

St Mary the Virgin, Beddington

Annual Report

31 December 2023



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

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

The Parish Church

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

Address

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

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment
Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner

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

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



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

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

Aims and purposes

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

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

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

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

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



Structure, Governance and Management

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

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

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

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

Ex-officio members:

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

Elected members:

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

Standing Committee

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

Andrew Fenby
Mandy Larkum
Christine Morgan
Judy Page

Objectives and Activities

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

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

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

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

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

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

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

Achievements

National Lottery Heritage Fund

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

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

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

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

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

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

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

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

The Next Stage

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



Worship and Services

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

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

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

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

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

Sunday Club

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

Mondays @ St Mary's

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

Pastoral Care

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

Eco Church

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

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

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

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

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

Social Activities and Fundraising

The Tower Coffee Shop

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

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

Other Activities

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

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

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

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

Men's Group

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

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

<h2>Performance</h2>

Attendance

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

Electoral Roll

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

Deanery Synod

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

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

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

Music and Choirs

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

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

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

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

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

Tower Bellringers

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

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

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

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

St Mary's Helping Hands WhatsApp Group

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

St Mary's Quiz Sessions

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

St Mary's Book Club

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

Knit and Natter

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

Quiet @St Mary's

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

Toddlers @ St Mary's

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

Schools

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

Social Media

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

Mission and Charitable Giving

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

Ecumenical relationships

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

Thanks

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

Fabric/Churchwardens' Report

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

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

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

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

Financial review

Reserves Policy

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

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

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

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

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

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

Finance Committee Report

Year ending 31 December 2023

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

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

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

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

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

Notes on other income

An anonymous gift of £5,000 was received.

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

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

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

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

Date



St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2023

Introduction

Accounting Policies

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

Basis of Accounting

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

Fund Accounting

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

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

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

Incoming Resources

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

Resources Expended

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

Fixed Assets

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

Statement of Financial Activities

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

Balance Sheet

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

Statement of assets and liabilities

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

Fund movement by type

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

Analysis of income and expenditure

INCOME AND ENDOWMENTS

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

EXPENDITURE

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

Notes:

Page 5 **Transfer of funds:**

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

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

Page 6 **Income:**

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

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

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

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

Page 7 **Expenditure:**

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

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

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

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

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

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners in section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

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



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

26th May 2024