

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
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Wallington, Surrey
SM6 7NL

Bankers

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Merseyside
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CCLA Investment
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Independent Examiner

Mr Robert Cunningham, ADA
64 Widmore Road
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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>	Total 2020	Total 2019
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

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;
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- state whether particular matters have come to my attention.

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30th May, 2021