014</u>

However, the following items have shown an increase:-

▪ Tower Café costs rose by	£1,734
▪ Tower Café staff rose by	£7,466
▪ Office/Admin rose by	£1,804
▪ Churchyard upkeep rose by	£1,924
▪ Hall maintenance rose by	£2,538
<i>Increases in expenditure</i>	<u>£15,466</u>

Please note that occasional small differences of £1 or so may occur from time to time in the accounts. This is to do with rounding up/down and does not materially affect the accounts.

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2024

I report on the accounts for the year ended 31st December 2024.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in 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. My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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

Robert Cunningham

**Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD**

18th May 2025

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2023



Putting faith into practice through prayer and scripture, music and sacrament.

Registered with the Charity Commission as
“Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington”
with Charity number 1131167

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
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Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love,
through Jesus Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican) Church serving the Parish of Beddington. We are in the Reigate Episcopal Area of the Diocese of Southwark, and within Sutton Deanery.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.

We are committed to opening our arms to all God's people regardless of, for example, age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.



Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

It comprises lay persons, elected at the Annual Parish Meeting, who together with the incumbent, licensed clergy, the churchwardens, ex officio and co-opted members (if any), are responsible for the initiation, conduct and development of the Church's work within the parish and outside, whereby the whole mission of the Church is promoted.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1 January – 31 December 2023) include:-
:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chair)
Churchwardens:	Mandy Larkum	) From
	Judy Page	) APCM 2023
Reader:	Alison Hargreaves	
Southwark Pastoral Auxiliary:	Maud Adams	
Deanery Synod Representatives:	Bronwyn Collins	) From
	Ann Lusmore	) APCM 2023
	Linda Wood	)

Elected members:

Edward Stawiarski	) To APCM 2023
Richard Pocock	) From APCM 2023
Elizabeth Atkins	
Ian Atkins	
Gill Caddick	
Sophie Longmoor	
Francesca Markland	
Christine Morgan	
Jill Pope	
Behrang Taheri	
Linda Waters	

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprise:

Andrew Fenby
Mandy Larkum
Christine Morgan
Judy Page

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences.

The PCC held six meetings in the year. One further matter required PCC consultation and approval between these meetings and this took place via email.

- **Worship:** Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.
- **Safeguarding:** St Marys continues to follow and be guided by the Southwark Diocesan Policy as outlined in 'A Safe Church'. Everyone is committed to taking their responsibilities seriously, ensuring the safety and welfare of the children, young people and vulnerable adults. Our policies highlight that any suspected abuse or concerns must always be reported in the correct manner. We continue to liaise with the Diocese as and when needed.

All adults working in a position of trust eg the choir and Sunday club, are DBS checked and they are updated as and when required. Maud Adams and Judy Page attended the two-day online Southwark safeguarding course in 2022, and Mandy Larkum has attended it this year. All members of the PCC have been asked to complete relevant online training: Raising Awareness of Abuse, and the basic and foundation courses of Safeguarding.

We strive to create an environment which is sensitive and respectful, and create an awareness of safeguarding being everyone's concern. Ensuring everyone is confident and aware of who to contact with any concerns and how, is paramount. We ensure any issues are dealt with in a confidential and respectful manner.

Parish Support Fund ('PSF'): Our pledge for 2024 was determined following PCC consultation on 14 August. When considering our finances it was clear that whilst our income had remained virtually unchanged, our outgoings had increased significantly to the point where it would be not only unrealistic to increase our pledge, but equally difficult to maintain it at the 2023 level of £41,000. In determining what would be an achievable amount for the church to offer, it was disappointing to have to reduce our 2024 PSF pledge to £38,000. This decision was not taken lightly and we hope to improve our contribution next year.

- **Legalities:** The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.
- **Policies and Procedures:** Our comprehensive set of policies and procedures are reviewed annually.
- **GDPR (General Data Protection Regulation):** General Data Protection is adhered to and reviewed annually. Information can be found on our website.

Achievements

National Lottery Heritage Fund

January Funded by the NLHF, a professional photographer was engaged to photograph interesting areas of the church, including all the mediaeval brasses.

Protective conservation of the Roman Coffin took place, a new acrylic mount was made to support the coffin lid and the base of the coffin was wrapped in plastic to create a barrier between the lead coffin and its wooden cabinet. A decision is to be made on how the coffin will be displayed.

April A William Morris Day was held to celebrate the Arts & Crafts influence at the church. As part of this event, Wandle Industrial Museum Volunteers led a William Morris print workshop and John Hawks of the Merton Priory Trust gave a talk on William Morris and the Merton Abbey Works.

May Following the Creative Writing workshops that had taken place in 2022, with the help and support of Sutton Writers we published '*A Church in the Park*' – an anthology of writings and poems based on St Mary's, its history and Carew family connections. We were joined by the Mayor of Sutton for a well-attended book launch. The book is available to buy in church.

July Throughout 2022 a lot of research had taken place highlighting the historical connection between St Mary's and the Royal Female Orphan Asylum at Carew Manor from 1866 to 1939. It had resulted in an exhibition at Honeywood Museum and then Sutton Central Library which received a lot of positive feedback, the exhibition and supporting digital outputs engaging over 5,000 people. The culmination of this project was the installation of the Royal Female Orphanage Interpretation panel in the extension churchyard adjacent to the much-worn memorial stone listing the girls who died whilst at the orphanage. The new panel gives the history of the orphanage and the names of those listed on the original stone

With the completion of these 2023 activities, the two-year contract of our Activity Fund Co-ordinator concluded and we said goodbye to Philippa Messiano in June 2023. We thank Philippa for having worked so enthusiastically on all the project activities, covering the areas of public engagement we had established.

When the final NLHF accounts were drawn up, an underspend of £22,900 was found. We were delighted when agreement was reached with the NLHF for this amount to be reallocated to cover the cost of employing a Coffee Shop manager, starting in January 2024.

The NLFH funded project has now concluded. We are grateful to Alison Hargreaves, Chris Morgan and Judy Page who from 2019 made up the working party that achieved the lottery funding and saw the project through to its completion.

The Next Stage

We are obliged to continue community engagement activities over the next few years and report these back to the NLHF. The planning for this will take on a wider development group involving churchwardens, deputy churchwardens, the Director of Music, the organist and members of the activity groups in church.



Worship and Services

Twenty-twenty three saw St Mary's return to a steady pattern of worship after the long tail of disruption caused the pandemic, though some areas of our liturgical life have not been restarted.

Enhanced by our team of musicians and choristers, servers, sidespeople, readers and intercessors the main focus of our regular worship continued to be the Sunday 9:30 Sung Eucharist, the best attended of our regular services. Choral Evensong was sung weekly during school term time, a pattern now rare in parish churches, and attracted a small but dedicated congregation, as did the 8am Said Mass and the midweek Wednesday eucharist. In the second half of the year numbers attending all services grew moderately but observably.

Parish Reader Alison completed her first full year at St Mary's in 2023, preaching and assisting at the Parish Mass and regularly presiding and preaching at Evensong.

We were delighted to welcome again the officers and young people of the Sutton Sea Cadets who joined us for morning services on Sea Sunday and Harvest Festival, and during the Christmas season we welcomed several of our local schools to church for their yearly carol services. On the weekend of 6-7 May we joined the country in celebrating the coronation of King Charles III and Queen Camilla through community events and liturgy.

Nine children and three adults were welcomed into Christ's Church through the sacrament of baptism at St Mary's in 2023, and four candidates from this church were confirmed by the Bishop of Croydon. Four couples were married here, and there were nine funerals in church and seven services for the burial of ashes in the churchyard.

Sunday Club

In the past year, St. Mary's Sunday Club has continued to flourish as a vibrant hub of spiritual education and community engagement. Our dedicated team of parents and volunteers have worked tirelessly to create a nurturing environment where children can learn about the teachings of the Bible in a fun and interactive manner. From sharing stories of courage and faith like David and the Lion's Den to crafting meaningful representations of biblical scenes, our Sunday Club curriculum has sparked curiosity among our young learners. At the annual crib service, our children showcased their talents by reenacting the nativity story, reminding us all of the true meaning of Christmas. Additionally, our Easter egg hunt was a joyful celebration of new life and resurrection, as children eagerly searched for eggs while reflecting on the significance of Easter.

Mondays @ St Mary's

The group continues to meet via Zoom on Monday evenings, to read and study the Bible, share and discuss ideas raised and pray for the parish and the world. Meeting via Zoom enables members of the group who travel abroad and spend time in other locations to still participate in sessions and stay connected. During Lent the group used the meditations and questions posed in Stephen Cottrell's book *The Nail* as a Lent Study and preparation for Easter.

Pastoral Care

Pastoral care roles are taken by Alison (Reader) and Maud (SPA). Home communions are given by Father Andrew, Alison and Maud. Those on our Prayer List are prayed for during Morning Prayer and at the Wednesday morning Eucharist.

Eco Church

St Mary's Environment Working Group continued to work through its action plan in 2023, with regular reviews of progress and reports back to the PCC.

In March 2023 St Mary's was delighted to be awarded the Eco Church Bronze Award and proudly displays the certificate in the Centre at the West door. Further action taken to improve our 'green' credentials and add to our existing environment-friendly practices included:

- Installation of sensor lights in the toilets.
- Installation of cycle racks outside the West Door.
- Reviewed energy usage.
- Increased use of Fairtrade products and working towards all beverages served and sugar used being Fairtrade.
- Signage placed in church to encourage switching off of lights.
- Clearing the churchyard compost bin area of rubbish, bringing it to a more manageable level. Many thanks to a member of the congregation for his great effort.
- Encouraging appropriate use of the composter to include adding coffee granules generated by the coffee shop and Centre kitchen activities.
- Toilet twinning one of our toilets with a latrine in Zambia. This was through the generosity of a member of the congregation.
- Being allocated a specific postcode for St Mary's - essential to progress work on waste management/collection.
- Regular 'Eco News' items added to the weekly pew sheet and email to keep church members updated on topics.

The Environment Working Group will continue to meet regularly in 2024 to determine how actions taken so far can become embedded. Its key aim will be to identify what further actions are required for St Mary's to achieve Eco Church Silver award status.

*Further information can be found in the separate **Eco Church Report**.*

Social Activities and Fundraising

The Tower Coffee Shop

The Tower Coffee Shop has kept open consistently during 2023. It has been a challenge to engage volunteers and cover for absences, but to ensure that we ran the coffee shop with increasing numbers of customers, we employed a manager. In 2023 Joe Hargreaves managed the Coffee Shop, working two days a week and covering absences when necessary. The Coffee Shop is providing an increasing source of revenue for church funds. We have to look forward to engaging paid staff in the future which will ensure the consistency and efficiency of continuing the growth of sales and profits. We have been fortunate to have volunteers from Sutton Volunteers and the Hong Kong Chinese Community in Sutton who have been invaluable. When Joe left to start a new job, we employed managers from our volunteers to cover 4 days a week. As noted in the NLHF report, we have received £22,900 of grant monies to cover employment costs. Future discussions will take place to decide a plan of action for when this grant money is expended.

The coffee shop continues to welcome everyone in the community. We have links with local schools (Carew Academy and Sherwood Park) with the pupils learning life skills.

Other Activities

Our Sunday afternoon concerts have continued throughout 2023. The Beddington Consort (David Harvey - flute and Richard Price - piano/harpsichord) gave well received recitals in April and October. We also welcomed David Harvey again in October, this time with Peter Duncan, performing a jazz programme. These concerts were followed by a cream tea, and all concerts were well attended. Admittance was free but donations were gratefully received. A note of thanks to all performers who offer their services completely free of charge. David Harvey and Richard Price especially have given around two concerts at St Mary's every year since 2013. David Harvey has also performed at St Mary's with other talented musicians in jazz duos. We warmly thank these musicians for sharing their talents so generously.

In September 2023, Pam organised a Vivaldi come and sing event '*Happy and Glorious*' with choir, orchestra and organ. This was a great success, involving many visitors joining the choir for rehearsals and then on the day of the concert. The church was filled with an appreciative audience!

The Frost Fair took place in November. We had a good array of stalls throughout the church and church centre, run by church members and also by external stall holders. Many came along to enjoy this event and stock up on some early Christmas presents. This year, a small organising committee was formed which was a great help and brought new energy to this annual event.

All of these events raise much needed funds for the church and would not be possible without the few volunteers who give their time and effort to make sure these events go ahead and run smoothly. Please see Lizzie Atkins or Pam Akhurst if you could offer your help at similar events in future.

Men's Group

The Men's Group continued with their twice monthly meetings for breakfasts and evening meals. They were sorry to learn of the death of Gerrie England who had been staunch members since the group was set up.

Anyone wishing to join the group should speak with Ian Atkins.

Performance

Attendance

We welcomed 131 worshippers on Easter Sunday and 200 on Christmas Eve/Day 2023. During the season of Advent, we greeted 460 worshippers and just under 800 attendees for school carol services.

Electoral Roll

There were 99 people on the Electoral Roll, 53 of whom were not resident in the parish.

Deanery Synod

St Mary's can elect three lay members to sit on the Deanery Synod. Representation on the synod provides the PCC with an important link between the parish and the wider structures of the church. The Deanery Synod meetings are the formal gatherings which focus on the mission and ministry in our area (the London Borough of Sutton) and are times when through presentations, discussion and debate the parishes can share information, work together and support each other in issues that matter to the worshipping community. The Diocese has encouraged the development of deanery leadership teams, to provide more

opportunities for local lay leaders to work in partnership with each other and with clergy to develop local initiatives for their communities and support the Diocesan growth objectives. In 2023 there were two Deanery Synod meetings both held at the Church of the Good Shepherd Carshalton Beeches. The first one in March was primarily to introduce the newly installed Bishop of Croydon The Rt Rev'd Rosemary Mallet to Synod members. The second meeting was of the newly elected Deanery Synod, where elections happened for the posts of Lay Chair, Secretary and treasurer. Other topics included The St Mary's Almshouses and Reigate Archdeaconry Social Justice Forum.

*Full details of these meetings can be found in the separate **Deanery Synod Report**.*

Music and Choirs

During 2023 St. Mary's choir continued to enrich the worship at St. Mary's, performing each Sunday morning and evening during term times and presenting music from a wide range of composers and styles throughout the year. The Epiphany, Advent and Christmas carol services demanded extra work in order to get all the music ready in time but, as usual, the choir members rose to the challenge and presented music of a very high standard.

In addition to these Sunday services the choir also sang at a number of funerals and weddings. Jeff Beck's funeral in February gave some choir members the opportunity to (literally) rub shoulders with some of the Big Names from the world of rock and pop music.

The coronation of King Charles III in May provided inspiration for a Come and Sing event in September entitled "*Happy and Glorious*". A programme of joyful anthems, accompanied by our very skilled and much valued organist, David Moore, preceded a performance of the Vivaldi "Gloria" in the second half, accompanied by a small orchestra and sung by a choir of almost 50 singers, including some from other churches and choral societies. They made a tremendous sound and were well supported by a large, enthusiastic audience.

We were pleased to welcome some organ scholars to our St. Mary's family during the year. Mark and Freddie are being tutored by David and are gradually beginning to take a more active part in our services as their skill and confidence grows.

Heartfelt thanks are due to David and all the members of the choir who give their time and energy to produce music of such a high standard throughout the year and to Andrew for his support which is much appreciated.

Tower Bellringers

2023 was a year of continuing to rebuild the bell ringing band. Two new recruits were gained but two who joined last year decided that due to changing working conditions they could no longer continue.

Learning to handle and ring bells is a lifelong learning experience, which some find easy and others not so. This has continued to be the experience of the Beddington band during 2023.

Highlights of the year included running the Water into Wine stall at the Frost Fair; with the help of friends from the Surrey Association an attempted Quarter Peal in memory of the late Heather Cosgrove, St Mary's SPA, whose daughters were both St Mary's bell ringers; and ringing for two separate weddings, both for people involved or connected with St Mary's regular worship. The bellringers look forward to ringing for more weddings in 2024.

At the time of writing there are eight ringers to ring ten bells. Recruitment and teaching continue to be the bands main focus and we look forward to welcoming more potential ringers in 2024.

St Mary's Helping Hands WhatsApp Group

This group has continued to be a link to a wide number of people, both members of the congregation and the wider community. Its use has varied, offering a useful communication stream between those who use it. The site is monitored to ensure a safe environment (only people over 18 are invited to join).

St Mary's Quiz Sessions

A fortnightly quiz night on Zoom which was set up during 2020 has continued through 2023. Everyone is invited to join and the group benefits from keeping in touch and keeping up morale. All are invited to take part both from the congregation and from the wider community. The sessions are light-hearted and popular with lots of fun, encouraging our well-being. To join contact Alison Hargreaves on 07910 814447.

St Mary's Book Club

The Book Club has been very busy during 2023. It meets weekly on a Tuesday evening on Zoom. Members continue to take turns in choosing books from different genres, alternating between books concerning aspects of faith and books that have themes of inclusion and diversity. During 2023 the group read 11 books. These are displayed in the Coffee Shop area of the church for people to borrow. This is open to everyone and is an inclusive group. There is no pressure to join in discussions if people simply want to read and listen to the thoughts of others. Good fun.

Knit and Natter

Set up in September 2023, the group is an inclusive one and meets on the last Monday of the month from 10am to 12noon in the church centre. You do not have to be an experienced knitter to attend (in fact, bring along some sewing or crochet if you like). It is a social gathering which enables those attending to meet, have a coffee/tea/biscuit and chat once a month. Just come along and join the group

Quiet @St Mary's

This service to the community continued to provide opportunities on the third Thursday of the month for people to experience the peace and beauty of St Mary's and to partake in various quiet activities located around the church including walking the St Mary's canvas Labyrinth in the Centre. Classes from Carew Academy and classes of wheelchair user students, their teachers and carers from Sherwood Park School continue to be welcomed. All seemed to enjoy their time engaging with the various activities and enjoying the services of the Tower Coffee Shop. The Quiet @ St Mary's team look forward to introducing more visitors to the Labyrinth and other Quiet activities in 2024.

Toddlers @ St Mary's

Toddlers @ St Mary's has thrived during 2023. It has been most successful and is well attended by parents and toddlers. It is run by three volunteers and Father Andrew plays his guitar during a singing session. A story is read, rhymes are sung and complimentary refreshments provided for adults and children. More volunteers are always welcome. Contributions are made and the money used for the refreshments and updating the equipment. Contact either Alison Hargreaves (07910 814447) or Judy Page (07947 735372)

Schools

Links with the local schools have been maintained – Carew Academy, Sherwood Park, Beddington Infants, Beddington Primary School, Wallington County Grammar School and The Link. Christmas services took place during the last week of term in 2023. There was also an Easter Service for Sherwood Park School. Children from Sherwood Park School visit during the week and some classes have used the labyrinth whilst others have learnt some life skills while visiting during the Coffee Shop. A closer link with Sherwood Park School is planned for 2024, with regular visits to the school.

Social Media

Our website www.stmarysbeddington.org.uk, St Mary's Facebook. The Tower Coffee Shop Facebook and Toddlers @ St Mary's pages were regularly updated with services, events and other relevant information. These are all valuable links in engaging with the wider community. The updated website, which is more user friendly, is ready to start up in 2024. This work is being done inhouse so will be cost free. A Twitter account is also set up.

Mission and Charitable Giving

A regular annual donation of £1,100 was made to the United Society for the Propagation of the Gospel and £100 to the Surrey Association of Bellringers. We are a Fair Trade church.

Ecumenical relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

As with most other churches, St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers - flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at diversity events, church cleaners, and volunteers running The Tower Coffee Shop. It is not possible to name you all, but be assured no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's annual visitation took place on 20 April, 2023 with the Area Dean, Revd. Kevin Lewis attending. The Articles of Enquiry were submitted. All went well.

The end of year accounts show the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyards, was £17,373 (2022 £12,402). In addition to this, running costs covering insurance, electricity, gas and water amounted to £24,927 (2022 £14,910).

The Quinquennial Inspection took place on 6 July, 2023. The major works on the West Tower which were highlighted in our previous Quinquennial Report having now been completed, the fabric of the building is generally in good condition considering its the age. The churchwardens have read the report, prioritised work to be done and action to be taken on major works highlighted. Minor works have been carried.

Further details of works carried out during the year can be found in the separate Churchwardens' Report.

Financial review

Reserves Policy

The PCC's reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow. The Designated Funds for Building Maintenance and Organ Repairs hold reserves at £9,119 and £16,153 respectively. The replenishment of the Building Fund began in 2023 with the PCC's agreement to an initial transfer of £5,000 from the current account, followed by monthly transfers of £250. These Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and extensive repair is ever present and forward planning is needed.

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

The PCC is responsible for all parish finance, its management and control, and a treasurer is usually appointed to manage this area. In the continuing lack of a treasurer, the regime initiated in 2022 of having a Finance Committee monitoring the financial position ran well and continues in place.

In preparing the financial statements the PCC, through the Finance Committee, is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

Total receipts on unrestricted funds were £145,062 of which £40,106 was unrestricted planned voluntary donations.

Finance Committee Report

Year ending 31 December 2023

The Financial Statements have been approved by Robert Cunningham our Independent Examiner. The following is brief summary of the accounts:-

Total funds at year end 2023 amounted to £104,108 of which £25,280 were in restricted funds. (Year end 2022 were £107,070 of which £2,788 was restricted).

Total income, compared to 2022, fell by £115,013 to £145,163, but this drop reflects in part the reduction of NLHF grant reimbursements entering our accounts prior to the near completion of structural works and the community engagement programme. A better comparison would perhaps be the total income at the year-end 2021 which was £143,843.

Total expenditure. Although this shows a fall of £60,517 to £148,126 (2022 £208,643), this was largely due to a reduction in NHLF costs. However, this was offset by other increases in expenditure. In common with the rest of the UK, the church was significantly affected by the increase in fuel costs which rose from £6,340 in 2022 to £15,372 in 2023. Measures were put in place to reduce our power consumption as much as possible.

It is a matter of concern that our regular stewardship giving, by standing order and stewardship/Gift Aid envelopes, has shown a drop of 10% over the past 3 years, with the rate of inflation further eroding the value of the donations received. Stewardship is our major source of income on which St Mary's is heavily dependent. Of course, in these times of continuing economic hardship, we appreciate the challenges faced in maintaining the current level of giving, and increasing giving is bound to be even more difficult. We'd like to thank everyone who contributes to the upkeep of St Mary's, whether that be in stewardship or time.

Notes on other income

An anonymous gift of £5,000 was received.

Tax recoverable on Gift Aid was £8,704, but this only covers the six months from January to June inc.

Church hall lettings increased from £1,328 in 2022 to £5,320 in 2023.

The Tower Coffee Shop income rose to £22,853 in 2023, up from £16,194 in 2022, but the associated running costs rose to £15,887 from £5,886 in 2022 thus reducing the overall profit from £10,278 in 2022 to £6,966 in 2023. The profit level was impacted by payment of a coffee shop manager, but as previously mentioned staffing costs starting in 2024 will be covered by a NLHF grant of £22,900.

Signed
The Reverend Andrew Fenby
Rector and PCC Chair
on behalf of the Parochial Church Council

Date



St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2023

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 20 II.

Statement of Financial Activities

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Income and endowments from:						
Donations and legacies	102,939	0	0	0	102,939	230,118
Income from charitable activities	14,830	0	0	0	14,830	11,033
Other trading activities	26,532	0	0	0	26,532	18,742
Investments (interest on deposit accounts)	37	724	101	0	862	282
Other income	0	0	0	0	0	0
Total income	144,338	724	101	0	145,163	260,176
Expenditure on:						
Raising funds	16,244	0	0	0	16,244	6,045
Expenditure on charitable activities	131,882	0	0	0	131,882	202,598
Total expenditure	148,126	0	0	0	148,126	208,643
Gains / losses on investment assets	0	0	0	0	0	0
Net income / (expenditure) resources before transfer	(3,788)	724	101	0	(2,962)	51,533
Transfers						
Gross transfers between funds - in	20,860	7,750	22,900	0	51,510	0
Gross transfers between funds - out	(50,650)	0	(860)	0	(51,510)	0
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0	0
Net movement in funds	(33,378)	8,474	22,141	0	(2,962)	51,533
Total funds brought forward	85,054	18,879	3,139	0	107,070	55,720
Total funds carried forward	51,476	27,353	25,280	0	104,108	107,253
Represented by:						
Unrestricted						
General funds current a/c Santander	29,402	0	0	0	29,402	83,131
General funds deposit a/c CBF3	22,074				22,074	
Designated						
CBF4 Organ Fund	0	16,153	0	0	16,153	15,652
CBF5 Building Fund	0	9,119	0	0	9,119	1,147
Choir Fund Account	0	2,081	0	0	2,081	2,680
CBF1j Curate Accommodation	0	0	0	0	0	351
Flower Fund Account	0	0	0	0	0	45
Restricted						
CBF1k Coffee shop manager	0	0	22,900	0	22,900	0
CBF1 Rector's Discretionary Fund	0	0	1,242	0	1,242	1,701
CBF1a Restricted Capital Fund	0	0	1,138	0	1,138	1,087
Total	51,476	27,353	25,280	0	104,109	

Balance Sheet

	2023	2022
Current assets		
Bank current account - Santander	29,401	83,131
CCLA (CBF 3) deposit acc General	22,074	1,177
CCLA (CBF 1) deposit account	25,280	3,140
CCLA (CBF 4) Organ Fund	16,153	15,660
CCLA (CBF 5) Building Fund	9,119	1,147
Flower Fund Account	0	0
Choir Fund Account	2,081	2,680
Cash in hand	0	45
Total Current assets	104,108	107,722
Liabilities		
Agency collections	0	216
Total Liabilities	0	216
Net Asset surplus(deficit)	104,108	107,506
Reserves		
Excess / (deficit) to date	(2,962)	51,533
Starting balances	107,070	55,720
Total Reserves	104,108	107,253
Represented by funds		
Unrestricted	51,475	83,131
Designated	27,353	21,334
Restricted	25,280	2,789
Endowment	0	0
Total	104,108	107,253

Statement of assets and liabilities

	General	Designated	Restricted	2023	2022
Cash at bank and in hand					
Bank current account - Santander	29,401	0	0	29,401	83,131
CCLA (CBF 3) deposit account - General	22,074	0	0	22,074	1,177
CCLA (CBF 1) deposit account - Restricted	0	0	25,280	25,280	3,140
CCLA (CBF 4) deposit account - Organ Fund	0	16,153	0	16,153	15,651
CCLA (CBF 5) deposit account - Building Fund	0	9,119	0	9,119	1,147
Choir Account	0	2,081	0	2,081	2,680
Cash in hand	0	0	0	0	45
Totals	51,475	27,353	25,280	104,108	107,714
Liabilities - Agency accounts					
Agency collections -	0	0	0	0	216
Totals	0	0	0	0	216
Grand total	51,475	27,353	25,280	104,108	107,498

Fund movement by type

	Opening 2023	Incoming	Outgoing	Transfers	Closing 2023
CBF3 - General Funds deposit					
Unrestricted	1,177	37	0	20,860	22,074
Sub-total for CBF3	1,177	37	0	20,860	22,074
General - General fund					
Unrestricted	83,876	144,301	148,126	(50,650)	29,401
Sub-total for General	83,876	144,301	148,126	(50,650)	29,401
CBF1 - Rector's Disc Fund					
Restricted	1,701	50	0	(509)	1,242
Sub-total for CBF1	1,701	50	0	(509)	1,242
CBF1a - Restricted Capital Fund					
Restricted	1,087	51	0	0	1,138
Sub-total for CBF1a	1,087	51	0	0	1,138
CBF1j - Curate Accommodation					
Designated	351	0	0	(351)	0
Sub-total for CBF1j	351	0	0	(351)	0
CBF1k – Coffee shop manager					
Restricted	0	0	0	22,900	22,900
Sub-total for CBF1k	0	0	0	22,900	22,900
CBF4 – Organ Fund					
Designated	15,652	501	0	0	16,153
Sub-total for CBF4	15,652	501	0	0	16153
CBF5 - Building Fund					
Designated	1,147	222	0	7,750	9,119
Sub-total for CBF5	1,147	222	0	7,750	9,119
Choir - Choir Fund Acc					
Designated	2,680	0	599	0	2,081
Sub-total for Choir	2,680	0	599	0	2,081
Flower - Flower Fund Acc					
Designated	0	0	0	0	0
Sub-total for Flower	0	0	0	0	0
Grand total	107,670	145,162	148,725	0	104,108

Analysis of income and expenditure

INCOME AND ENDOWMENTS

	Unrestricted	Designated	Restricted	Total 2023	<i>Total 2022</i>
Donations and legacies					
Donations by standing order	36,152	0	0	36,152	37,052
Gift Aid - Envelopes	1,049	0	0	1,049	771
Stewardship Envelopes with Gift Aid	1,721	0	0	1,721	2,519
Stewardship Envelopes no Gift Aid	1,184	0	0	1,184	1,725
Other planned giving	0	0	0	0	235
Loose plate collections	5,658	0	0	5,658	3,531
Other giving	80	0	0	80	75
One-off Gift Aided gifts	5,657	0	0	5,657	399
One Off Gifts with no Gift Aid	2,536	0	0	2,536	15,820
Donations Lent	0	0	0	0	0
Tax recoverable on Gift Aid	8,704	0	0	8,704	12,832
Legacies	500	0	0	500	1,000
Recurring grants	0	0	0	0	0
Non-recurring one-off grants	2,694	0	0	2,694	31,076
National Lottery Grant	37,004	0	0	37,004	120,730
Other funds generated	0	0	0	0	2,354
Total	102,939	0	0	102,939	230,118
Income from charitable activities					
Church Activities – sale of books etc	123	0	0	123	0
Fees for weddings and funerals	9,387	0	0	9,387	9,706
Church hall lettings	5,320	0	0	5,320	1,328
Total	14,830	0	0	14,830	11,033
Other trading activities					
Tower Café	22,853	0	0	22,853	16,194
Fundraising Events - Frost Fair etc	3,680	0	0	3,680	2,548
Total	26,532	0	0	26,532	18,742
Investments					
Bank and building society interest	37	724	101	862	282
Total	37	724	101	862	282
INCOME TOTAL	144,338	724	101	145,163	260,176

EXPENDITURE

	Unrestricted	Designated	Restricted	Total 2023	Total 2022
Raising funds					
Costs of Frost Fair/concerts, etc	358	0	0	358	159
Cafe Costs	15,887	0	0	15,887	5,886
Total	16,244	0	0	16,244	6,045
Expenditure on charitable activities					
Planned Giving to charities	1,200	0	0	1,200	1,200
Rector's Discretionary Fund	500	0	0	500	0
Children's ministry	238	0	0	238	219
Diversity	39	0	0	39	0
Secular charities – MacMillan	706	0	0	706	0
Church Activities	852	0	0	852	1,833
Parish Support Fund	41,000	0	0	41,000	41,000
Choir	720	0	0	720	1,459
Flowers	371	0	0	371	1,196
Readers	0	0	0	0	0
Organist salary and cover	10,861	0	0	10,861	10,097
Working expenses of incumbent	309	0	0	309	43
Rector's telephone	707	0	0	707	553
Southwark Statutory Fees	2,532	0	0	2,532	2,292
Education & books	0	0	0	0	36
Parish training and mission	0	0	0	0	452
Church running - insurance	8,956	0	0	8,956	8,396
Church running - Sundries	2,915	0	0	2,915	902
Office supplies, photocopier	1,005	0	0	1,005	698
Organ / piano tuning and maintenance	3,048	0	0	3,048	1,677
Church maintenance	14,933	0	0	14,933	7,972
Cleaning/products	165	0	0	165	660
Altar expenses	916	0	0	916	620
Churchyard upkeep	2,440	0	0	2,440	4,430
Licensed lay ministry deputy clergy	87	0	0	87	41
Church running - electric/gas	15,372	0	0	15,372	6,340
Church running - water	599	0	0	599	174
Sundries	870	0	0	870	864
Hall running - maintenance	0	0	0	0	70
Governance costs examination/audit fee	0	0	0	0	0
Professional Fees – architects, etc	0	0	0	0	0
Professional Fees - NHLF Work	16,879	0	0	16,879	109,373
Church major repairs - structure	0	0	0	0	0
Church major repairs - installation	0	0	0	0	0
Church interior and exterior decorating	0	0	0	0	0
Church Repair/Restoration NHLF	3,664	0	0	3,664	0
Total	131,882	0	0	131,882	202,598
EXPENDITURE TOTAL	148,126	0	0	148,126	208,643
GRAND TOTAL	(3,788)	724	101	(2,962)	51,533

Notes:

Page 5 **Transfer of funds:**

The PCC agreed that the designated Building Fund should start to be restored to its pre-structural repair level by an initial transfer of £5,000 from the current account, followed by monthly transfers of £250.00.

With healthier levels of interest being paid, we transferred £20,000 from our non-interest-bearing Santander current account to our CCLA unrestricted deposit account.

Page 6 **Income:**

The bottom line of Total Income at £144,302 shows a rather dramatic decrease over the 2022 figure of £260,176, but this reduction reflects the drop in National Lottery Heritage Fund grant monies made to us in 2023 (from £120,729 to £37,004), as the structural and community engagement work they were funding had been almost completed.

Of the final £37,004 reimbursed by the NLHF in 2023, we have been very fortunate in that they agreed an underspend of £22,900 from the original grant monies could be re-allocated to fund the employment of a Tower Café manager in 2024. The £22,900 has been transferred to our CCLA restricted account CBF1 and can only be used to cover payments made to the manager(s).

It is encouraging to see that setting aside the NLHF monies which have coloured our accounts somewhat over the past couple of years, what can be termed our 'regular' income has increased from £91,552 in 2022 to £101,568 in 2023. Looking through the list of income:

- **hall lettings** income has increased to near pre-Covid levels;
- **loose plate collections** – which include our contactless card payments – have risen;
- **fund raising** events are up.
- **Tower Café** income showed a healthy rise, although its net profit was reduced due to staff payments. We can expect a substantial profit at the end of 2024 when staff payments will be covered by the NLHF grant monies.
- A generous anonymous **donation** of £5,000 also helped that bottom line!

Page 7 **Expenditure:**

Unfortunately, just as our income has increased, so has our expenditure - from £99,270 in 2022 to £131,250 in 2023. Major increases include:

- **Energy costs:** Up from £6,340 to £15,372
- **Church maintenance:** Up from £7,972 to £14,933, but this includes the new sound system (£5,752.57) the cost of which was covered by the £5,000 gift mentioned above once Gift Aid was claimed on the donation.
- **Café costs:** Up from £5,886 to £15,887 to cover paid staffing. This meant the net profit was down from £10,278 to £6,966. Still a valuable source of income, plus the immeasurable value of the church being open 5 days a week.

Please note that occasional small differences of £1 or so may occur from time to time in the accounts. This is to do with rounding errors and does not materially affect the accounts.

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2023

I report on the accounts for the year ended 31st December 2023.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in 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. My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

26th May 2024

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2022



Putting faith into practice through prayer and scripture, music and sacrament.

Registered with the Charity Commission as
“Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington”
with Charity number 1131167

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
80 Cheapside
London
EC2V 6BZ

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love,
through Jesus Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican) Church serving the Parish of Beddington. We are in the Reigate Episcopal area of the Diocese of Southwark, and within Sutton Deanery.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.



We are committed to opening our arms to all God's people regardless of, for example, age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.

Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

It comprises lay persons, elected at the Annual Parish Meeting, who together with the incumbent, licensed clergy, the churchwardens, ex officio and co-opted members (if any), are responsible for the initiation, conduct and development of the Church's work within the parish, and outside, whereby the whole mission of the Church is promoted.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1 January – 31 December 2022) include:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chair)
Churchwardens:	Mandy Larkum	) From
	Judy Page	) APCM 2022
Reader:	Alison Hargreaves	) From October 2022
Southwark Pastoral Auxiliary:	Maud Adams	
Deanery Synod Representative:	Linda Wood	
Co-opted member:	Alison Hargreaves	) From 16.06.22 to Oct 2022

Elected members:

Gill Caddick
Ann Lusmore
Sophie Longmoor
Francesca Markland
Christine Morgan
Edward Stawiarski
Behrang Taheri

Paul Bransome)
Alison Hargreaves) To APCM 2022
Jeanette O'Neil)
Jennifer Read)

Elizabeth Atkins)
Ian Atkins)
Jill Pope) From APCM 2022
Maggie Smith)
Linda Walters)

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprised:

Andrew Fenby
Mandy Larkum
Christine Morgan
Judy Page

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn of God from each other as we walk together on our journeys of faith.

The PCC held seven meetings in the year. Other matters arose between these meetings which required PCC consultation/approval and this took place via email on a further three occasions.

- **Worship:** Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.
- **Safeguarding:** St Mary's is committed to following the Southwark Diocesan Policy as contained in 'A Safe Church'. The Rector, churchwardens, officers and PCC take their responsibilities seriously to protect and safeguard the welfare of children, young people and vulnerable adults and agree through our policies that we must always report any abuse or any suspected abuse. We ensure that all adults working with children are DBS checked and checks are updated when required. Two of our leadership team have attended a two-day course online with the Southwark Safeguarding team – Maud Adams and Judy Page – and have received their Safeguarding Leadership Certificates. We have followed correct procedures in accordance with the diocesan regulations over the last year and are aware that we are able to consult the Diocesan Safeguarding Team for support. We aim to provide an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to sensitively and appropriately.
- **Parish Support Fund ('PSF'):** Our pledge for 2023 was determined following PCC consultation on 23 July. It was noted that the diocese was looking for a 2% increase on our 2022 pledge of £41,000. Given the continuing pressure on finances which were still suffering the impact of the recent pandemic, and the imminent significant increase energy bills, there was some suggestion that our pledge should be further reduced. However, it was agreed that a further pledge of £41,000 would be achievable.
- **Legalities:** The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.
- **Policies and Procedures:** Our comprehensive set of policies and procedures are reviewed annually.
- **GDPR (General Data Protection Regulation):** General Data Protection is adhered to and reviewed annually. Information can be found on our website.

Achievements

National Lottery Heritage Fund

Following completion of the structural repairs, 2022 was the year in which St Mary's launched its programme for the community engagement part of the NLHF grant. A programme of events was organised, we had employed an Activity Fund Co-ordinator

(Philippa Mesiano) in 2021 to help plan and run these events for us. These results have meant that not only have we fulfilled the requirements set by the Lottery Fund, but we have also made numerous links with schools, societies and also our local and wider community. A very busy but exciting year.

- January** We commissioned a local illustrator to create a St Mary's mascot based on the corgi displayed in one of our stained-glass windows. Our mascot is named Caleb the Corgi (Cali for short). We have a number of illustrations with Cali in a variety of poses that we can use on promotional materials.
- February** An innovative Light and Sound Show was devised and staged by students from the BRIT School in Croydon. It was an immersive experience that blended the history of St Mary's with the artistic vision of the students. The event took place over a number of days and was well received by those who attended.
- March/April** A series of four conducted tours of the church under the title 'Before the Victorians' were organised and led by John Phillips of the Carshalton and District History and Archaeology Society
- May** Local artist Pia Jaime was employed to run three art workshops. As part of this she was commissioned to produce a collaborative piece of cyanotype artwork based on the church interior and churchyard greenery.
- We ran a Tudor Day which included art and activities based on the Carew family and their links to the Tudor kings and queens.
- June** A 'Wildflower Festival' took place which celebrated local wildflowers through flower displays and workshop activities for all age groups.
- July** We ran a Roman day, inspired by our Roman lead coffin, with workshop activities and a talk by local historian, John Phillips
- September** A paint workshop which aimed to explore mediaeval pigments and painting techniques was run for adults. During the session they learned about traditional pigments, tools and paper used in mediaeval times.
- Our monumental brasses were revealed for the London Open House Event.
- A Stone Carving Workshop took place which showed visitors the traditional methods of stone carving. The workshop was led by Traditional Stone Ltd who carried out the structural repairs to the tower.
- October** In collaboration with the church, Sutton Writers group became a partner in our Creative Writing project. As part of this project they ran a series of writing workshops for adults. An anthology of writing produced both in the workshops and through the church and Sutton Writers group is planned to be published in 2023. A children's writing workshop was led by Joe Hargreaves (a young writer from our congregation) which focused on storyboarding.

Throughout the 2022 programme ongoing research took place highlighting the historical connection between St Mary's and the Royal Female Orphan Asylum at Carew Manor from 1866 to 1939. This culminated in an exhibition at Honeywood Museum and then Sutton Central Library. As part of this project we teamed up with Carew Academy to raise funds for a new interpretation panel to be erected in the extension churchyard (installation 2023) to support the existing but much worn memorial stone to girls who died whilst at the orphanage.

To help us fund our required contribution to the NLHF grant, we were delighted to receive a grant of £10,000 from The National Churches Heritage Fund.



Worship and Services

After two extraordinary years in the history of St Mary's because of COVID-19, 2022 has been one of slow rebuilding and return. We started 2022 still operating under some pandemic restrictions: by the end of the year all these were gone and we were able to offer something close to our pre-COVID pattern of worship.

The main focus of our regular worship continued to be the Sunday 9:30 Sung Eucharist, the best attended of our regular services. Choral Evensong was sung weekly during school term time, a pattern now unusual in parish churches, and attracted a small but dedicated congregation. Having been running once a month for some time this year, the eight o'clock Said Mass became once again weekly in October.

We were delighted to welcome back this year the officers and young people of the Sutton Sea Cadets who joined us for morning services on Sea Sunday and Harvest Festival. On September 18 we joined the country in mourning with a Sung Requiem at St Mary's in memory of the late Queen Elizabeth II.

Sixteen children and two adults were welcomed into Christ's Church through the sacrament of baptism at St Mary's in 2022, and there was also one first communion. Six couples were married here, and there was one funeral in church and one burial of ashes in the churchyard.

Sunday Club

The Sunday Club of St. Mary's was vibrant and lively in 2022, brimming with excitement and joy. We gathered together to share our love for the Bible, relishing in the tales and wisdom within its pages. Our hands were constantly busy with crafting activities, and our spirits soared as we played games with one another.

And it wasn't just the regulars who made our club special. Throughout the year, we warmly welcomed new families into our midst, embracing them with open hearts and open arms. It was a year of growth, of connection, and of cherished memories.

Mondays @ St Mary's

The group continues to meet via Zoom on Monday evenings, to read and study the Bible, share and discuss ideas raised and pray for the parish and the world. Meeting via Zoom enables members of the group who travel abroad and spend time in other locations to still be able to participate in sessions and stay connected. During Lent the group used the meditations and questions posed in Stephen Cottrell's book "The Things He Carried" as a Lent Study and preparation for Easter.

Vocation

Alison Hargreaves has completed her Reader Ministry training at St Augustine's college and was licensed at Southwark Cathedral in October 2022. She is now a Reader at St Mary's Church.

Pastoral Care

Pastoral care roles are taken on by Alison (Reader) and Maud (SPA). Home communions are given by Father Andrew, Alison and Maud. Those on our Prayer List are prayed for during Morning Prayer and at the Wednesday morning Eucharist.

Eco Church

The Church of England has embraced the urgent need for action against climate crisis and has pledged to become net-zero by 2030. Eco Church is a scheme for churches to demonstrate and improve upon how they are caring for God's earth in five key areas of church life:

- Worship and teaching
- Management of church buildings
- Management of church land
- Community and global engagement
- Lifestyle

To that end, St Mary's set up an Environment Working Group to work towards reduced carbon emissions.

After undertaking the Eco Church audit, also incorporating the CoE's '*A practical path to "net zero carbon" for our churches*' checklist, a comprehensive action plan was drawn up detailing the measures that needed attention. Work on these measures began in earnest in 2022 with regular reviews of progress and reports back to the PCC. The congregation were engaged in the project with a display in late 2022 highlighting what Eco Church is, what actions St Mary's has taken to date and plan to do in the future to reduce carbon emissions. A resource pack was produced showing how they as individuals can lower their individual carbon emissions. It is hopeful that 2023 will see the church in a position to apply for a Bronze Award.

Social Activities and Fundraising

The Tower Coffee Shop

The Tower Coffee Shop continued to be a big success in 2022. A core group of regular volunteers help to run it on a daily basis. However, new volunteers are always needed. A decision was made to extend the opening days so that it now opens from Tuesday to Saturday every week (except days on which church activities occur). At the end of 2022, the PCC agreed to employ a manager to manage the day to day running of the coffee shop



and to provide cover when other volunteers are unable to work their shift. The coffee shop has become an excellent way of engaging with the local and wider community, with more and more people attending month on month. As a result, we have managed to create links with local schools (Carew Academy and Sherwood Park) with groups of pupils volunteering and also using the coffee shop to learn life skills. It has proved to be an important source of revenue for church funds.

Other Activities

It was so good to hold other social activities again. David Harvey and Richard Price planned a Flute, Saxophone and Piano recital for 17 July, only to be thwarted by the extreme temperatures experienced during the summer. They were finally able to make a much cooler appearance in October. A selection of Midsummer Melodies was sung by the Upland Singers in August and the Alfred and Salamanda Saxophone Quartet were welcomed back in December. All performances were well-received, as were the cream teas that followed.

Last but not least, 2022 saw the return of our Frost Fair which had been sadly missed for the two previous years. A highly successful day and a welcome boost to church finances. The Frost Fair involves a lot of hard work, most of which provided by the Atkins family. Thank you so much.

Men's Group

The Men's Group continued with their twice monthly meetings for breakfasts and evening meals. To offset some of the calories various walks took place, usually taking about four hours, but with the prize of a pub lunch at the end.

The group were delighted to have a private guided tour of the work taking place on the HS2 rail link site (which happens to be one of the group member's place of work) – it was a very interesting day out.

Ladies are welcome on these trips. Anyone wishing to join the group should speak with Ian Atkins.



Performance

Attendance

Attendance at services through the year has slowly stabilised to something like a half to two thirds of numbers that we saw before the pandemic, with just over a hundred worshippers on Easter Sunday and two hundred on Christmas Eve/Day 2022 .

Electoral Roll

There were 99 people on the Electoral Roll, 53 of whom were not resident in the parish.

Confirmations

On the feast of Christ the King in November St Mary's hosted the Sutton Deanery Confirmation service, with twenty-four candidates from churches throughout the Deanery (including six from St Mary's) confirmed by the Rt Revd Bishop Peter Price.

Deanery Synod

St Mary's can elect three lay members to sit on the Deanery Synod. Representation on the synod provides the PCC with an important link between the parish and the wider structures of the church. The Deanery Synod meetings are the formal gatherings which focus on the mission and ministry in our area (the London Borough of Sutton) and are times when through presentations, discussion and debate the parishes can share information, work together and support each other in issues that matter to the worshipping community. The Diocese is keen to encourage the development of deanery leadership teams, to provide more opportunities for local lay leaders to work in partnership with each other and with clergy to develop local initiatives for their communities and support the Diocesan growth objectives.

In 2022 there were three meetings, all held at The Church of the Good Shepherd, Carshalton. The main topics for discussion were: 'The Cost of Living Crisis', 'What should Deanery Synod be?', 'Putting Faith into Action', and 'Why Bother as a Church?'. Full details of the interesting conversations that took place at the meetings can be found in the separate **Deanery Synod Report**.

Music and Choirs

The choir's performance during the past year has been commendable. Their dedication to St Mary's is shown in the countless hours of practice they spend attending choir practice, learning new pieces and improving their musical skills to perfect their performances. The choir regularly sings at Sunday services, weddings and funerals.

Additionally, it's worth mentioning that the St Mary's Church Choir has welcomed new members to both the trebles and back row sections over the past year.

The choir's leadership has played a significant rôle in its success. Pam Akhurst, the choir director, has done an excellent job of selecting appropriate music, teaching new songs, and leading rehearsals. It is also important to recognise the contribution of David Moore, St Mary's Church organist, whose exceptional talent for playing the organ has supported the choir in their singing and provided the congregation with beautiful and uplifting voluntaries at the conclusion of worship.

Choir performances have always been well-received and much appreciated by the congregation and visitors in enhancing the worship experience at St Marys.

Tower Bellringers



Ringling in 2022 started in late January after the scaffolding from the Tower building work had been removed.

2022 was a year of beginning to rebuild the bell ringing band, three new recruits were gained as well as some interested parties who ultimately did not take to ringing.

Learning to handle and ring bells is a lifelong learning experience, which some find easy and others not so. This was certainly the experience of the Beddington band during 2022.

A highlight of the year was ringing half muffled for the passing of Queen Elizabeth II and for her funeral. This was a very moving experience for all involved.

There are seven ringers to ring ten bells. We are continuing to recruit and teach, and look forward to welcoming more potential ringers in 2023.

Outreach and Communications

St Mary's Helping Hands WhatsApp Group

This group was created when we went into lock down in 2020 as a way of offering support to people during this time. It has continued to link members of the congregation and the wider community and offers a useful communication stream between the church and the community. The site is monitored to ensure a safe environment (only people over 18 are invited to join).

St Mary's Quiz Sessions

A fortnightly quiz session was set up during 2020 and has continued through 2021 and 2022. The group benefits from keeping in touch and keeping up morale. The sessions are light-hearted and popular with lots of fun, encouraging our well-being. All are welcome.

St Mary's Book Club

This was started towards the end of 2021 and has continued through 2022. It meets weekly on a Tuesday evening on Zoom. Members have taken turns in choosing books from different genres, alternating between books concerning aspects of faith and books that have themes of inclusion and diversity. So far at least 16 books have been read. This is open to everyone and is an inclusive group – there is no pressure to join in discussions if people simply want to read and listen to the thoughts of others. Good fun.

Quiet @St Mary's

This service to the community continued to provide opportunities on the third Thursday of the month for people to experience the peace and beauty of St Mary's and to partake in various quiet activities located around the church including walking the St Mary's canvas Labyrinth in the Centre.

Classes from Carew Academy and classes of wheelchair user students, their teachers and carers from Sherwood Park School continue to be welcomed. There are also regular visits from a group from the Params care home in Purley. All seemed to enjoy their time engaging with the various activities and enjoying the delicious cakes served at the Tower Coffee shop.



The Quiet @ St Mary's team look forward to welcoming more people to the labyrinth and other Quiet activities in 2023.

Toddlers @ St Mary's

Toddlers @ St Mary's re-started in October 2022. It has been most successful and well attended by parents and toddlers. It is run by three volunteers and Father Andrew plays his guitar during a singing session. More volunteers would be welcomed. Contributions are made and the money used for refreshments and updating the equipment.

Schools

Links with the local schools have been maintained – Carew Academy, Sherwood Park, Beddington Infants, Beddington Primary School, Wallington County Grammar School and The Link. Christmas services took place during the last week of term. Children from Sherwood Park School visit during the week and some classes have used the labyrinth whilst others have learnt some life skills while visiting during the Coffee Shop hours. A closer link with the schools, with visits to them, are planned.

Social Media

Our website www.stmarysbeddington.org.uk, St Mary's Facebook and The Tower Coffee Shop Facebook pages were regularly updated with services, events and other relevant information. These are all valuable links in engaging with the wider community. 2023 will see an updated website which will be more user friendly. This work is being done inhouse so will be cost free. A Twitter account was also set up.

Mission and Charitable Giving

A regular annual donation of £1,100 was made to the United Society for the Propagation of the Gospel. We are a Fair Trade church.

Ecumenical relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

As with most other churches, St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers - flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at diversity events, church cleaners, and volunteers running The Tower Coffee Shop. It is not possible to name you all, but be assured no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's annual visitation took place on April 28th with the assistant area dean, Nicholas Peacock attending. The Articles of Enquiry were submitted. All went well.

The end of year accounts show that the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyards, was £12,402. In addition to this, running costs covering insurance, electricity, gas and water amounted to £14,910.

The fabric of the building is generally in good condition, and we have now completed the major works on the West Tower which were highlighted in our Quinquennial Report. The money for this was awarded to us through the National Heritage Lottery Fund. Our next Quinquennial will take place in 2023.

Further details of works carried out during the year can be found in the separate **Churchwardens' Report**.

Financial review

Reserves Policy

The PCC's reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow. The Designated Funds for Building Maintenance and Organ Repairs hold reserves at £1,147 and £15,660 respectively. It had proved difficult to replenish the money drawn down in 2021 from the Building Maintenance fund, but it hoped to address this in 2023. The Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and extensive repair is ever present and forward planning is needed.

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

The PCC is responsible for all parish finance, its management and control, and a treasurer is usually appointed to manage this area. However, when our treasurer stood down at the 2021 APCM, finding a replacement proved impossible. The PCC therefore agreed to split the duties of the treasurer between several volunteers. A titular treasurer is however required in certain circumstances and whilst the title fell to Judy Page, the running of the accounts is effectively through members of the Finance Committee.

In preparing the financial statements the PCC, through the Finance Committee, is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

Total receipts on unrestricted funds were £260,176 of which £42,302 was unrestricted planned voluntary donations.

Finance Committee Report

Year ending 31 December 2022

The Financial Statements have been examined by Robert Cunningham our Independent Examiner.

Total funds at year end 2022 amounted to £107,253 of which £2,788 were in restricted funds. Total funds at year end 2021 were £55,720.

Total income was up by £116,333. (Increase due to NLHF reimbursement, anonymous donation, tax recoverable and one-off grants.)

Total expenditure increased by £45,737. Main items of expenditure included £74,123 for the repair and restoration of the Tower, and £35,840 spent on community engagement activities related to the National Lottery Heritage Fund grant. However, £120,730 was reimbursed by the NLHF and £31,076 was reclaimed as VAT.

Notes on other income

A very generous gift of £15,000 and a legacy of £1,000 were received as well as a £10,000 grant from The National Churches Heritage Fund.

Tax recoverable on Gift Aid was up by £12,832 as a result of catching up with claims for 2021 & 2022.

Post Covid, an increased number of weddings took place in 2022, thus fees for weddings and funerals increased from £3,429 in 2021 to £9,706 in 2022. This increase also reflected the transfer into the Santander account of £3,410 from the Fees Account previously held in a separate bank.

Church hall lettings increased from £551 in 2021 to £1,328 in 2022.

The Tower Coffee Shop income rose to £16,194 in 2022, up from £13,393 in 2021, with associated running cost rising to £5,886 from £4,118 in 2021.

Signed
The Reverend Andrew Fenby
Rector and PCC Chair
on behalf of the Parochial Church Council

Date

St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2022

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PPC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 20 II.

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds 2022	Total Funds 2021
Income and endowments from:						
Donations and legacies	230,118	0	0	0	230,118	126,447
Income from charitable activities	11,033	0	0	0	11,033	3,980
Other trading activities	18,742	0	0	0	18,742	13,392
Investments	15	231	36	0	282	25
Other income	0	0	0	0	0	0
Total income	259,909	231	36	0	260,176	143,843
Expenditure on:						
Raising funds	6,045	0	0	0	6,045	4,118
Expenditure on charitable activities	202,598	0	0	0	202,598	158,788
Total expenditure	208,643	0	0	0	208,643	162,906
Gains / losses on investment assets	0	0	0	0	0	0
Net income / (expenditure) resources before transfer	51,266	231	36	0	51,533	(19,063)
Transfers						
Gross transfers between funds - in	0	0	0	0	0	30,030
Gross transfers between funds - out	0	0	0	0	0	(30,030)
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0	0
Net movement in funds	51,266	231	36	0	51,533	(19,063)
Total funds brought forward	31,865	21,102	2,753	0	55,720	74,782
Total funds carried forward	83,131	21,334	2,789	0	107,253	55,720
Represented by:						
Unrestricted						
General fund	83,131	0	0	0	83,131	31,865
Designated						
CBF 4 Organ	0	15,652	0	0	15,652	15,441
CBF 5 Building Fund	0	1,147	0	0	1,147	1,133
Choir Fund Acc	0	4,139	0	0	4,139	4,139
Curate Accommodation	0	351	0	0	351	346
Flower Fund	0	45	0	0	45	45
Restricted						
Rector's Disc Fund	0	0	1,701	0	1,701	1,679
Restricted Capital Fund	0	0	1,087	0	1,087	1,073

Balance sheet

	2022	2021
Current assets		
Bank current account - Santander	83,620	31,037
CCLA (CBF 3) deposit acc General	1,177	1,162
CCLA (CBF 1) deposit account	3,140	3,099
CCLA (CBF 4) deposit account Organ Fund	15,660	15,449
CCLA (CBF 5) Building Fund	1,147	1,133
Choir Account	2,680	4,139
Cash in hand	45	45
Total Current assets	107,469	56,063
Liabilities		
Agency collections	216	343
Total Liabilities	216	343
Net Asset surplus(deficit)	107,253	55,720
Reserves		
Excess / (deficit) to date	51,533	(19,063)
Starting balances	55,720	74,782
Total Reserves	107,253	55,720
Represented by funds		
Unrestricted	83,131	31,865
Designated	21,334	21,102
Restricted	2,789	2,753
Total	107,253	55,720

Statement of assets and liabilities

	2022	2021
Cash at bank and in hand		
Bank current account - Santander		
General fund (Unrestricted) -	83,404	30,694
Agency collection (Restricted) -	216	343
	83,620	31,037
CCLA (CBF 3) deposit acc General		
General fund (Unrestricted) -	1,177	1,162
	1,177	1,162
CCLA (CBF 1) deposit account		
General fund (Unrestricted) -	1	1
Rector's Disc Fund (Restricted) -	1,701	1,679
Restricted Capital Fund (Restricted) -	1,087	1,073
Curate Accommodation (Designated) -	351	346
	3,140	3,099
CCLA (CBF 4) deposit account Organ Fund		
General fund (Unrestricted) -	8	8
CBF 4 Organ (Designated) -	15,652	15,441
	15,660	15,449
CCLA (CBF 5) Building Fund		
CBF 5 Building Fund (Designated) -	1,147	1,133
	1,147	1,133
Choir Account		
General fund (Unrestricted) -	(1,459)	0
Choir Fund Acc (Designated) -	4,139	4,139
	2,680	4,139
Cash in hand		
Flower Fund Acc (Designated) -	45	45
	45	45
Total for Cash at bank and in hand	107,469	56,063
Agency accounts		
Agency collections		
Agency collection (Restricted) -	(216)	(343)
Total for Agency accounts	(216)	(343)
Grand total	107,253	55,720

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
General - General fund						
Unrestricted	31,865	259,909	208,643	0	0	83,131
Sub-total for General	31,865	259,909	208,643	0	0	83,131
CBF1 - Rector's Disc Fund						
Restricted	1,679	22	0	0	0	1,701
Sub-total for CBF1	1,679	22	0	0	0	1,701
CBF4 - CBF 4 Organ						
Designated	15,441	211	0	0	0	15,652
Sub-total for CBF4	15,441	211	0	0	0	15,652
CBF5 - CBF 5 Building Fund						
Designated	1,133	15	0	0	0	1,147
Sub-total for CBF5	1,133	15	0	0	0	1,147
Choir - Choir Fund Acc						
Designated	4,139	0	0	0	0	4,139
Sub-total for Choir	4,139	0	0	0	0	4,139
CBF1a - Restricted Capital F						
Restricted	1,073	14	0	0	0	1,087
Sub-total for CBF1a	1,073	14	0	0	0	1,087
CBF1j - Curate Accommodation						
Designated	346	5	0	0	0	351
Sub-total for CBF1j	346	5	0	0	0	351
Flower - Flower Fund Acc						
Designated	45	0	0	0	0	45
Sub-total for Flower	45	0	0	0	0	45
Grand total	55,720	260,176	208,643	0	0	107,253

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total 2022	Total 2021
INCOME AND ENDOWMENTS						
Donations and legacies						
Donations Bank SO	37,052	0	0	0	37,052	40,617
Gift Aid - Envelopes	771	0	0	0	771	474
Stewardship Envelopes GA	2,519	0	0	0	2,519	488
Stewardship Envelopes no GA	1,725	0	0	0	1,725	2,585
Other planned giving	235	0	0	0	235	1,539
Loose plate collections	3,531	0	0	0	3,531	942
Other giving - votive/toddlers	75	0	0	0	75	50
One-off Gift Aid gifts	399	0	0	0	399	500
One Off Gifts no GA	15,820	0	0	0	15,820	1,170
Tax recoverable on Gift Aid	12,832	0	0	0	12,832	3,929
Legacies	1,000	0	0	0	1,000	20,000
Non-recurring one-off grants	31,076	0	0	0	31,076	14,899
National Lottery Grant	120,730	0	0	0	120,730	38,468
Other funds generated	2,354	0	0	0	2,354	785
Total	230,118	0	0	0	230,118	126,447
Income from charitable activities						
Fees for weddings and funerals	9,706	0	0	0	9,706	3,429
Church hall lettings	1,328	0	0	0	1,328	551
Total	11,033	0	0	0	11,033	3,980
Other trading activities						
Tower Cafe	16,194	0	0	0	16,194	13,392
Fundraising Events (Frost Fair etc)	2,548	0	0	0	2,548	0
Total	18,742	0	0	0	18,742	13,392
Investments						
Bank & building society interest	15	231	36	0	282	25
Total	15	231	36	0	282	25
INCOME TOTAL	259,909	231	36	0	260,176	143,843

Analysis of income and expenditure, cont'd

	Unrestricted	Designated	Restricted	Endowment	Total 2022	Total 2021
EXPENDITURE						
Raising funds						
Costs of fetes & other fundraising events	159	0	0	0	159	0
Cafe Costs	5,886	0	0	0	5,886	4,118
Total	6,045	0	0	0	6,045	4,118
Expenditure on charitable activities						
Planned Giving	1,200	0	0	0	1,200	1,200
Rector's Discretionary Fund	0	0	0	0	0	100
Children's ministry	219	0	0	0	219	0
Church Activities	1,833	0	0	0	1,833	1,526
Parish Support Fund etc	41,000	0	0	0	41,000	41,000
Choir	1,459	0	0	0	1,459	110
Flowers	606	0	0	0	607	209
Readers	0	0	0	0	0	450
Organist salary/cover	10,097	0	0	0	10,097	8,845
Working expenses of incumbent	43	0	0	0	43	0
Rector's telephone	553	0	0	0	553	670
Southwark Statutory Fees	2,292	0	0	0	2,292	0
Education & books	36	0	0	0	36	10
Parish training and mission	452	0	0	0	452	0
Church running - insurance	8,396	0	0	0	8,396	8,050
Church Running - Sundries	902	0	0	0	902	0
Church office	698	0	0	0	698	2,317
Organ / piano tuning	1,677	0	0	0	1,677	849
Church maintenance	7,972	0	0	0	7,972	4,646
Cleaning/products	660	0	0	0	660	163
Altar expenses	620	0	0	0	620	228
Upkeep of churchyard	4,430	0	0	0	4,430	1,892
Administration	0	0	0	0	0	491
Licensed lay ministry dep clergy	41	0	0	0	41	0
Church running - electric/gas	6,340	0	0	0	6,340	5,318
Church running - water	174	0	0	0	174	103
Sundries	864	0	0	0	864	69
Hall running - maintenance	70	0	0	0	70	0
Professional fees – architects, etc	0	0	0	0	0	0
Professional fees - NHLF Work	35,840	0	0	0	35,840	11,546
Church major repairs - structure	0	0	0	0	0	0
Church Repair/Restoration NHLF	74,123	0	0	0	74,123	68,758
Total	202,598	0	0	0	202,598	158,788
EXPENDITURE TOTAL	208,643	0	0	0	208,643	162,906
GRAND TOTAL (net income)	51,266	231	36	0	51,533	(19,063)

Notes

Page 3 **Raising funds:** £6,045 includes £5,886 Tower Café costs.

Page 7 **Income:** Total income shows a notable increase over the 2021 figures. £120,730 was reimbursed from the National Lottery Heritage Fund which included expenditure on structural repairs carried out in 2021, plus the costs of our community engagement programme. The following extraordinary items were also reflected in the increase:

▪ Anonymous donation	£15,000
▪ Gift aid reclaims (none were undertaken in 2021)	£12,832
▪ Grant from The National Churches Heritage Fund	£10,000
▪ Net income from weddings and funerals not included in 2021 accounts	£4,000
▪ Frost Fair (our first since Covid)	£2,500
▪ One-off cost of living grant from Southwark Diocese	£1,400
▪ Legacy from the estate of the late Mary Tapp	£1,000
Total	£46,732

Page 8 **Expenditure:** Some items show a large increase over the 2021 figures. These include:

Choir	£1,459	Expenditure for 2021 and 2022
Upkeep of churchyard	£4,430	Expenditure for 2021 and 2022

Professional Fees – NLHF Work: This item of expenditure includes the salary and expenses of our Community and Engagement Officer and other expenses incurred in the running of community engagement events.

Please note that occasional small differences of £1 or so may occur from time to time in the accounts. This is to do with rounding errors and does not materially affect the accounts.

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2022

I report on the accounts for the year ended 31st December 2022.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

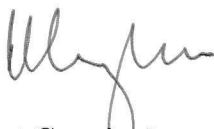
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

14th May 2023

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2021



Putting faith into practice through prayer and scripture, music and sacrament.

**Registered with the Charity Commission as
“Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington”
with Charity number 1131167**

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
80 Cheapside
London
EC2V 6BZ

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love,
through Jesus Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican) Church serving the Parish of Beddington. We are in the Reigate Episcopal area of the Diocese of Southwark, and within Sutton Deanery.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.

We are committed to opening our arms to all God's people regardless of, for example. age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.



Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

It comprises lay persons, elected at the Annual Parish Meeting, who together with the incumbent, licensed clergy, the churchwardens, ex officio and co-opted members (if any), are responsible for the initiation, conduct and development of the Church's work within the parish, and outside, whereby the whole mission of the Church is promoted.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1 January – 31 December 2021) include:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chair)
Churchwardens:	Mandy Larkum	) From
	Judy Page	) APCM 2021
Reader:	Jenifer Davison	
Southwark Pastoral Auxiliaries:	Maud Adams	
Deanery Synod Representatives:	Linda Wood	

Elected members:

Paul Bransome
Gill Caddick
Alison Hargreaves
Ann Lusmore
Sophie Longmoor
Christine Morgan
Jeanette O'Neil
Edward Stawiarski
Behrang Taheri
Jennifer Read

Richard Pocock) To APCM 2021
Francesca Markland) From APCM 2021

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprised:

Andrew Fenby
Judy Page
Christine Morgan
Jennifer Read
Mandy Larkum) From APCM 2021
Alison Hargreaves) To APCM 2021

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn of God from each other as we walk together on our journeys of faith.

The PCC held six meetings in the year, all via Zoom. Other matters arose between these meetings which required PCC consultation/approval and this took place via email on a further three occasions.

- **Worship:** Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.
- **Safeguarding:** St Mary's is committed to following the Southwark Diocesan Policy as contained in 'A Safe Church'. The Rector, churchwardens, officers and PCC take their responsibilities seriously to protect and safeguard the welfare of children, young people and vulnerable adults and agree that we must **always** report any abuse or any suspected abuse. We ensure that all adults working with children are DBS checked and checks are updated when required. We have followed correct procedures in accordance with the diocesan regulations over the last year and have consulted the Diocesan Safeguarding Team when required. We aim to provide an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to sensitively and appropriately.
- **Parish Support Fund ('PSF'):** Our pledge for 2022 was determined following PCC consultation on 14 September 2021. Prior to the consultation, the Finance Committee had discussed the impact of the pandemic on our own finances. It had seemed likely that our income in 2021, taking into account the associated decrease in expenditure, would drop by around £26,000. Together with our financial commitment to the National Heritage Lottery Fund work, we concluded a pledge of £41,000 for 2022 (remaining unchanged from 2021) would be achievable.
- **Legalities:** The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.
- **Policies and Procedures:** Our comprehensive set of policies and procedures are reviewed annually.
- **GDPR (General Data Protection Regulation):** General Data Protection is adhered to and reviewed annually. Information can be found on our website.
- **The Tower Coffee Shop:** The Tower Coffee Shop continued to be a success during the first half of 2021. It shut during Easter and it took a few weeks to open up again because of a volunteer shortage. A decision was made to open it three days a week on a regular basis (Tuesday, Thursday and Friday) until more volunteers could be recruited. This has been a slow process. It has been well used during 2021, especially as a quiet place to sit and enjoy refreshments



Achievements in another challenging year

National Lottery Heritage Fund



Work began on the structural repairs to the tower which saw it enveloped in a web of scaffolding. Despite some interruptions with lockdowns, our contractors were on site from the end of September and into early 2022.

One hiccup was the discovery of rotted wooden rafters on the tower roof which had to be replaced. This was unforeseen and only discovered when the roofing was being removed. It meant we had to use money from our contingency but this still kept us within our budget.

In readiness for the replacement of the rainwater pipes down the entire height of the tower, a new gargoyle was carved by our stonemasons using a clay impression of the remaining gargoyle on the south face of the tower. This is now in place and it is magnificent!

We employed a Heritage Fund Activity Fund Co-ordinator, Dr Philippa Mesiano, to co-ordinate the community engagement activities. This enabled us to start planning the activities which were part of the NLHF requirements linked to their grant. One of the first projects was to be a Light and Sound Show scheduled for 2022 and approaches were made to the BRIT School asking whether they would like their students to develop a concept for this. We were delighted that they agreed!

Grants from additional charities have been sought to help us fund our required contribution to the NLHF grant. We have been fortunate to have received £3,600 from the **All Churches Trust**, £1,500 from **Surrey Churches** and £5,000 from the **Garfield Weston Foundation**. Applications to other charities will be made.

Worship and Services

Having experienced the most extraordinary year in 2020, we had every hope that 2021 would be less taxing. It was not to be.

The year started with St Mary's yet again closed for in-person worship. Although it was now legally possible for churches to open, a majority in the country were closed - at the request of local governments and in response to high levels of COVID-19 infections in many areas. Worship in our parish continued with online recorded services and morning prayer on internet video (Zoom). These arrangements continued for the first quarter of the year but by Easter we were able to celebrate a eucharist in-person in church. For the remainder of the year we were engaged in the process of slowly reopening, subject to a variety of restrictions: for most of 2021 it was necessary to limit the number who could attend services and for many we asked those who wished to attend to prebook. By the end of 2021 however we were able to offer a range of services - eucharist, evensong, baptisms, weddings and funerals - and the choir was once again taking a full rôle in leading our worship. Unlike 2020 we were, however, able to open for some Christmas services - Christmas Carols, Midnight mass and Christmas morning. When we were able to open, attendance was numerically roughly one third to a half of pre-pandemic levels. We were delighted that four couples with strong connections to St Mary's were able to celebrate their weddings at St Mary's in 2021. In addition, 17 services of baptism were carried out and five funeral services were conducted in church.

Keeping the church safe for services

The churchwardens continued to maintain the care of the church during 2021, following the Church of England Risk Assessments and the restrictions imposed. During closure in 2021 a member of the PCC came in regularly to ensure the safety of the church. Some members of our congregation were supportive in clearing paths, running the taps to keep the water system clear, etc and, of course, the Rector also kept a check. All the safety checks have been done during the year and our certificates were kept up to date. Masks, hand gel etc continued to be made available for all to use.

Sunday Club



Sunday Club joined in fellowship on the church's website page with online stories and craft ideas. Also added to the website was a shadow puppet play of the Easter story which 12 children created and recorded for Holy Week. Members also added their voices to the hymns recorded for the online services. Later in the year Sunday Club started to meet during the 9.30 Eucharist and enjoyed sharing their learning with the congregation.

Mondays @ St Mary's

Before the Covid pandemic our open group met on Monday evenings in the Carew Chapel. With the onset of lockdown and after learning how to access Zoom, Monday's @ St Mary's made the transition to on-line meetings and has remained on-line ever since. The group meets to read and study the Bible, share and discuss ideas raised and pray for the world and the parish via the office of Compline. Meeting via Zoom enables members of the group who regularly spend time away from Beddington, in such places as South Africa and Ireland, to still be able to participate in sessions and stay connected.

Vocation

Alison Hargreaves has continued with her Reader Ministry training at St Augustine's college during 2021 (after obtaining her Bishops Certificate in 2020). This is a two-year course of theological training. Due to the pandemic, study in the first half of 2021 was done remotely via zoom. However, in September in-person study resumed at Southwark and in West Malling (St Augustine's college sites).

Pastoral Care

Contact with members of the congregation and parish was continued through phone calls and home communion visits (when permitted) during 2021. As the pastoral care group has to be re-designated, each person involved during the year was assigned people to ring and talk to. Those on our Prayer List were prayed for during Morning Prayer and at the Wednesday morning Eucharist.

Social Activities and Fundraising

While our worship is important to us, we also like to gather in social settings during normal times. In 2021 activities were on hold and the Centre was still not available for hire. The choir used the Centre to store their gowns and carry out socially-distanced practice sessions. Refreshments after the Sunday morning service were provided from the Tower Coffee Shop. Some people missed the gathering in the Centre, but a fair number of people stopped for a coffee under the tower who would not otherwise have joined us in the Centre because of its more confined space.

Church based social events were halted. Our ever popular Diversity Film Nights could not go ahead neither could the Frost Fair. This was a disappointment to many. Sutton Amateur Dramatic Company, who normally use the Centre for auditions and rehearsals, and the church for a summer performance, could not do this. They are looking forward to 2022 and their new summer production.

It goes without saying that the cancellation of these important inclusive social events has impacted on our income during the year.

Men's Group

The Men's group stayed strong as we came out of lockdown, still going out on the first Saturday of the month for breakfasts, and mid-month for evening meals.

A couple of new members were added to our number which is good news, especially after the loss of a long-standing member in the year, RIP Derek.

Country walk featured later in the year, with the obvious pub lunch after.

Can you see a link going through this report?
Food!

Members of the Men's Group intend to carry on into the new year where it left off - more food and drinks, and more walks when the weather gets a bit warmer.



Performance

Attendance

Seating in church continued with social distancing and lists kept of those who booked their attendance. Although 30 places were allocated, a family of 4/5 could take up one place. We were always full up. Attendance has been assessed, as in 2020, with the lists kept. Systems within the church were followed safely and, as people became more confident, they have returned slowly. This is no different to any other church in the area.

Electoral Roll

There were 102 people on the Electoral Roll, 54 of whom were not resident in the parish.

Confirmations

We had one confirmation at our Dedication Festival service on 3 October 2021.

Deanery Synod

St Mary's can elect three lay members to sit on the Deanery Synod. Representation on the synod provides the PCC with an important link between the parish and the wider structures of the church. The Deanery Synod meetings are the formal gatherings which focus on the mission and ministry in our area (the London Borough of Sutton) and are times when through presentations, discussion and debate the parishes can share information, work together and support each other in issues that matter to the worshipping community. The Diocese is keen to encourage the development of deanery leadership teams, to provide more opportunities for local lay leaders to work in partnership with each other and with clergy to develop local initiatives for their communities and support the Diocesan growth objectives. In 2021 there were three meetings one of which, the first in March, was on-line due to covid.

The main topics for discussion were: The Church during Lockdown, and Becoming an Eco Church. Deanery Synod members also were involved in electing members for both the Diocesan and General Synods. Full details of the meetings can be found in the separate **Deanery Synod Report**.

Music and Choirs

January 2021 began in a depressingly similar fashion to the way 2020 had ended; choir rehearsals were still being held online and music for the online services was being recorded through the goodwill of choir members (and their parents in the case of the trebles) recording their individual lines of music and sending them via email to be edited and compiled into coherent pieces of harmony. We all longed to be able to get together and have a jolly good sing!



However, it was not until the summer that we were finally able to socially distance ourselves for choir practice outside the west door, piano and all. Practice finally moved into church, again strictly distanced, and choir robes were brought down from the choir vestry which was too small to safely distance. The choir director became very adept at running up and down the circular staircase in the tower to collect and return music at the beginning and end of each rehearsal and service. Thankfully, as the parish centre was not available for hire, space was found to house the choir

robes there and, later, the flower team kindly donated a cupboard they no longer needed in which, moved to the Carew Chapel, we could store some of the music currently in use.

In September we held a recruitment day in an attempt to boost numbers which had dwindled during lock-down. As a result we gained three new trebles whom we were very pleased to welcome. We were sad to say goodbye to some of our 'regulars' who, for various reasons, have not been able to continue to sing with us and we thank them for their years of service and wish them well.

During the year, a legacy from a benefactor enabled us to purchase a set of scores of Fauré's *Requiem*. We decided that performing it as part of a service would be an appropriate way of remembering not only our benefactor but also the many who had lost their lives since the beginning of lock down and whose loss had not been able to be mourned in the usual way. We invited singers from other churches to join us and on 31st October 40 choristers sang at the service entitled *For Those We Have Loved and Lost*. It was a very memorable and moving occasion for singers and congregation alike.

The Advent and Christmas Carol services were, as always, a lot of hard work but, thanks to everyone's diligence and the guidance of the Lord we were able to get through, assisted by David Moore's exemplary accompaniments, inspiring voluntaries and ever-resourceful improvisations. His assistance throughout the year has been invaluable. Thank you too to Andrew for his continued support. It means a lot.

Tower Bellringers

Due to Covid lockdowns and restrictions, tower bell ringing wasn't possible for a major part of the year. However the ringers still communicated via WhatsApp and Zoom. We held our AGM via zoom and elected Russell King as our new tower captain.

When the church reopened for services, it took time because of restrictions for more than one bell to be chimed for the 9.30am service. Once restrictions eased three or four bells were rung.

Thursday night practices resumed in September and we realised that due to covid and peoples life changes and choices that we did not have the number of ringers that we had before covid and the remaining band would take time to regain its strength and stamina for tower bell ringing.

Unfortunately all ringing stopped again in October when the scaffolding was erected for building work on the tower. As a result the bells were silent for a second Christmas and New Year. Ringing resumed in January 2022. It is hoped to plan a recruitment drive later in 2022. There are ten bells and only six capable ringers.

Outreach and Communications

St Mary's Helping Hands WhatsApp Group

This group was created when we went into lock down in 2020 as a way of offering support to people during this time. It has continued to link members of the congregation and the wider community and offers a useful communication stream between the church and the community. The site is monitored to ensure a safe environment (only people over 18 are invited to join).

St Mary's Quiz Sessions

A fortnightly quiz session was set up during 2020 and continued through 2021. The group benefits from keeping in touch and keeping up morale. The sessions are light-hearted and popular with lots of fun, encouraging our well-being. All are welcome.

St Mary's Book Club

This was started up towards the end of 2021 and meets weekly on a Tuesday evening on zoom. Members have taken turns in choosing books from different genres, alternating between books concerning aspects of faith and books that have themes of inclusion and diversity. This is open to everyone and is a fun and inclusive group – there is no pressure to join in discussions if people simply want to read and listen to the thoughts of others. Good fun.

Quiet @St Mary's

After not being able to open during the pandemic, Quiet @St Mary's reopened in September 2021 and in conjunction with the Tower Coffee Shop, provided opportunities on the third Thursday of the month for people to experience the peace and beauty of St Mary's. There were various activities to enable peace and quiet arranged around the church and the opportunity to walk the St Mary's canvas labyrinth, located in the Centre. It was wonderful to welcome people back and meet new faces. We were especially blessed to welcome back the wheelchair bound students from Sherwood Park special needs school and their teachers and carers. They always seem to enjoy the peace that being pushed around the labyrinth brings them. The Quiet @ St Mary's team look forward to providing more opportunities for quiet and walking the labyrinth on the third Thursday of each month in 2022.



Schools

Links with the local schools have been maintained – Carew Academy, Sherwood Park, Beddington Infants, Beddington Primary School, Wallington County Grammar School and The Link. Christmas services were booked up during the last week of term but had to be cancelled at the last minute because of Covid restrictions. Hopefully, 2022 will be a better one both for Easter and Christmas.

Social Media

Our website www.stmarysbeddington.org.uk, St Mary's Facebook and The Tower Coffee Shop Facebook pages were regularly updated with services, events and other relevant information. These are all valuable links in engaging with the wider community. 2022 will see an updated website which will be more user friendly. This work is being done inhouse so will be cost free. A Twitter account was also set up

The Parish Magazine

A decision was made to stop publishing the Parish Magazine online. This will be reassessed and a more up-to-date form of giving news and information will be incorporated into the new website.

Mission and Charitable Giving

A regular annual donation of £1,200 was made to the United Society for the Propagation of the Gospel. We will continue to give 20% of profits from our fund-raising social activities to the Diocese of Southwark's Zimbabwe Link Fund, however our ability to generate funds was again severely limited. Other charities supported when possible, financially or in kind, include The Children's Society, Crisis and Croydon Nightwatch. We are a Fair Trade church.



Ecumenical relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

As with most other churches, St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers - flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at diversity events, church cleaners, and volunteers running The Tower Coffee Shop. It is good to have you all back and remember, no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's annual visitation took place on 28 April with the Assistant Area Dean, Nicholas Peacock, attending. The Articles of Enquiry were submitted.

The end of year accounts show that the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyards, amounted to £6,537. In addition to this, running costs covering insurance, electricity, gas and water amounted to £13,469.

The fabric of the building is in general good condition, and we have now completed the major works on the West Tower which were highlighted in our Quinquennial Report. The money for this was awarded to us through the National Heritage Lottery Fund. Our next Quinquennial will take place in 2023 with DAC permission.

Further details of works carried out during the year can be found in the separate **Churchwardens' Report**.

Financial review

Reserves Policy

The PCC's reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow. The Designated Funds for Building Maintenance and Organ Repairs hold reserves at £1,132 and £15,440 respectively. The reduction in the Building Maintenance Fund was due to the reserves being transferred to our current account to protect our cash flow when settling substantial invoices associated with the tower structural works prior to reimbursement from the NLHF. The Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and extensive repair is ever present and forward planning is needed.

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

The PCC is responsible for all parish finance, its management and control, and has appointed a treasurer to supervise this area. In preparing the financial statements the PCC, through the Treasurer, is required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

Total receipts on unrestricted funds were £143,842 of which £45,705 was unrestricted planned voluntary donations.

Treasurer's Report

Year ending 31 December 2021

The Financial Statements have been examined by Robert Cunningham our Independent Examiner.

Total funds at year end 2021 amounted to £55,716 of which £2,752 were in restricted funds. Total funds at year end 2020 were £74,778.

Total income was up by £43,190.

Total expenditure decreased by £1,958. A large portion of expenditure, £68,757, was incurred on the repair and restoration of the Tower. However, £38,468 was received from the National Heritage Lottery Fund and £9,899 was reclaimed as VAT.

A very generous legacy of £20,000 was received as well as a £5,000 donation from the Garfield Weston Trust

Tax recoverable on Gift Aid was down by £10,863 due to a delay in claims being made as a result of a change in the Treasurer. These claims are being brought up to date in 2022.

Stewardship income from 2020 wasn't banked until early 2021 due to Covid-19 restrictions, so the 2021 figures effectively accounts for two years' worth of this income.

Fees for weddings and funerals that took place in late 2019 and early 2020 were not included in those year's accounts as the information was not available at the time. These fees were finally accounted for in 2021 which is why this income stream is up by £3,121.

Church hall lettings were down by a further £926.

The Tower Coffee Shop income was up by £8,960 reflecting the fewer Covid-19 restrictions in place during 2021. As expected therefore the costs of running the coffee shop were also up by £2,794.

Signed
The Reverend Andrew Fenby
Rector and PCC Chair
on behalf of the Parochial Church Council

Date

The PCC of St Mary Beddington

End of Year Financial Statements

Year ending 31 December 2021

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PPC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 20 II.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	2021 Total funds	2020 total funds
Income and endowments from:					
Donations and legacies	126,448	—	—	126,448	94,022
Income from charitable activities	3,980	—	—	3,980	1,886
Other trading activities	13,391	—	—	13,391	4,456
Investments	23	1	—	24	288
Total income	143,842	1	—	143,843	100,653
Expenditure on:					
Raising funds	4,118	—	—	4,118	2,048
Expenditure on charitable activities	158,787	—	—	158,787	162,815
Total expenditure	162,905	—	—	162,905	164,863
Net income / (expenditure) resources before transfer	(19,063)	1	—	(19,062)	(64,209)
Transfers					
Gross transfers between funds - in	30,030	—	—	30,030	24,362
Gross transfers between funds - out	(30,030)	—	—	(30,030)	(24,362)
Other recognised gains / losses					
Net movement in funds	(19,063)	1	—	(19,062)	(64,209)
Total funds brought forward	72,027	2,751	—	74,778	138,988
Total funds carried forward	52,964	2,752	—	55,716	74,778
Represented by					
Unrestricted					
General fund	31,865	—	—	31,865	20,970
Designated					
CBF 4 Organ	15,440	—	—	15,440	15,440
CBF 5 Building Fund	1,133	—	—	1,133	16,126
Choir Fund Acc	4,138	—	—	4,138	4,108
Curate Accommodation	347	—	—	347	15,339
Flower Fund Acc	41	—	—	41	41
Restricted					
Rector's Disc Fund	—	1,679	—	1,679	1,678
Restricted Capital Fund	—	1,073	—	1,073	1,072

Balance sheet

	2021 Total funds	2020 Prior year funds
Current assets		
Cash at bank and in hand	56,059	75,218
	56,059	75,218
Liabilities		
Creditors: Amounts falling due in one year	343	440
	343	440
Net current assets less current liabilities	55,716	74,778
Total assets less current liabilities	55,716	74,778
Total net assets less liabilities	55,716	74,778
Represented by		
Unrestricted		
General fund	31,865	20,970
Designated		
Curate Accommodation	347	15,339
CBF 4 Organ	15,440	15,440
CBF 5 Building Fund	1,133	16,126
Choir Fund Acc	4,138	4,108
Flower Fund Acc	41	41
Restricted		
Rector's Disc Fund	1,679	1,678
Restricted Capital Fund	1,073	1,072
Agency collection	—	—
Funds of the church	55,716	74,778

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	2021	2020
Current assets - Cash at bank and in hand						
Bank current account - Santander -	30,694	—	343	—	31,037	15,251
CCLA (CBF 3) deposit acc General -	1,162	—	—	—	1,162	6,159
CCLA (CBF 1) deposit account -	—	347	2,752	—	3,099	18,090
CCLA (CBF 4) deposit account Organ Fund -	9	15,440	—	—	15,449	15,440
CCLA (CBF 5) Building Fund -	—	1,133	—	—	1,133	16,126
Choir Account -	—	4,138	—	—	4,138	4,108
Cash in hand -	—	41	—	—	41	41
Totals	31,865	21,099	3,095	—	56,059	75,218
Liabilities - Agency accounts						
Agency collections -	—	—	343	—	343	440
Totals	—	—	343	—	343	440
Grand total	31,865	21,099	2,752	—	55,716	74,778

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
CBF1 - Rector's Disc Fund						
Restricted	1,678	—	—	—	—	1,679
Sub-total for CBF1	1,678	—	—	—	—	1,679
CBF1a - Restricted Capital F						
Restricted	1,072	—	—	—	—	1,073
Sub-total for CBF1a	1,072	—	—	—	—	1,073
CBF1e - Hamilton Window Fund						
Restricted	—	—	—	—	—	—
Sub-total for CBF1e	—	—	—	—	—	—
CBF1j - Curate Accommodation						
Designated	15,339	7	—	(15,000)	—	347
Sub-total for CBF1j	15,339	7	—	(15,000)	—	347
CBF4 - CBF 4 Organ						
Designated	15,440	—	—	—	—	15,440
Sub-total for CBF4	15,440	—	—	—	—	15,440
CBF5 - CBF 5 Building Fund						
Designated	16,126	6	—	(15,000)	—	1,133
Sub-total for CBF5	16,126	6	—	(15,000)	—	1,133
Choir - Choir Fund Acc						
Designated	4,108	—	—	30	—	4,138
Sub-total for Choir	4,108	—	—	30	—	4,138
Flower - Flower Fund Acc						
Designated	41	—	—	—	—	41
Sub-total for Flower	41	—	—	—	—	41
General - General fund						
Unrestricted	20,970	143,830	162,905	29,970	—	31,865
Sub-total for General	20,970	143,830	162,905	29,970	—	31,865
Grand total	74,778	143,843	162,905	—	—	55,716

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	Total 2021	Total 2020
INCOME AND ENDOWMENTS						
Donations and legacies						
Donations Bank SO	40,620	—	—	—	40,620	39,256
Gift Aid - Envelopes	474	—	—	—	474	1,713
Stewardship Envelopes GA	488	—	—	—	488	—
Stewardship Envelopes no GA	2,585	—	—	—	2,585	—
Other planned giving	1,538	—	—	—	1,538	3,730
Loose plate collections	942	—	—	—	942	899
Other giving - wall/votive/poetry/toddle	50	—	—	—	50	1,320
One-off GiftAid gifts	500	—	—	—	500	699
One Off Gifts no GA	1,170	—	—	—	1,170	2,492
Tax recoverable on Gift Aid	3,929	—	—	—	3,929	14,612
Legacies	20,000	—	—	—	20,000	1,000
Recurring grants	—	—	—	—	—	2,133
Non-recurring one-off grants	14,899	—	—	—	14,899	12,769
National Lottery Grant	38,468	—	—	—	38,468	13,397
Other funds generated	785	—	—	—	785	—
Total	126,448	—	—	—	126,448	94,022
Income from charitable activities						
Church Activities - Cookbook etc	—	—	—	—	—	100
Fees for weddings and funerals	3,429	—	—	—	3,429	308
Church hall lettings	551	—	—	—	551	1,477
Total	3,980	—	—	—	3,980	1,886
Other trading activities						
Tower Café	13,391	—	—	—	13,391	4,431
Parish magazine sales	—	—	—	—	—	25
Total	13,391	—	—	—	13,391	4,456
Investments						
Bank and building society interest	11	12	1	—	24	288
Total	11	12	1	—	24	288
INCOME TOTAL	143,830	12	1	—	143,843	100,653

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	Total 2021	Total 2020
EXPENDITURE						
Raising funds						
Fees paid to fund raisers	—	—	—	—	—	432
Costs of stewardship campaign	—	—	—	—	—	133
Costs of fetes & other fundraising events	—	—	—	—	—	158
Cafe Costs	4,118	—	—	—	4,118	1,324
Total	4,118	—	—	—	4,118	2,048

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total 2021</u>	<u>Total 2020</u>
Expenditure on charitable activities						
Planned Giving	1,200	—	—	—	1,200	1,200
Rector's Discretionary Fund	100	—	—	—	100	400
Children's ministry	—	—	—	—	—	396
Secular charities	—	—	—	—	—	200
Church Activities	1,534	—	—	—	1,534	1,927
Parish Support Fund etc	41,000	—	—	—	41,000	47,000
Choir	110	—	—	—	110	292
Flowers	209	—	—	—	209	263
Readers	450	—	—	—	450	—
Organist salary/cover	8,845	—	—	—	8,845	8,030
Working expenses of incumbent	—	—	—	—	—	26
Rector's telephone	670	—	—	—	670	614
Education & books	9	—	—	—	9	14
Church running - insurance	8,050	—	—	—	8,050	7,903
Church office	2,316	—	—	—	2,316	—
Organ / piano tuning	848	—	—	—	848	1,172
Church maintenance	4,645	—	—	—	4,645	2,573
Cleaning/products	162	—	—	—	162	—
Altar expenses	228	—	—	—	228	248
Upkeep of churchyard	1,892	—	—	—	1,892	2,375
Administration	491	—	—	—	491	1,057
Licensed lay ministry dep clergy	—	—	—	—	—	24
Church running - electric/gas	5,317	—	—	—	5,317	5,041
Church running - water	102	—	—	—	102	154
Sundries	68	—	—	—	68	—
Governance costs examination/audit fee	238	—	—	—	238	264
Professional Fees - Architects/Surveyors	11,546	—	—	—	11,546	26,100
Professional Fees - NHLF Work	—	—	—	—	—	—
Church major repairs - installation	—	—	—	—	—	32,228
Church Repair/Restoration NHLF	68,757	—	—	—	68,757	—
New building Church	—	—	—	—	—	23,307
Total	158,787	—	—	—	158,787	162,815
EXPENDITURE TOTAL	162,905	—	—	—	162,905	164,863
GRAND TOTAL	(19,075)	12	1	—	(19,062)	(64,209)

NOTES

Non-recurring grants £5,000 from Garfield Weston
£9,899 VAT refunds from Listed Places of Worship Grant Scheme

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2021

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

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in 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. My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

29th May 2022

Accounts

St Mary the Virgin, Beddington

Annual Report

31 December 2020



Putting faith into practice through prayer and scripture, music and sacrament.

**Registered with the Charity Commission as
“Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Beddington”
with Charity number 1131167**

The Parish Church

St Mary the Virgin, Beddington
in the Deanery of Sutton,
Archdeaconry of Reigate
and Diocese of Southwark

Address

St Mary the Virgin
Church Road
Wallington, Surrey,
SM6 7NH

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
80 Cheapside
London
EC2V 6BZ

Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
Bromley, Kent
BR1 3BD

This is the form of annual report and financial statements required by the
Charities Act 1993 and
the *Church Accounting Regulations 2006*,
together with the *Statement of Recommended Practice 2005*
published by the Charity Commission.



*Gracious Father, we pray for your Church.
Fill it with your truth, keep it in your peace
and unite it in your love,
through Jesus Christ our Saviour. Amen*

St Mary's is a Church of England (Anglican) Church serving the Parish of Beddington. We are in the Reigate Episcopal area of the Diocese of Southwark, and within Sutton Deanery.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, the Reverend Andrew Fenby, in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our aim is to proclaim God's greatness in all that we do as a community and as individuals and to rejoice in God's saving love for the world revealed in Jesus Christ.

At St Mary's we welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn about God from each other as we walk together on our journeys of faith.

We believe that God calls us to love not to judge. He meets each of us where we are in our lives and we hope to model His unconditional welcome in our worshipping community.

We are committed to opening our arms to all God's people regardless of, for example. age, gender, gender identity, sexual orientation, marital or family status, ethnicity, race, colour, nationality, cultural origin, religion, disability, experience of mental distress, HIV status, caring responsibility, class, education, employment status, political belief or criminal conviction.

Structure, Governance and Management

St Mary's Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a registered charity of which all members are trustees.

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.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's, members of the PCC are either ex-officio, elected by the Annual Parochial Church Meeting (APCM), or co-opted. All members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

In accordance with the requirements for disclosure, the Parochial Church Council members who have served during the reporting year (1 January – 31 December 2020) include:

Ex-officio members:

Incumbent:	Fr Andrew Fenby	(Chairman)
Churchwardens:	Alison Hargreaves	) To July 2020
	Mandy Larkum	) From APCM 2020
	Judy Page	
Reader:	Jenifer Davison	
Southwark Pastoral Auxiliaries:	Maud Adams	
	Heather Cosgrove	
Deanery Synod Representatives:	Linda Wood	
	Linda Walters	) To
	Deidre Charles	) APCM 2020

Elected members:

Gill Caddick
Amanda Larkum
Sophie Longmoor
Christine Morgan
Jeanette O'Neil
Richard Pocock
Jennifer Read
Edward Stawiarski

Paul Bransome)
Alison Hargreaves) From
Ann Lusmore) APCM 2020
Behrang Taheri)

Jill Pope) To
Gerrie England) APCM 2020

Standing Committee

The PCC Standing Committee has the power to transact the business of the PCC between PCC meetings. Ratification of any Standing Committee decision is made at the next PCC meeting. Members of the Standing Committee comprised:

Andrew Fenby
Alison Hargreaves) To APCM 2020
Mandy Larkum) From APCM 2020
Christine Morgan
Judy Page
Jennifer Read

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. We are an inclusive, friendly church and welcome people of all ages, backgrounds and experiences. We embrace the diversity of God's children and give thanks for all that we can learn of God from each other as we walk together on our journeys of faith.

The PCC held two face-to-face meetings early in the year and thereafter three meetings via Zoom. However, other matters arose between these meetings which required PCC consultation/approval and this took place via email on a further seven occasions.

- **Worship:** Reviewing our worship practices is a regular item on the PCC Agenda. Through the Worship Committee, the PCC maintained an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.
- **Safeguarding:** St Mary's is committed to following the Southwark Diocesan Policy as contained in 'A Safe Church'. The Rector, churchwardens, officers and PCC take their responsibilities seriously to protect and safeguard the welfare of children, young people and vulnerable adults and agree that we must **always** report any abuse or any suspected abuse. We ensure that all adults working with children are DBS checked and checks are updated when required. We have followed correct procedures in accordance with the diocesan regulations over the last year and have consulted the Diocesan Safeguarding Team when required. We aim to provide an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to sensitively and appropriately.
- **Parish Support Fund ('PSF'):** Our pledge for 2021 was determined following PCC consultation on 14 September 2020. Prior to the consultation, the Finance Committee had discussed the impact of the pandemic on our own finances. It had seemed likely that our income in 2020, taking into account the associated decrease in expenditure, would drop by around £26,000. Together with our financial commitment to the National Heritage Lottery Fund work, we concluded a reduced pledge of £41,000 for 2021 (from £47,000 for 2020) would be achievable.
- **Legalities:** The PCC ensured that legal requirements had been met within the year in respect of buildings and Employer's Public Liability insurance cover; safety certificates being issued to cover our gas and electrical installations; servicing of our fire extinguishers; and licences for use of copyright music and films.
- **Policies and Procedures:** Our comprehensive set of policies and procedures are reviewed annually at the first full meeting of the newly elected PCC after the APCM.
- **GDPR (General Data Protection Regulation):** General Data Protection is being adhered to with information on our website.
- **Entrance Lobby:** Early 2020 saw the completion of this long-awaited project. However, having waited so long it was sad to see it have so little use in 2020!
- **The Tower Café:** It was exciting to see the enthusiasm for our NLHF driven café project going from strength to strength over the few months it was able to remain open.

Achievements in a challenging year

National Lottery Heritage Fund

What a great start to 2020 to be able to announce that we'd been awarded a NLHF grant of £209,600 towards the estimated cost of £252,812 needed for urgent structural repairs to the church tower. Not only could we get moving on the repairs but could also plan the programme of community activities which we'd had to draw up as part of our grant application. We were very excited, but then Covid struck and we went into lockdown. Some of community activities meant social engagement was inevitable, and this too was just not possible. The coffee shop, which had been trialled prior to the lockdown, had to close for most of 2020, opening briefly as a takeaway service between lockdowns. The NLHF, normally extremely strict in adherence to promises made in the grant application, were very accommodating and allowed us to modify some projects. Meanwhile, our architects invited tenders to be made for the structural work on the tower, and companies visited site in during December. prior to submitting their quotes. In 2021 we will go ahead with appointing a Heritage Fund Activity Plan Co-ordinator to run the community projects.

Worship and Services

Though 2020 started much as any other recent year in church, it soon became one of the most extraordinary in the thousand or so history of St Mary, Beddington. From the middle of March to mid-July the church building was closed for worship as the country went into government-mandated pandemic lockdown. This lockdown of course covered the Easter period and it was with much sadness that we were unable to worship in church at this most important time of the Christian year. St Mary's was open again for worship in late July, providing a short (roughly half an hour) spoken Eucharist service each Sunday, subject to a variety of restrictions aimed at reducing the possibility of spreading coronavirus. Another national lockdown in November meant closure again (we did open the church twice a week for individual prayer in this period before a brief reopening in Advent. Steeply rising local cases meant we ended the year again closed for in-person worship after the Eucharist on the Fourth Sunday of Advent. As with the Easter closure, it was particularly difficult to forego our usual services, this time celebrating Christmas.

In response to these closures we provided worship online. From Mothering Sunday onward, each week a 9.30 am audio and text Service of the Word was provided via the St Mary's web site, with prayers, readings (with recorded contribution from a wide number of the congregation), sermon and music (by the choirs and organist). Also provided was a Sunday Club side bar each week, with teaching and an activity for children. Separate recorded services were provided for Good Friday, Advent and Christmas Carols, Christmas Crib (a video produced by St Mary's Sunday Club Children) and Christmas Day. From the summer onwards we provided a live internet video ('Zoom') morning prayer service on a Wednesday. Online services continued during the summer and Advent periods of the year when worship took place in church for those who, as the pandemic continued, were not able to attend in person or did not feel safe doing so.

We were able to celebrate one wedding on Valentine's Day, but there were no baptisms. One interment of ashes took place in the churchyard.

Preparing the Church for Services

The Rector and the churchwardens, following government and diocesan guidelines, spent a lot of time ordering stickers, hand washes and equipment. The church was stripped of books, papers, kneelers, etc and labelled for seating at safe distances. Areas that were not to be used were marked off with some rather nice red cordons - an improvement on the original black and yellow tape! Notices were put up to remind people what to do, a one-

way system was marked out by stickers and hand sanitizing gels were put in place. Signs were set up outside to guide people through the south door, where they registered or used the NHS QR Code to check in and had their temperatures taken. Everyone was asked to wear a mask in church. The south porch and west doors were kept open and so were the Centre Windows to maintain a flow of fresh air. Our maximum safe capacity of 30 spaces had to be pre-booked and were always filled. Initially, the shortened service and necessary restrictions made for a very strange service, but the congregation took it all in their stride and accepted the changes. We thank all the volunteers who have helped with greeting and seating the congregation. Without their help it would not have gone so smoothly.

St Mary's Helping Hands WhatsApp Group

This group was created as soon as we went into the first lock down in March 2020. It was our way of linking members of the congregation, the Toddlers' Group parents, SMYL parents and, generally, people who had been part of St Mary's from the wider community. Around 43 active members are involved. Initially, it was formed as a means for people to ask for support with shopping, etc, but it evolved over the year to be a place where information, support, friendship and debate took place, with people dipping in and out of conversations. The members were all very positive and supportive and the site is monitored to ensure a safe environment is maintained.

St Mary's Quiz Sessions

A regular fortnightly online quiz night was started during the first lockdown in 2020 as a way of people staying in touch and keeping morale up. This continued throughout the year with people taking turns in setting the quiz. It has been a light-hearted get together, especially for those who would have felt isolated at home. This will continue for as long as it is needed.

Keeping our young connected

Sunday Club was able to connect with weekly stories and explanations of the gospel story on St Mary's website. There were visuals of creative art work and craft ideas the children had created and some weeks there were games or a quiz. Leading up to Easter, Sunday Club were set the challenge of making an Easter garden at home, made from whatever they wanted. Children and families used plasticine, flower pots, flowers, mud, sticks, Lego, stones ... and a potato! Everyone was marvellously imaginative.

We continued to connect with art, craft and stories online throughout 2020.

In November Sunday Club, as families, took part in a fun run. They ran, walked and cycled around Beddington Park to raise money for St Mary's and Sutton Food Bank. Over £500 was raised of which 50% was donated to the charity. We received breathless feedback from our families who loved taking part.

For Christmas the children joined together in creating an online virtual crib service. St Mary's Church families and children from our local school recorded themselves acting scenes from the nativity. Members of the church and Sunday Club recorded their voices singing hymns and narrating to the recorded performances of the children. This was all put together as an online virtual crib service which had over 100 views online. Our children thoroughly enjoyed taking part and they loved the finished film. They received wonderful praise from everyone who watched the recording.

Quiet @St Mary's

This monthly ministry with its large canvas labyrinth and various mindful resources made available in church, last took place at the end of February 2020. We hope to begin sessions in 2021 as Sherwood Park School is eager to return with their students.

Vocation

In September, following a long discernment process our churchwarden, Alison Hargreaves, began her Reader ministry training at St Augustine's. The training will take four years; the initial two years will focus on theological study and the final two years will be under the supervision of Fr Andrew and the diocese as a Reader at St Marys. The PCC and everyone at St Mary's are fully committed to supporting Alison in this next step of her faith journey.

Pastoral Care

Our Pastoral Care Group continued to support members of the congregation who were unable to attend church for various reasons but when the March 2020 first lockdown came into force, all home visits stopped. After that, all contact with members of the parish was confined to regular telephone calls, which were very much appreciated. There was already a list of those for whom prayers had been requested at Morning Prayer each day in church. These prayers were continued at Morning Prayer on Zoom. Between the two lockdowns, it was a great joy to be able to worship and to see each other at the Eucharist in church.

Social Activities and Fundraising

Our worship is especially important to us, but we also enjoy sharing our faith in social settings and under normal circumstances there would have been events and concerts throughout the year. However, so many of our planned activities had to be put on hold, among them **Sutton Amateur Dramatic Society's** production of 'Under Milkwood' due to be staged in church in June, and our annual **Frost Fair** which had to be abandoned.

Our various social activities and events have been a source of fundraising and their cancellation has impacted on church finances.

Men's Group

The Mens' Group started off the year with their usual dining at local restaurants. But in March it all went wrong - cancelled venues, no restaurants - what were they going to do? Their leader, Ian Atkins, decided to get the group active, meeting on their usual first Saturday of the month, but now for a lockdown walk instead. They started locally at Beddington Park (stopping at the café for bacon rolls!), then moved on to different parks, commons, Kenley airfield, etc - always keeping 2mtrs apart and always ending with the much needed bacon roll. The weekly Wednesday Zoom meeting carried them through the year and into the second lockdown.

Ladies Group

The ladies started the year by making lots of plans - every one of which had to be cancelled! We'd all been very much looking forward to two separate coach trips and hoped simply to postpone them for a year. Alas, the coach company went into liquidation. The Ladies will doubtless get back on track as soon as it is safe to do so.

Mothers' Union

As mentioned in our Annual Report 2019 the St Mary's branch of the Mothers' Union was closed on 6 February 2020 after 123 years of existence. A sad day.

Performance

Attendance

For much of 2020 seating at a safe distance meant capacity was reduced to 30 people in church and, together with the introduction of online services, it has not been possible to accurately assess attendance during 2020.

Electoral Roll

There are now 104 people on the Electoral Roll, 54 of whom were not resident in the parish.

Confirmations

No confirmation services were held in 2020

Deanery Synod

St Mary's can elect three lay members to sit on the Deanery Synod. Representation on the synod provides the PCC with an important link between the parish and the wider structures of the church. The deanery synod meetings are the formal gatherings which focus on the mission and ministry in our area, the London Borough of Sutton and are times when through presentations, discussion and debate the parishes can share information, work together and support each other in issues that matter to the worshipping community. The diocese is keen to encourage the development of deanery leadership teams, to provide more opportunities for local lay leaders to work in partnership with each other and with clergy to develop local initiatives for their communities and support the Diocesan growth objectives. There are normally three meetings a year, but in 2020 the only in-church meeting took place in February when it met at St Dunstan's Church, Cheam. By December Zoom meetings had been mastered and 32 members joined together online. As always, interesting discussions took place covering the topics of Parish Pledges, community healthcare provision, and confronting the problem of County Lines drug trafficking. Full details of the meetings can be found in our separate **Deanery Synod Report**.

Music and Choirs

Music and choirs have always been an important large part of St Mary's and the following report by Pam Akhurst, Director of Music, shows how this was tackled in 2020:-

As 2020 began, little did we, the musicians at St. Mary's, imagine how much the world and our small part in it were to change so radically. Congregations in January and the beginning of February witnessed music performed by a trio of sopranos, the trebles, the ladies' choir and the backrow separately and in variously combined ensembles, the music ranging from anthems and hymns composed in the 16th century through to the 20th century with the choirs performing as they had always done either from the choir stalls or, during Communion, from the St. Nicholas altar in the North aisle. David and I breathed a sigh of relief when the Epiphany carol service (26th January) was concluded and looked forward to preparing the music for the Lenten services which would begin a month later.

However, by Mothering Sunday the pandemic had struck and the church was closed. As the weeks went by we learned that choral singing was considered an extremely dangerous occupation and it looked as though we would have to sit this out until the danger was past. But singing was very important to all of us in the choirs as well as to the congregation of St. Mary's – you only had to hear them belting out *Tell Out My Soul* or *Guide Me, O Thou Great Redeemer* to know that! So we started initially to look for ways to keep the choirs together during lockdown and then to try to provide music for the online services which had been made available on the parish website for each Sunday.

After a while we started holding rehearsals on Zoom, an 'interesting' experience as it is impossible for everyone to sing together live. Either David or I would lead a section of the

rehearsal while everyone else would have to be muted to avoid a cacophony. As you can imagine, it's difficult to tell whether a singer is making the correct sound just by looking at them. We were very aware that none of our singers had joined the choir to be soloists and would certainly not have wanted to sing individually in front of the rest of the choir online so we would teach a particular line of music and then rely on a thumbs-up to see whether everyone felt they had sung it correctly.

Recording music for a service was another hurdle to overcome. I downloaded a programme which others had said was easy to use and then stared in horror at all the technical language used in the manual. (In my experience an envelope was something in which to post a letter but not on Audacity.) Luckily, my youngest son still lives at home. He got me started and talked me through the necessary procedures. Each member of the choir who had the technical equipment necessary and was feeling brave enough had recorded their vocal line at home and sent it as a sound file to me to be stitched together into an ensemble. Inevitably, there was the occasional mistake in pitch or rhythm, blemishes which are covered in live performances, which had to be disguised or hidden and the whole lot married up to sound together. As it was, it took us about 8 man hours to record the first piece we launched upon the online congregation, *An Easter Anthem* by William Billings.

Gradually, it became possible to speed up the process as singers and editors became more used to the process but sometimes a recording labelled 'Take 12' would come in, indicating that the singers were as anxious to get it right as were the editors. Occasionally, we would have to eliminate the sound of a pet who had decided to join in with the singing so it was not all gloom, doom and Zoom.

During the autumn we rejoiced that we were able to rehearse in church and to sing a piece at some Sunday services, welcoming back those who for various reasons had been unable to take part in online rehearsals or recordings. Social distancing prevailed and we were obliged to wear face coverings at all times. Various kinds of full face visors were experimented with but all had the disadvantages of either not being able to accommodate spectacles or steaming up as one began to sing, neither problem being conducive to good ensemble. However, by Christmas the church was closed again and we were in lockdown.

Despite all the difficulties that arose, during 2020 the choirs recorded 26 anthems and 26 hymns for the Sunday services plus another 8 anthems and 9 hymns for the Advent and Christmas carol services and the Christmas Day service. This short sentence represents a massive amount of work for the choirs. I cannot thank them enough; they are heroes and I am extremely proud of them.

Huge appreciation must also go to the parents of the trebles who made copies of the music sent to them for their children to use in practices, ensured that their offspring were online at the right time for choir practices and supported their trebles in making and sending their recordings each time.

Thanks also to Andrew who has very generously given of his time not only to support the choirs, attending trebles' rehearsals and singing tenor with the adults, but also lending greatly appreciated moral support to me. Last but not least, I owe a tremendous debt of gratitude to David Moore, our gifted organist, who has supported me throughout this very difficult year with unfailing cheerfulness as well as practical help in running rehearsals and recording music. His beautiful voluntaries and witty improvisations have been balm to the soul. Thank you, David.

Tower Bellringers

The Bellringers started 2020 very positively when in early February two members of the band, with the help of some friends, rang a Peal taking 2 hours and 46 minutes to complete. This Peal was a first for three members of the band. By the time lock down was announced, two Quarter Peals had also been achieved with more Beddington ringers being involved. One of the quarters was to celebrate the Diamond wedding anniversary of Ronald and Gillian Beardwell, the parents of one of the Beddington band.

Up until lockdown the bells had rung out before most services. When services were allowed again with social distancing at least one bell was chimed before the services.

The ringers continued to communicate socially during lockdown firstly, for those who could, via "WhatsApp" and then via Zoom. With the easing of restrictions during the summer a small group met in the garden of Sue Bailey, Tower Captain, for a thank you and goodbye afternoon tea as Sue and Richard were moving to Oxfordshire later in the Autumn. The ringers continued to meet via Zoom until late 2020 when a computerised ringing simulator "*Ringin' Room*" became available. Thus the Beddington ringers were able to ring together again, not by pulling a rope but by pressing a button! In this way minds were kept active and learning of various change ringing methods was made possible

The Centre

The Centre was closed to both lettings and congregation use in March 2020 It will reopen when all safety measures can be implemented. Its closure has resulted in a loss of revenue to church funds.

Outreach and Communications

We retain important links with our local schools – Carew Academy, Sherwood Park, Beddington Infants, Beddington Park Primary School, Wallington County Grammar School and The Link. We missed being able to welcome children and parents into church for the numerous carol services that are usually held over the Christmas period. We have plans to work closely with the schools as part of our National Lottery Heritage Fund activities programme.

Our **website** www.stmarysbeddington.org.uk and our **Facebook** page are regularly updated with services and events and are a valuable link in engaging with the wider community.

The parish magazine is published 6 times a year. It is now accessed through a link on our website. The printed version was stopped during lockdown.

The **Friday Morning Drop-In**. This has been unable to operate since March 2020. It is hoped to reopen in 2021.

Our open group, **Monday's @ St Mary's**, met on Monday evenings in the Carew Chapel to read and study the bible, offer prayer for the parish via said Compline, and socialised over tea and cake. When lock down was announced the group were half way through the Lent Course study material. Not wanting to miss out on the remaining chapters it was suggested that members of the group set aside the time they usually met for private study and contemplation which allowed study to take place at the same time even if not physically together. After Easter, once the technicalities of Zoom meetings had been mastered, Monday's @ St Mary's went on-line and it has been meeting this way ever since. Not the same as meeting in church, but the group has been able to read and study the Bible together, have some quite lively discussions and continue to pray for people in need and the parish.

Mission and Charitable Giving

Charitable donations totalling £200 were made during 2020. We will continue to give 20% of profits from our fund-raising social activities to the Diocese of Southwark's Zimbabwe Link Fund, however we've been unable to generate funds in 2020. Other charities supported financially or in kind include the United Society for the Propagation of the Gospel, The Children's Society, Crisis and Croydon Nightwatch. We are a Free Trade church.

Ecumenical relationships

The church is a member of Churches Together in Beddington and Wallington (CTBW).

Thanks

As with most other churches, St Mary's would cease to be the place it is if not for the tireless effort of all our volunteers - flower arrangers, sidespeople, servers, coffee and tea makers, helpers in children's ministry and at diversity events, church cleaners, and volunteers setting up our new venture, The Tower Café. Your assistance has been put on hold for most of the year, but we'll soon be welcoming you all back and remember, no matter what is offered, every bit of help is received with our most grateful thanks.

Fabric/Churchwardens' Report

The Archdeacon's Annual Visitation was due to take place on 11th April 2020 with the Archdeacon attending. This was cancelled due to lock down. The Articles of Enquiry were submitted.

The 2020 accounts show that the cost of regular repairs and maintenance to the fabric and contents of the building, together with the upkeep of the churchyard, amounted to £2,375. In addition to this, running costs covering insurance, electricity, gas and water amounted to £5,195.

The fabric of the building is in good condition but with the award of the NLHF grant, we will soon begin structural repairs to the Tower as highlighted in the Quinquennial Report.

Further details of work undertaken during 2020 can be found in the separate **Churchwardens' Report**

Financial review

Total receipts on unrestricted funds were £100,424 of which £44,699 was unrestricted planned voluntary donations.

Reserves Policy

The PCC's reserves policy, in accordance with diocesan guidelines, is to maintain a balance on free reserves of three months running costs plus an additional one month's salary costs to cover unforeseen emergencies and smooth out fluctuations in cash flow. The Designated Funds for Building Maintenance and Organ Repairs hold reserves at £16,126 and £15,440, respectively. These Designated Funds are considered both prudent and essential. The cost of routine and modest building maintenance is met from our available unrestricted funds, but we are mindful that with a building of the age and importance of St Mary's, the likelihood of exceptional and expensive repair is ever present and forward planning is needed. Our match-funding commitment for the National Lottery Heritage Fund grant will see some of these Designated Fund balances depleted during 2021. The PCC is therefore currently maintaining a higher than usual amount of free reserves.

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

The PCC is responsible for all parish finance, and its management and control, and has appointed a treasurer to supervise this area. In preparing the financial statements, the PCC, through the Treasurer, is required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will not remain in operation.

TREASURER'S REPORT

Year ending 31 December 2020

The Financial Statements have been examined by Robert Cunningham our Independent Examiner.

Total funds at year end 2020 amount to £74,778 of which £2751 is in restricted funds. Total funds at year end 2019 were £138,988.

Total income was down by £28,500.

Total expenditure increased by £56,491. The increased expenditure was largely planned maintenance and new building work such as the completion of the front porch, replacement boilers and professional fees paid to Spires and Thomas Ford Architects. However, we received a total of £13,397 from the National Heritage Lottery Fund and £12,769 in reclaimed VAT and match funding.

A generous legacy of £1000 was also received.

We received £2133 from HMRC Coronavirus Job Retention Scheme towards our organist's salary costs.

Loose plate collections, as expected due to the pandemic, were down by £5210 and 'Other Giving' down by £2876.

Church Hall Lettings down by £4015.

The accounts were prepared using all available information. I should note that they do not currently reflect fee income due to the PCC or the Diocese from weddings and funerals that took place during late 2019 and early 2020 as this information was not available to me. Work is underway to reconcile the figures that have now been received and these will be accounted for in the 2021 accounts.

Income from Stewardship

This income was only able to be counted and banked at the end of April 2021 due to the covid restrictions so was not able to be included in the 2020 accounts. It will be reflected in the 2021 statements. It looks likely to be down on 2019 figures.

Income received from the **GoFundMe** giving site has been recorded as 'Other Planned Giving' as no breakdown has been available. It would be prudent to try and get this information in future to ensure the Return of Parish Finance is accurate and year-on-year comparisons are therefore also more accurate and useful.

The Flower account was closed in September 2020.

Further work to consolidate and simplify all our accounts is ongoing.

The PCC should also be aware that currently both the Choir and Fees account signatories need updating as Fr Andrew, the treasurer and one of the churchwardens should be added in line with the mandate on the Santander main current account. Currently there appears to only be one signatory on each, neither of which are as above. I recommend that this is addressed as a priority as part of good governance.

Signed
The Reverend Andrew Fenby
Rector and PCC Chairman
on behalf of the Parochial Church Council

Date

The PCC of St Mary Beddington

End of Year Financial Statements

Year ending 31 December 2020

Introduction

Accounting Policies

The principal accounting policies are summarized below. The accounting policies have been applied consistently throughout the year.

Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis together with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities.

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy

Resources Expended

Expenditure is accounted for on a Receipts and Payments basis as a liability is incurred. Costs of generating funds comprise the costs associated with attracting voluntary income. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed Assets

Consecrated property which is the church building and moveable church furnishings are excluded from the accounts by virtue of s.1 Charities Act 2011.

NOTES

GoFundMe – entered as non-gift aid as no breakdown available.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	2020 Total funds	2019 Total funds
Income and endowments from:					
Donations and legacies	94,022	—	—	94,022	109,548
Income from charitable activities	1,886	—	—	1,886	13,943
Other trading activities	4,456	—	—	4,456	4,925
Investments	283	4	—	288	757
Total income	100,648	4	—	100,653	129,174
Expenditure on:					
Raising funds	2,048	—	—	2,048	5,047
Expenditure on charitable activities	162,415	400	—	162,815	103,325
Total expenditure	164,463	400	—	164,863	108,372
Net income / (expenditure) resources before transfer	(63,814)	(395)	—	(64,209)	20,802
Transfers					
Gross transfers between funds - in	24,204	158	—	24,362	13,078
Gross transfers between funds - out	(23,000)	(1,362)	—	(24,362)	(13,078)
Other recognised gains / losses					
Net movement in funds	(62,610)	(1,599)	—	(64,209)	20,802
Total funds brought forward	134,637	4,350	—	138,988	118,186
Total funds carried forward	72,027	2,751	—	74,778	138,988
Represented by					
Unrestricted					
General fund	20,970	—	—	20,970	62,290
Designated					
CBF 4 Organ	15,440	—	—	15,440	15,375
CBF 5 Building Fund	16,126	—	—	16,126	31,042
Choir Fund Account	4,108	—	—	4,108	3,904
Curate Accommodation	15,339	—	—	15,339	20,253
Flower Fund Account	41	—	—	41	1,770
Restricted					
Hamilton Window Fund	—	—	—	—	1,212
Rector's Discretionary Fund	—	1,678	—	1,678	2,070
Restricted Capital Fund	—	1,072	—	1,072	1,067

Balance sheet

	2020	2019
	Total funds	Total funds
Current assets		
Cash at bank and in hand	75,218	138,988
	75,218	138,988
Liabilities		
Creditors: Amounts falling due in one year	440	—
	440	—
Net current assets less current liabilities	74,778	138,988
Total assets less current liabilities	74,778	138,988
Total net assets less liabilities	74,778	138,988
Represented by		
Unrestricted		
General fund	20,970	62,290
Designated		
Curate Accommodation	15,339	20,253
CBF 4 Organ	15,440	15,375
CBF 5 Building Fund	16,126	31,042
Choir Fund Acc	4,108	3,904
Flower Fund Acc	41	1,770
Restricted		
Rector's Disc Fund	1,678	2,070
Restricted Capital Fund	1,072	1,067
Hamilton Window Fund	—	1,212
Agency collection	—	—
Funds of the church	74,778	138,988

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	2020	2019
Current assets - Cash at bank and in hand						
Bank current account - Santander -	14,811	—	440	—	15,251	41,172
CCLA (CBF 3) deposit account General -	6,159	—	—	—	6,159	21,118
CCLA (CBF 1) deposit account -	—	15,339	2,751	—	18,090	24,604
CCLA (CBF 4) deposit account Organ Fund -	—	15,440	—	—	15,440	15,375
CCLA (CBF 5) Building Fund -	—	16,126	—	—	16,126	31,042
Flower Account -	—	—	—	—	—	1,725
Choir Account -	—	4,108	—	—	4,108	3,904
Cash in hand -	—	41	—	—	41	44
Totals	20,970	51,056	3,191	—	75,218	138,988
Liabilities - Agency accounts						
Agency collections -	—	—	440	—	440	—
Totals	—	—	440	—	440	—
Grand total	20,970	51,056	2,751	—	74,778	138,988

NOTES

GA tax reclaim for December - £778 owed to PCC

Agency Collections - £440 received in 2020 in funeral fees. Paid out to the Diocesan Board of Finance on 7.1.21

The accounts do not currently reflect fee income due to the PCC or the diocese. Work is underway to reconcile the figures and these will be adjusted for in the 2021 accounts.

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
CBF1 - Rector's Discretionary Fund						
Restricted	2,070	2	400	5	—	1,678
CBF1a - Restricted Capital F						
Restricted	1,067	1	—	2	—	1,072
Sub-total for CBF1a	1,067	1	—	2	—	1,072
	—	—	—	—	—	—
CBF1e - Hamilton Window Fund						
Restricted	1,212	—	—	(1,212)	—	—
Sub-total for CBF1e	1,212	—	—	(1,212)	—	—
CBF1j - Curate Accommodation						
Designated	20,253	30	—	(4,944)	—	15,339
Sub-total for CBF1j	20,253	30	—	(4,944)	—	15,339
CBF4 - CBF 4 Organ Fund						
Designated	15,375	24	—	41	—	15,440
Sub-total for CBF4	15,375	24	—	41	—	15,440
CBF5 - CBF 5 Building Fund						
Designated	31,042	25	—	(14,942)	—	16,126
Sub-total for CBF5	31,042	25	—	(14,942)	—	16,126
Choir - Choir Fund Account						
Designated	3,904	144	292	352	—	4,108
Sub-total for Choir	3,904	144	292	352	—	4,108
Flower - Flower Fund Account						
Designated	1,770	—	263	(1,465)	—	41
Sub-total for Flower	1,770	—	263	(1,465)	—	41
General - General fund						
Unrestricted	62,290	100,424	163,907	22,163	—	20,970
Sub-total for General	62,290	100,424	163,907	22,163	—	20,970
Grand total	138,988	100,653	164,863	—	—	74,778

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total 2020</u>	<u>Total 2019</u>
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid - Bank SO	39,256	—	—	—	39,256	36,856
Gift Aid - Envelopes	1,713	—	—	—	1,713	4,154
Other planned giving	3,730	—	—	—	3,730	2,746
Loose plate collections	899	—	—	—	899	6,109
Other giving - wall/votive/poetry/toddlers	1,320	—	—	—	1,320	4,196
One-off Gift Aid gifts	699	—	—	—	699	4,900
One Off Gifts no GA	2,492	—	—	—	2,492	23,821
Tax recoverable on Gift Aid	14,612	—	—	—	14,612	11,092
Legacies	1,000	—	—	—	1,000	5,664
Recurring grants	2,133	—	—	—	2,133	—
Non-recurring one-off grants	12,769	—	—	—	12,769	9,086
National Lottery Grant	13,397	—	—	—	13,397	—
Other funds generated	—	—	—	—	—	921
Total	94,022	—	—	—	94,022	109,548
Income from charitable activities						
Church Activities - Cookbook etc	100	—	—	—	100	672
Fees for weddings and funerals	165	143	—	—	308	7,779
Church hall lettings	1,477	—	—	—	1,477	5,492
Total	1,742	143	—	—	1,886	13,943
Other trading activities						
Café	4,431	—	—	—	4,431	1,596
Fundraising Events - Concerts/Frost Fair	—	—	—	—	—	3,147
Bookstall sales - fund raising	—	—	—	—	—	149
Magazine income - advertising	—	—	—	—	—	12
Parish magazine sales	25	—	—	—	25	21
Total	4,456	—	—	—	4,456	4,925
Investments						
Bank and building society interest	203	80	4	—	288	757
Total	203	80	4	—	288	757
INCOME TOTALS	100,424	224	4	—	100,653	129,174

<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total 2020</u>	<u>Total 2019</u>
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EXPENDITURE

Raising funds

Fees paid to fund raisers	432	—	—	—	432	—
Costs of stewardship campaign	133	—	—	—	133	—
Costs of fetes and other fundraising events	158	—	—	—	158	305
Café Costs	1,324	—	—	—	1,324	4,741
Total	2,048	—	—	—	2,048	5,047

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total 2020</u>	<u>Total 2019</u>
Expenditure on charitable activities						
Planned Giving	1,200	—	—	—	1,200	2,230
Rector's Discretionary Fund	—	—	400	—	400	—
Children's ministry	396	—	—	—	396	1,816
Secular charities	200	—	—	—	200	—
Church Activities	1,927	—	—	—	1,927	1,974
Parish Support Fund etc	47,000	—	—	—	47,000	46,532
Choir	—	292	—	—	292	961
Flowers	—	263	—	—	263	1,285
Organist salary	8,030	—	—	—	8,030	9,488
Working expenses of incumbent	26	—	—	—	26	121
Rector's telephone	614	—	—	—	614	556
Education & books	14	—	—	—	14	336
Parish training and mission	—	—	—	—	—	449
Church running - insurance	7,903	—	—	—	7,903	7,739
Organ / piano tuning	1,172	—	—	—	1,172	1,843
Church maintenance	2,573	—	—	—	2,573	10,622
Cleaning/products	—	—	—	—	—	361
Altar expenses	248	—	—	—	248	808
Upkeep of churchyard	2,375	—	—	—	2,375	3,639
Administration	1,057	—	—	—	1,057	1,288
Licensed lay ministry deputy clergy	24	—	—	—	24	—
Church running - electric/gas	5,041	—	—	—	5,041	6,417
Church running - water	154	—	—	—	154	279
Sundries	—	—	—	—	—	37
Governance costs - examination/audit fee	264	—	—	—	264	—
Professional Fees - Architects/Surveyors	26,100	—	—	—	26,100	2,678
Church major repairs - installation	32,228	—	—	—	32,228	1,857
New building Church	23,307	—	—	—	23,307	—
Total	161,859	555	400	—	162,815	103,325
EXPENDITURE TOTAL	163,907	555	400	—	164,863	108,372
GRAND TOTAL	(63,483)	(331)	(395)	—	(64,209)	20,802

NOTES

<u>Organist's salary</u>	£2133 received from HMRC Coronavirus Job Retention Scheme.
<u>Flower Account</u>	Closed in September 2020. £1900 transferred back to General Funds
<u>Non-recurring grants</u>	£3600 was match funding £9169 VAT refunds from Listed Places of Worship Grant Scheme

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2020

I report on the accounts for the year ended 31st December 2020.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 in 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

My 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 PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

30th May, 2021

Independent Examiner's Report to the trustees of the Parochial Church Council of St Mary the Virgin, Beddington for the year ended 31st December 2020

I report on the accounts for the year ended 31st December 2020.

Respective responsibilities of the Trustees and Independent Examiner

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Robert Cunningham, ACA
64 Widmore Road Bromley, Kent, BR1 3BD

30th May, 2021