

St Mary the Virgin, Beddington

Annual Report

31 December 2025



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

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

The Parish Church

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

Address

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

Incumbent

The Reverend Andrew Fenby

Correspondence address

The Rectory
18 Bloxworth Close
Wallington, Surrey
SM6 7NL

Bankers

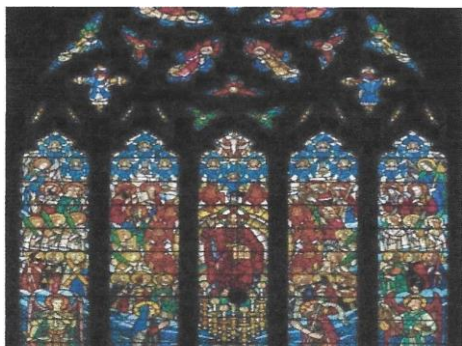
Santander plc
Banking Operations
Sunderland
SR43 4FP

CCLA Investment
Management Ltd
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Independent Examiner

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

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



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

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

Aims and purposes

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

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

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

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

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

Structure, Governance and Management

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

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

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

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

Ex-officio members:

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

Deanery Synod Representatives:

	Bronwyn Collins) From
	Ann Lusmore) APCM 2023
Elected members:	Linda Wood)
	Christine Morgan) To
	Mark Batchelor) APCM 2025
	Pat Richards) From
	Ama Awotwi) APCM 2025
	Katie Giles)
	Jake Adams	
	Elizabeth Atkins	
	Francesca Markland	
	Jeanette O'Neill	
	Judy Page	
	Richard Pocock	
	Jill Pope	
	Behrang Taheri	
	Linda Waters	

Standing Committee

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

Andrew Fenby
Mandy Larkum
Sophie Longmoor
Christine Morgan

Objectives and Activities

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

The PCC held 6 meetings in the year.

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

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

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

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

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

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

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

Achievements

Worship and Services

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

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

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

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

Sunday Club

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

Monday's @ St Mary's

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

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

Pastoral Care

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

Social Activities and Fundraising

The Tower Coffee Shop

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

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

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

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

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

Other Activities

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

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

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

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

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

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

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

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

Men's Group

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

Messy Church

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

The Great Get Together

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

Black History Month

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

Performance

Attendance

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

Electoral Roll

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

Deanery Synod

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

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

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

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

Music and Choirs

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

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

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

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

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

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

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

Tower Bell Ringers

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

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

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

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

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

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

Outreach and Communication

St Mary's Helping Hands What's App Group

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

St Mary's Quiz Sessions

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

St Mary's Book Club

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

Knit and Natter

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

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

Quiet @ St Mary's

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

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

Toddler's @ St Mary's

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

Schools

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

Social Media

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

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

Wychcroft Retreat

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

Mission and Charitable Giving

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

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

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

Ecumenical Relationships

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

Thanks

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

Fabric/Churchwardens' Report

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

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

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

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

Financial Review

Reserves Policy

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

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

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

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

In preparing the financial statements the PCC is required to:

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

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

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

Date



St Mary the Virgin, Beddington

End of Year Financial Statements

Year ending 31 December 2025

Introduction

Accounting Policies

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

Basis of Accounting

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

Fund Accounting

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

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

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

Incoming Resources

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

Resources Expended

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

Fixed Assets

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

Receipts and Payments

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

Statement of assets and liabilities

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

Balance Sheet

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

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

Fund movement by type

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

Analysis of income and expenditure

INCOME

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

EXPENDITURE

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

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

Synopsis of the Accounts

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

Page 6 **Income:**

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

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

However, the following have shown a decrease:-

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

Page 7 **Expenditure:**

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

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

However, the following items have shown an increase:-

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

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

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

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

Chris Morgan
Treasurer

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

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

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility to:

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


Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

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

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



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

24th May 2026