

# **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](http://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
<b>Income and endowments from:</b>						
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
<b>Total income</b>	<b>259,909</b>	<b>231</b>	<b>36</b>	<b>0</b>	<b>260,176</b>	<b>143,843</b>
<b>Expenditure on:</b>						
Raising funds	6,045	0	0	0	6,045	4,118
Expenditure on charitable activities	202,598	0	0	0	202,598	158,788
<b>Total expenditure</b>	<b>208,643</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>208,643</b>	<b>162,906</b>
Gains / losses on investment assets	0	0	0	0	0	0
<b>Net income / (expenditure) resources before transfer</b>	<b>51,266</b>	<b>231</b>	<b>36</b>	<b>0</b>	<b>51,533</b>	<b>(19,063)</b>
<b>Transfers</b>						
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
<b>Net movement in funds</b>	<b>51,266</b>	<b>231</b>	<b>36</b>	<b>0</b>	<b>51,533</b>	<b>(19,063)</b>
<b>Total funds brought forward</b>	<b>31,865</b>	<b>21,102</b>	<b>2,753</b>	<b>0</b>	<b>55,720</b>	<b>74,782</b>
<b>Total funds carried forward</b>	<b>83,131</b>	<b>21,334</b>	<b>2,789</b>	<b>0</b>	<b>107,253</b>	<b>55,720</b>
<b>Represented by:</b>						
<b>Unrestricted</b>						
General fund	83,131	0	0	0	83,131	31,865
<b>Designated</b>						
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
<b>Restricted</b>						
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
<b>Current assets</b>		
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
<b>Total Current assets</b>	<b>107,469</b>	<b>56,063</b>
<b>Liabilities</b>		
Agency collections	216	343
<b>Total Liabilities</b>	<b>216</b>	<b>343</b>
<b>Net Asset surplus(deficit)</b>	<b>107,253</b>	<b>55,720</b>
<b>Reserves</b>		
Excess / (deficit) to date	51,533	(19,063)
Starting balances	55,720	74,782
<b>Total Reserves</b>	<b>107,253</b>	<b>55,720</b>
<b>Represented by funds</b>		
Unrestricted	83,131	31,865
Designated	21,334	21,102
Restricted	2,789	2,753
<b>Total</b>	<b>107,253</b>	<b>55,720</b>

## Statement of assets and liabilities

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

## Fund movement by type

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

## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total 2022	Total 2021
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
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
<b>Income from charitable activities</b>						
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
<b>Other trading activities</b>						
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
<b>Investments</b>						
Bank & building society interest	15	231	36	0	282	25
Total	15	231	36	0	282	25
<b>INCOME TOTAL</b>	259,909	231	36	0	260,176	143,843

## Analysis of income and expenditure, cont'd

	Unrestricted	Designated	Restricted	Endowment	Total 2022	Total 2021
<b>EXPENDITURE</b>						
<b>Raising funds</b>						
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
<b>Expenditure on charitable activities</b>						
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
<b>EXPENDITURE TOTAL</b>	208,643	0	0	0	208,643	162,906
<b>GRAND TOTAL (net income)</b>	<b>51,266</b>	<b>231</b>	<b>36</b>	<b>0</b>	<b>51,533</b>	<b>(19,063)</b>

## 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
<b>Total</b>	<b>£46,732</b>

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 31<sup>st</sup> 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.

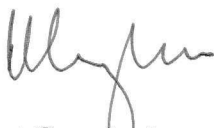
**Basis of Independent Examiner's Statement**

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**

**14<sup>th</sup> May 2023**