

# **St Mary the Virgin, Beddington**

## **Annual Report**

**31 December 2024**



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

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

### **The Parish Church**

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

### **Address**

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

### **Incumbent**

The Reverend Andrew Fenby

### **Correspondence address**

The Rectory  
18 Bloxworth Close  
Wallington, Surrey  
SM6 7NL

### **Bankers**

Santander plc  
Bootle  
Merseyside  
L30 4GB

CCLA Investment  
Management Ltd  
One Angel Lane  
London  
EC4R 3AB

### **Independent Examiner**

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

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



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

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

## **Aims and purposes**

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

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

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

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

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



## **Structure, Governance and Management**

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

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

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

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

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

***Elected members:***

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

**Standing Committee**

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

Andrew Fenby  
Mandy Larkum  
Sophie Longmoor  
Christine Morgan  
Judy Page

## Objectives and Activities

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

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

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

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

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

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

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

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

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

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

## Achievements

### National Lottery Heritage Fund

#### The Next Stage in 2024

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

### Worship and Services

2024

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

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

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

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

### Sunday Club

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

### Mondays @ St Mary's

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

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

## **Pastoral Care**

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

## **Eco Church**

St Mary's Environmental Working Group

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

Increasing Engagement

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

Buildings

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

Land

New Land Management Team making progress.

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

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

Future Plans

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

*Further details can be found in a separate Eco Report*

## **Social Activities and Fundraising**

### **The Tower Coffee Shop**

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

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

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

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

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

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

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

### **Other Activities**

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

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

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

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

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

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

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

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

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

### **Men's Group**

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

## **Performance**

### **Attendance**

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

### **Electoral Roll**

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

### **Deanery Synod**

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

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

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

## **Music and Choirs**

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

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

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

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

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

## **Tower Bellringers**

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

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

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

## Outreach and Communications

### **St Mary's Helping Hands WhatsApp Group**

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

### **St Mary's Quiz Sessions**

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

### **St Mary's Book Club**

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

### **Knit and Natter**

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

### **Quiet @St Mary's**

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

### **Toddlers @ St Mary's**

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

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

## **Schools**

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

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

## **Social Media**

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

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

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

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

## **Mission and Charitable Giving**

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

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

## **Ecumenical relationships**

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

## **Thanks**

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

## **Fabric/Churchwardens' Report**

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

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

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

## **Financial review**

### **Reserves Policy**

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

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

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

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

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

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

## **Treasurer's Report**

### **Year ending 31 December 2024**

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

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

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

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

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

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

Chris Morgan

Treasurer

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

Date .....



**St Mary the Virgin, Beddington**

**End of Year Financial Statements**

**Year ending 31 December 2024**

## Introduction

### Accounting Policies

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

### Basis of Accounting

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

### Fund Accounting

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

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

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

### Incoming Resources

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

### Resources Expended

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

### Fixed Assets

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

## Receipts and Payments

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

## Statement of assets and liabilities

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

## Balance Sheet

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

## Fund movement by type

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

## Analysis of income and expenditure

### INCOME AND ENDOWMENTS

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

## EXPENDITURE

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

## Synopsis of the Accounts

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

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

### Page 5 **Transfer of funds:**

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

### Page 6 **Income:**

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

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

However, the following items have shown a decrease:-

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

### Page 7 **Expenditure:**

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

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

However, the following items have shown an increase:-

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

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

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

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

### **Respective responsibilities of the Trustees and Independent Examiner**

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

It is my responsibility to:

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

### **Basis of Independent Examiner's Statement**

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

### **Independent Examiner's Statement**

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

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

*Robert Cunningham*

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

**18<sup>th</sup> May 2025**