

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S BECKENHAM

England & Wales · Charity number 1133108

Details

Other names ST PAUL'S BECKENHAM PCC

Status Registered

Legal form Previously excepted

Registered 2009-12-03

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Religious activities, helping the general public/mankind. provides buildings/facilities/open space. makes grants to organisations.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Bromley

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£210,647	£196,568	-	-
2023-12-31	£173,882	£186,242	-	-
2022-12-31	£171,797	£166,339	-	-
2021-12-31	£160,899	£139,911	-	-
2020-12-31	£159,717	£223,001	-	-

Trustees

Name	Role	Appointed
Anne Mary Harkness		2023-05-14
Anthea Dawn Prendergast		2020-12-15
Clarissa Joy Harrington		2024-05-12
Dr Roger Augustus Wells		2024-05-12
ELIZABETH ANNE GORDON HOWICK		2022-04-24
Ian Leslie Johnson		2021-05-24
Ishmael Gowero		2026-05-17
James Richard Bramwell		2026-05-17
MR KEITH HOWICK		
Maria Adu		2023-09-06
Paul John Lashmar		2021-05-24
Rev Rachel Maria Winn		2024-07-11
Sandra Horner		2022-09-07
Sarah Butler		2020-10-11
Sarah Mary Gray		2026-05-17

Accounts

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report

And

Financial Statements

Of the

Parochial Church Council

For the year ended 31 December 2024

Bank:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Independent Examiner:

Ernest Kabera, BSc Accounting
35 Goscote Lodge Crescent
Walsall
WS3 1RZ

PAROCHIAL CHURCH COUNCIL OF ST PAUL NEW BECKENHAM ANNUAL REPORT FOR 2024

Background

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the charity Commission under registered charity no. 1133108. In 2023 St Paul's adopted the mission statement "*Growing in Christ together, one step at a time*",

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Within these Rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously, following their current term of office, but that they may stand for election after a one year break. At its APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

Vicar:	Rev Simon Couper	(resigned with effect from 30 th September 2023).
	Rev'd Rachel Winn	(with effect from 11 th July 2024)
Reader:	Miss Sarah Butler	
Wardens:	Miss Anne Harkness	
	Mrs Anthea Prendergast	
Representatives on Beckenham Deanery Synod:	Mr Keith Howick	
	Mrs Sandra Horner.	(from APCM 2024)
Elected members:	Mrs Maria Adu	(from APCM 2024)
	Mr David Charlesworth	
	Mr Andrew Griffiths	
	Mr Wesley Guy	(from APCM 2024)
	Mrs Clarissa Harrington.	(from APCM 2024).
	Mrs Sandra Horner	
	Mrs Anne Howick	
	Mr Keith Howick	
	Mr Ian Johnson	
	Mr Paul Lashmar	
	Mrs Nomsa Moldovan.	
	Mr Roger Wells.	(from APCM 2024)

Appointed Secretary: Mrs Anne Howick

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

Church attendance

At the end of 2024 there were 140 members on the Electoral Roll, of whom 58 are resident within the Parish and 82 are not resident within the Parish. The average weekly attendance on a Sunday in October 2024, which are the statistics we are required to return to the Diocese each year, was 95 adults and 7 children. 237 adults and 85 children attended the Christingle service in December 2024.

Safeguarding and Clergy Discipline Measure 2016

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. In December 2022 Sandra Horner was appointed the Parish Safeguarding Officer.

DBS Lead Recruiter

The PCC appointed Marian Sewell as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

Review of the year

The full PCC met ten times in 2024 to deal with church matters, with an average attendance of 70%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important.

There had continued to be services at 8.00 am (BCP) and 10.30 am (Morning Worship or Holy Communion), with a creche and Sunday Squad during the 10.30 am services. The 10.30 am services had continued to be livestreamed and available on the website. During the interregnum the 8.00 am services were either Morning Prayer (BCP) or Holy Communion (BCP). Following the appointment of the new incumbent, the 8.00 am services had returned to weekly Holy Communion (BCP) from January 2025. Sunday Squad had continued to meet in the halls on a weekly basis during term time (see report on page 9). Members of the Prayer Ministry Group were available in the Chapel at the end of every 10.30 am service. The Group was kept informed by email of any urgent requests, and a time of prayer had continued to be held on a Thursday evening, by Zoom, for anyone to attend. The vicar (from July 2024), two wardens, Reader, Pastoral Assistant, Evangelist, the trainee Licensed Lay Minister and the Church Administrator had continued to meet each week during 2024, either in person or via Zoom, to review the previous Sunday services and to plan for the coming weeks. In 2024 there had been three weddings at St Paul's, and three baptisms.

The Teams

All formal teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish. Please see each team's terms of reference and reports on pages 4 – 11.

Buildings Team

Terms of reference: The Buildings Team is responsible for maintaining and improving the church buildings, grounds, and facilities. The work ranges from minor repairs to significant projects. The team meets monthly to discuss and progress work, perform jobs within house if possible, and obtain quotes from contractors if the work is beyond the team skill set.

Report to the APCM for the calendar year 2024

In 2024 the team completed several minor repairs themselves. We also arranged regular work including quarterly cleaning of the windows on the halls and south facade of the church, annual cleaning of the guttering and downpipes on the halls and church, and emergency fixing of toilet and sink leaks. Thanks to Anthea Prendergast for her help with the latter. In January 2024 we organised a deep clean of the church and halls. The church wardens are very grateful to everyone who helped with this.

In 2024 the team also obtained quotes and arranged for suppliers to perform larger works:

- In July 2024 Rolins restored the worn wooden floor at the rear of the church.
- In Oct 2024 Simmons performed repairs on the main church roof.
- In Nov 2024 the two yew trees at the church entrance were reduced in size for better visibility.
- During 2024, after obtaining several quotes, PCC approval, a faculty from the Diocese, and planning permission from Bromley Council, we engaged CES to install new lighting at the church and hall entrances. This work will be completed in April 2025. We are very grateful for the anonymous donation of £10,000 + £1,000 gift aid which will cover most of the cost. In 2025 the team will apply to the Diocese for a Minor Repairs and Improvement Grant to cover the remaining cost and try to recover the VAT from the Government's Listed Places of Worship Grants Scheme.

In 2025 the team will arrange for the halls kitchen to be repainted, clean and fit pigeon deterrents to the west windows, perform more roof cleaning and repairs to the south porch and main roof, and repair two blocked downpipes. We will also look to repair and repaint some of the doors and windows, repair the broken garden wall, remove moss from the garden walls and church buttresses. We will also start to explore making good the failed plasterwork in church and replacing the edging on the path and around the church.

We are delighted that we now have five people on the team. If you would like to join us, or help with the occasional odd job, please contact Anne Harkness.

Climate and Ecology Team

Terms of Reference: The Climate and Ecology Team is responsible for encouraging St Paul's as a church, the congregation as individuals and our wider community, to think differently and live more lightly, in order to serve and steward well. We work under the aim of one of the Church's 5 Marks of Mission: *To strive to safeguard the integrity of creation and sustain and renew the life of the earth.* Our remit involves meeting regularly as a team, planning events, contributing to worship and teaching, and completing Eco Church surveys.

Report to the APCM for the calendar year 2024

The Team continued to encourage integration of care for God's creation into all our activities at St Paul's. This also extended to having a Green Corner at the Connect Café for people to browse information about environmental concerns and what we can all do, even in small ways, like recycling. The Team produced a Procurement Policy which was agreed by the PCC and a copy placed on the website. We took part in No Mow May again, leaving areas of the grass uncut to encourage insects and biodiversity. In June, as part of Great Big Green Week, the film 'Our Planet: Too Big to Fail', produced by WWF was shown on a Saturday afternoon in the chapel, with time for a discussion afterwards. It was attended by a few local people as well as members of the congregation. Also in June, the London Institute for Contemporary Christianity (LiCC) published a booklet entitled "Jesus Died to Save the Planet" written by Paul Kunert who had worshipped with us at St Paul's for a time. The booklet was mainly aimed at church leaders, and copies were given to the PCC and other members of the congregation who requested it. This book is to form the basis of Home Group studies in the new year. Creation Sunday was celebrated on 29 September with members of the Team taking part in the service. In October the Team organised a Planet-Friendly Autumn Fair with stalls including pre-loved items, a book give-away, and environmentally friendly products. Money raised from the Fair was donated to the charity Ripple Effect who work with farmers in eastern Africa to help reduce poverty and counter the effects of climate change. A Rocha produced a new version of the Eco Church survey which went live in November. It will provide a challenging framework for the work of the Team in 2025.

Communications Team

Terms of Reference: The Communications Team was established in 2020 and has oversight of the various channels of communication used at St Paul's, both in contacting and connecting with the immediate church family, but also in sharing news and events with the wider parish and beyond. The team ensures the website is kept up to date, makes good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services, advertising special and seasonal services and events and designing all publications.

Report to the APCM for the calendar year 2024

The team continued to meet occasionally through the year to consider communications strategies/plans, but the practical work of the team is ongoing. Communications Team workload had increased, due to our increased community engagement. The effort required to

produce the Christmas and Easter parish 'Connect' leaflets and the increased poster/flier publicity for church events had been substantial. More of the advertising (via flyers and posters) was being done in-house following the purchase of a new printer; this had been more cost-effective than using printing companies but heavier on admin time. Likewise, the workload had increased in keeping the website up to date and making more frequent posts on our Facebook page.

The Team had also:

- Reached the point of ordering new external noticeboards.
- Seen major improvements in the use of internal noticeboards
- Supported the process creating the new Electoral Roll and a Church Directory compliant with GDPR.
- Started gaining the necessary permissions for more targeted church email communications.
- Continued to provide sound and live streaming for regular services as well as provided cover for special seasonal services and occasional offices, such as weddings and funerals .

Whilst not strictly a 'Communications Team' item, the Team had been leading in the delivery of the IT/AV project tackling the inadequacies of the church internet and Wi-Fi systems, not least the impact on our Service streaming, access for the Pre-School and reliability of the new 'CollecTin' for on-line giving.

Into the future this work will continue, but the Team also intend to look closely at:

- the physical aspects of visitors feeling welcomed into the building – the foyer and entrance doors, the attractive presentation of 'who we are' and 'what we do', hospitality provision etc.
- how we improve the general impression from our graphical 'branding' including a replacement of our logo.
- A communications 'Guidelines' for how church members can more effectively use the skills we have, and also contribute to our on-line presence in the community.

Without mentioning numerous names, we can be very grateful for all the team's effort behind the scenes as well as the more obvious faithful week-in, week-out technical input that facilitates the sound for services and enables us to live stream to the community.

Finance Team

Terms of Reference: This team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship.

The report from the Finance Team for the calendar year 2024 can be found on pages 13 - 20, including the financial statements.

Mission Team

Terms of Reference: This team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

Report to the APCM for the calendar year 2024

Six regular missions were supported by the Church during 2024 with a donation of £1,632 each. They were:

Wycliffe Bible Translators, supporting Julian and Catherine and translation in the Caucasus
SAT-7 – Broadcasting to the Middle East and North Africa, Christian programmes in Arabic, Turkish, Farsi, and English

Overseas Mission Fellowship – supporting Julia Birkett in Thailand

Church Missionary Society – supporting Ben and Katy Ray with disabled people in Tanzania

Christians Against Poverty – especially in the local area

Bromley Welcare - Welcare raised money last year at a mince pie tasting held at St Paul's Church, and also by singing carols in the Glades Bromley. A Christmas tree festival at St Frances of Assisi church in West Wickham also helped to support the charity. Welcare Bromley continues to provide a service to families in the Bromley borough through individual and group work.

In all the Mission Team met three times over the year. For **Contingencies** – supported from funds set aside for emergencies - £1,225 each were sent to Tear Fund for their Middle East Emergency appeal, and to Open Doors for persecuted women's projects. All the above are thought most worthy causes. The donations for Christmas tags in lieu of a Church member sending lots of cards to other Church members were given this Christmas to **Hope into Action Bromley** and amounted to £115.00.

Informal Team reports

Leading/Preaching Team

This team had met quarterly to pray and plan the service rota, decide upon sermon series and resources and plan special occasional and seasonal services. In 2024, during the interregnum, the team had met and organised the leading and preaching rota based on the Church of England lectionary. The rota had been put together and distributed by our Parish Administrator. Following the appointment of the new incumbent, the team had continued to meet and primarily followed the lectionary, although this had altered for certain services, such as Safeguarding Sunday in November, Mission Partner Sundays and a sermon series on 'Mountains' in the autumn. Other alternative services had included a Taizé service one afternoon in October, an outdoor Remembrance Service on 11th November and a Dress Up Nativity service in December.

Worship Team

St Paul's started 2024 without an Incumbent, but with support from our former Archdeacon, Rev'd Paul Wright who had presided and preached at many of our 10.30am Communion services. At 8am, Morning Prayer alternated with BCP Holy Communion, with occasional help from Rev'd Neil Fairlamb from Bromley College, and Rev'd Rachel Winn, who was serving a

curacy at St Augustine's with St Luke's, Bromley Common. In January, Rev'd Clive Grinham preached on our Verse for the Year: "Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you" (1 Peter 5: 6-7). In February Bishop Jonathan had visited us to lead a service marking Racial Justice Sunday.

On Sunday 17 March the Church Wardens announced that Rev'd Rachel Winn had been appointed as the next vicar of St Paul's. The announcement was greeted with a spontaneous burst of applause. Rachel's installation was held on 11 July, with a packed church.

A service of All Age worship was held at approximately monthly intervals, led by members of the Ministry team and Sunday Squad team. We were also delighted to be able to welcome children from Worsley Bridge School for 'Experience Christmas' in December (a multi-sensory experience involving a journey around the church with volunteers acting, story-tellers to guide and craft activities to enjoy). We also hosted the Worsley Bridge Carol concert, which Rev'd Rachel spoke at. As a follow-up Years 2 and 3 were invited to 'Experience Easter' for 3 days in March 2025. During the year our worship was enhanced by an increasingly varied mix of music. As well as Marion and John Blakely and David Storey, on organ and piano, we were pleased to see the music group led by Pete and Ingrid Glenister expanding to include new members. Two members of the Prayer Ministry Group were available at the end of every service to pray with anyone who requested it, and many people took the opportunity to do this.

From September Rev'd Rachel introduced Morning Prayer worship every Wednesday, Thursday and Friday mornings; these times of worship included music, open prayer and a shared time of scripture Reflection. Morning Prayer had been well attended, and on average of 23 people attended each week over the three days. In October on a Sunday afternoon a Taizé Service was held in the chancel, which almost exceeded seating capacity; this kind of alternative service has been requested again for a Sunday afternoon.

In November as well as the usual Remembrance Day service on the Sunday, a short, well-attended service, including a 2-minute silence was held on Monday 11 November outside the church, followed by refreshments inside. The "nativity" service this year was a chance for everyone of all ages to come dressed up as a character from the Christmas story: an opportunity most of the congregation embraced with enthusiasm! Christmas services were well attended, and the Community Carols, once again accompanied by members of the Crystal Palace Brass Band, proved popular, although this year the weather meant that these were held inside the church.

Home Groups had continued to meet, primarily on a fortnightly basis, and as always this has been an important time for study, discussion and nurture outside Sunday worship. John Blakely put together a series of Bible Studies for Home Groups based on Paul Kunert's book, "Jesus died to save the planet".

Plans were made to create a music Worship Planning Team to coordinate and combine the various worship styles and traditions of services at St Paul's.

Youth and Children's work

Sunday Squad

Sunday Squad was run on most Sundays in term time, with the odd Sunday off for an all-age worship service, such as Mothering Sunday. Children were encouraged to attend communion with their parents and occasional all age worship services were aimed at inclusion for children and young people, where some of the older children were encouraged to take the Bible reading in the main service during All Age Worship. There is a small but dedicated group of leaders who are using the Stepping Stone resources for activities and craft, discussion and prayer had taken place each week; afterwards, children's work was displayed on the church noticeboard in the child-friendly area within the church. All leaders and helpers were required to be DBS checked and undertake safeguarding training and updates. *(We are always on the lookout for more leaders to help with our important children's work, please speak to Alison Charlesworth for details).*

Earlier in 2024 six – eight school age children, aged between 5 and 11, had regularly attended. Sadly the numbers had reduced when we had to say farewell to two families last summer, we still miss them. Subsequently there were fewer children this year in the group, which ranges from reception to year 6 in primary school. Most weeks there were 2-5 children on a fairly regular basis. A 'stay and play' crèche was set up running alongside the Sunday Squad, with the service being streamed on the mobile TV; this had required parents to stay with their very young children under school age.

The Sunday Squad leaders and helpers had met for about three meetings a year when they had review the programme and had planned any future events. Some of the leaders had volunteered their gift of working with children to support our Experience Christmas and Easter events.

Looking ahead: The team continues to pray for a growth in the numbers of young children and are encouraged by the increase in baptisms which swell our numbers occasionally. The team hope to have a family day in October half term.

The team would like to say a huge thank you to Liz Spencer, who decided to stand down in July 2024 and our ongoing appreciation and thanks go to all the team who are committed to teaching our children about faith in Jesus and the gospel.

Youth Group

The Youth Group was run by Jash Masih and his team of supporters, on alternate Sunday mornings during the interregnum. Due to being unable to continue to use the vicarage space, meeting on Sunday mornings discontinued after July 2024. Rev'd Rachel and Eric Barney joined the team and in December 2024 a Christmas Youth Group was held on a Sunday afternoon. Subsequently links were forged with Holy Trinity with St John's parish and two Youth Group events were held by both churches, alternating the locations where we meet.

Looking ahead: The team had continued to work with Rev Jessica Smith to connect our young people and to separately grow our two youth groups; we are expecting an increase in numbers when more Year 7's can join us in September. The team is planning an after-exam BBQ at St Paul's on Sunday 29th June, and are conscious that we would like to have a venue to meet on a Sunday morning!

Huge thanks go to all involved, especially Jash, Olivia and Maz, who have worked hard and given of their time and skills to keep offering our young people spiritual guidance, connection and fun.

'Connect' report on programme of activities

St Paul's had promoted a programme of 'community facing' activities as part of our engagement with the parish. These were open to people of all faiths and none. It was part of our commitment to being a good neighbour, but also that the community has a window into the church family as a form of witness. It was relationship-building but aimed to have a programme alongside for those considering a journey of faith. Under this umbrella the following activities were organised by the 'Champions' who made them happen. Most were very well attended and were building a real link with our wider community

One-Off Events

- 'The Beloved Son' one-man theatrical event on the L'Arche founder*
- A 70's themed social night
- Resolve – a new year reflective course for those considering a faith journey
- BBQ and Band
- Autumn Fair
- Community Carols

Regular events

- Saturday Connect Café. This had taken place on the fourth Saturday of the month when everyone was encouraged to attend, to bring their friends and neighbours, when there would be good coffee and chat, bacon butties and pastries ready for the hungry. The community litter-picking team had gone out on the Saturdays when the Connect Café had met.
- Babies & Toddlers*: This group had continued to meet weekly during term-time on a Thursday morning. In December there were 49 adults and 65 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows.
- Friendship Group: This group had continued to meet every Thursday throughout the year, with only rare exceptions when the halls were unavailable. This growing group had a very well-organised programme of events and offered a variety of guest speakers, music, exercise, prayer and growing friendships. In 2024 a number of girls from Harris Academy came regularly to develop links between the generations, to talk with

members of the group and to help serve refreshments. A huge thank you to Judith Freeborn and the leaders and servers who had faithfully run this thriving group.

- Knit & Natter, Craft and Chatter: This group was launched in October 2024, developing a regular meeting and friendship community who had blessed others with their creative gifts, such as crocheted or knitted poppies, Easter decorations and knitted blankets.
- Souper Soup Lunch: this lunch had taken place each month in the autumn and winter when people had met for delicious homemade soup, and a relaxing time with friendly company and conversation.

The activities had followed a general rule of being 'free but donations welcome' except for those marked *. Members were also cognisant of their relevance in a parish with an unusually high proportion of single person households, with all that potentially entails re loneliness and isolation. Activities would be continuing in 2025 but some thought would be needed as to how the Christian message might sensitively be increased without damaging the 'open' philosophy.

The commitment of the 'Champions' to their respective activities should be applauded and thanked.

Safeguarding report

During the interregnum Sandra Horner, the Parish Safeguarding Officer, had worked to raise the profile of safeguarding in the church community, and Sandra had continued that work with Rev'd Rachel Winn since her arrival in July 2024. Training for those who needed it had been achieved, and refresher courses had started for those who had trained three years ago. Most of the training was on-line and very well presented. Rev'd Rachel and Sandra would be offering in-person group training for those who would prefer not to undertake the individual on-line method. In November 2024 there had been a well-received Safeguarding Sunday service. Rev'd Rachel, Keith Howick and Sandra Horner had promoted the message that safeguarding is everyone's business and that it was important to have a culture of good safeguarding practice. Sandra had continued to report regularly to the PCC about current information coming from the Diocese, and at each PCC meeting a scenario had been discussed by all to raise awareness. The noticeboard had been kept up to date with information about where help is available.

The wardens would like to take this opportunity to thank everyone for their support, particularly during the interregnum. They are grateful to the Ministry team, staff and volunteers who do so much to keep church life going through the year: our talented musicians and singers; the Creche and Sunday Squad team and Youth Group; all our preachers, service leaders, scripture readers and intercessors; the PCC members and Anne Howick our PCC Secretary; our Assistant Treasurers, especially Rosemary Dear; the Communications team; our Church Administrator Stephanie Fox who, among many other duties, prepares the regular rota of volunteers for services and the video presentation; the AV team who provide live streaming, video and sound; Ron and Pauline Barrett, who keep our church buildings clean and beautiful; the flower arranging team; brass cleaners; those who decorate the church for Harvest Festival, Christmas and other special days, make Christingles and put up the Christmas trees and lights outside and in the hall; the sidesperson team who help make St Paul's a welcoming place; the catering team and those who provide coffee and tea after Sunday morning services; our hard working gardening team, who ensure the garden looks at its best through the year;

Judith Freeborn who keeps the first aid boxes stocked and up to date; the Babies and Toddler Group; the Friendship Group; Homegroup leaders for their hospitality, time, prayer and encouragement in the faith of the members of their groups; Olivia Masih for her enthusiasm and development of the creative Knit and Natter group; Ian Rodgers for his dedication to and leadership of prayer ministry and Christian reading material at St Paul's and Marion Lowe for her leading on Bible devotional material. All of this is so important in helping St Paul's to thrive as a worshipping community and a beacon of hope and encouragement for our neighbourhood.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

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

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity

Commission under section 145(5)(b) of the 2011 Act; and

- to 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. An 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below

Independent Examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounts records and to comply with the accounting requirements of the 2011 Act.

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.

Ernest KABERA BSc Accounting

35 Goscote Lodge Crescent WS3 1RZ
Walsall

Date : April 6th, 2025



FINANCIAL OVERVIEW

1. REGULAR INCOME AND EXPENDITURE

- Income, less one-off legacies, was £167,000, an increase of 2%.
- Expenditure less one-off vicarage costs was £192,600 an increase of 1.4%.
- The deficit before one-off items increased to £29,600 from £22,600 in 2023.
- To cover the deficit would require an increase of 15% in regular income.
- The deficit equates to 17.7% of the funds held on account by the church.
- In 2024 we received two generous legacies totalling £43,700

The two largest expenditure lines are:

- Parish Offer (previously called Parish Share) of £73,500, which is paid into the Diocese Common Fund, in return for which our vicar's stipend, pension and housing are provided, and we receive Diocesan support (e.g. training, admin, safeguarding). This is calculated by a formula adding total ministry costs (64% of the total figure), Diocesan Support Costs (16%) and a figure to contribute to wider Diocesan Mission (20%).
- Parish Running cost (inc office and admin) of £65,400.

In 2025 regular costs will only increase, notably church and halls running costs (mostly being utility costs on fixed term contracts) and Parish Administrator & Office costs, partly because we are doing more as a church.

2. Church Funds held on Account.

Effectively these are the reserves held by St Paul's. At the end of 2024 they come in two forms:

- £ 91,240 held as 'Designated Funds' which the PCC has set aside for planned purposes, but which the PCC can also decide to 'un-designate' if it needs to cover deficits or switch expenditure to changed intentions. £58,600 of these funds are held in the Diocesan Repair Fund for future building repairs which can be substantial given our Listed Building status.
- £75,237 in 'Restricted Funds' where a donor or legator specifies what their donation or legacy is to be used for. They cannot be added to general income.

A number of these funds have been held unused for many years, declining in value through inflation. These funds increased in 2024 through the generous new legacies. The PCC has now committed to a number of expenditure items in 2025 from these funds, e.g. the IT/AV project, Noticeboards, Entrance Lighting.

3. PLANNING AHEAD

St Paul's has a significant deficit in regular income versus expenditure, but through generous one-off legacies we have strong financial reserves available for projects.

There is a need to:

- Increase regular giving to fund regular expenses.
- Spend restricted and designated funds according to the wishes of the donors.
- Raise additional funds in line with God's Vision for St Paul's for the future.

The PCC has started to involve Liz Mullins, the Rochester Diocese Generous Giving Advisor, to help guide our financial planning and how we raise necessary funding.

The PCC is holding an awayday as part of the process of determining God's Vision for St Paul's. In essence, if God calls us to do more, we shall need more income and resource to enable us to meet that call.

Balance Sheet as at 31 December 2024

	Note	31 December 2024 £	31 December 2023 £
FIXED ASSETS			
Investment property	5	385,000	350,000
Fixtures and Fittings	5	14,151	18,868
		<u>399,151</u>	<u>368,868</u>
CURRENT ASSETS			
Deposits with the Diocese		58,628	50,712
Balance at bank		128,200	124,314
Income tax recoverable	7	6,249	4,517
Other prepayments and debtors	7	6,302	6,792
		<u>199,379</u>	<u>186,335</u>
CREDITORS DUE WITHIN ONE YEAR	8	(6,416)	(12,169)
NET CURRENT ASSETS		<u>192,963</u>	<u>174,166</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		592,114	543,034
NET ASSETS		<u>592,114</u>	<u>543,034</u>
FUNDS			
Unrestricted	6&9	425,137	394,195
Unrestricted but designated	6&9	91,740	84,877
Restricted	6&9	75,237	63,963
		<u>592,114</u>	<u>543,035</u>
Unrestricted free reserves included above		<u>40,139</u>	<u>44,195</u>

The financial statements on pages 15 to 20 were approved by the Parochial Church Council on 7 April 2025] and are signed on its behalf by Rev Rachel Winn, PCC Chair.

Rev'd R. Winn

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM
Statement of Financial Activities

Income and Expenditure for year ending 31 December 2024

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL FUNDS 2024 £	2023 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary Income	2(a)	146,866	-	12,500	159,366	125,442
- Activities for generating funds	2(b)	3,108	-	1,245	4,353	5,876
- Investment income	2(c)	14,756	1,857	-	16,613	15,549
<i>Incoming resources from charitable activities</i>						
	2(d)	24,789	-	5,526	30,315	27,015
<i>Sale of assets</i>						
	2	-	-	-	-	-
TOTAL INCOMING RESOURCES		189,519	1,857	19,271	210,647	173,882
RESOURCES EXPENDED						
<i>Charitable activities</i>						
	3(a)	155,824	838	7,997	164,659	159,970
<i>Church management and administration</i>	3(b)	27,192	4,717	-	31,909	26,272
TOTAL RESOURCES EXPENDED		183,016	5,555	7,997	196,568	186,242
<i>Transfers between funds</i>		(10,561)	10,561	-	-	-
NET INCOMING/(OUTGOING) RESOURCES		(4,058)	6,863	11,274	14,079	(12,360)
<i>Profit on revaluation</i>	5	35,000	-	-	35,000	-
NET MOVEMENT IN FUNDS		30,942	6,863	11,274	49,079	(12,360)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		394,195	84,877	63,963	543,035	555,397
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024	6	425,137	91,740	75,237	592,114	543,037

Notes to the Financial Statements

Detailed Income for year ending 31 December 2023

INCOMING RESOURCES

	General £	Unrestricted Funds	Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
2a Voluntary Income						
Planned giving:						
Gift Aid donations	80,483	-	-	-	80,483	73,423
Tax recoverable	20,866	-	-	-	20,866	19,166
Other giving (including collections)	11,941	-	-	-	11,941	31,263
Hospitality	-	-	-	-	-	-
Sundry donations	2,369	-	-	-	2,369	1,590
Legacies	31,207	-	-	-	43,707	-
	<u>146,866</u>	<u>-</u>	<u>-</u>	<u>12,500</u>	<u>159,366</u>	<u>125,442</u>
2b Activities for generating funds						
Fund raising	3,108	-	-	830	3,938	5,731
150th Anniversary	-	-	-	415	415	145
	<u>3,108</u>	<u>-</u>	<u>-</u>	<u>1,245</u>	<u>4,353</u>	<u>5,876</u>
2c Investment income						
Rental income – 3 Ashford House	12,695	-	-	-	12,695	12,370
Interest on bank & diocesan accounts	2,061	1,857	-	-	3,918	3,179
	<u>14,756</u>	<u>1,857</u>	<u>-</u>	<u>-</u>	<u>16,613</u>	<u>15,549</u>
2d Incoming resources from charitable activities						
Bookstall and bible reading notes	-	-	-	393	393	391
Income from use of church halls	19,152	-	-	-	19,152	16,833
Fees	5,637	-	-	-	5,637	5,191
Children's & youth activities	-	-	-	5,088	5,088	4,575
Church Away Day/Away Weekend	-	-	-	-	-	-
Flowers	-	-	-	45	45	25
Christian Aid	-	-	-	-	-	-
Ladies Group	-	-	-	-	-	-
Garden Group	-	-	-	-	-	-
Organ repairs	-	-	-	-	-	-
Chapel	-	-	-	-	-	-
	<u>24,789</u>	<u>-</u>	<u>-</u>	<u>5,526</u>	<u>30,315</u>	<u>27,015</u>
Income from sale of assets	-	-	-	-	-	-
TOTAL INCOMING RESOURCES	<u>189,519</u>	<u>1,857</u>	<u>-</u>	<u>19,271</u>	<u>210,647</u>	<u>173,882</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2024

RESOURCES EXPENDED

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
3a Charitable activities					
Missionary & charitable giving:					
Overseas missionary societies	6,121	-	-	6,121	7,700
Relief & development agencies	-	-	-	-	2,092
Home mission & church societies	6,286	-	-	6,286	2,128
Secular charities	-	-	-	-	-
Ministry: Diocesan Parish Share (including Vicar's stipend)	73,460	-	-	73,460	72,441
Vicar's expenses	313	-	-	313	54
Vicarage Costs	9,001	-	68	9,069	4,727
Hospitality	13	-	40	53	250
Other	1,261	-	-	1,261	1,260
150th Anniversary Expenses	-	-	-	-	1,485
Men's Group	-	-	-	-	-
Ladies Group	-	-	-	-	-
Church: Running costs	23,110	-	540	23,650	20,878
Maintenance (incl. grounds)	8,035	-	1,222	9,257	13,402
Cost of services	4,724	-	29	4,753	6,176
Flower Group	553	-	-	553	251
Children & youth activities	-	838	4,955	5,793	6,958
Catering & social	3,593	-	-	3,593	2,485
Church halls: Running costs	7,863	-	-	7,863	4,733
3 Ashford House - upkeep & insurance	7,839	-	-	7,839	6,084
Church Away Day / Away Weekend	-	-	-	-	-
Parish newsletter, publicity, bookstall & bible reading notes	1,579	-	359	1,938	1,494
Training, Alpha Courses & Home groups	227	-	-	227	384
New Beckenham Together	-	-	-	-	1,557
Forwarding funds raised	1,846	-	784	2,630	3,431
Quinquennial & other major repairs	-	-	-	-	-
	<u>155,824</u>	<u>838</u>	<u>7,997</u>	<u>164,659</u>	<u>159,970</u>
3b Church management & administration					
Parish Administrator & Office (incl. governance)	27,192	-	-	27,192	19,421
Depreciation	-	4,717	-	4,717	6,851
	<u>27,192</u>	<u>4,717</u>	<u>-</u>	<u>31,909</u>	<u>26,272</u>
TOTAL RESOURCES EXPENDED	<u>183,016</u>	<u>5,555</u>	<u>7,997</u>	<u>196,568</u>	<u>186,242</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2024	2023
	£	£
Salaries & wages	19,421	14,782
Tax and pension costs	971	739
	<u>20,392</u>	<u>15,521</u>

Note 5: FIXED ASSET

	2024	2023
	£	£
Leasehold investment property		
Book value 31 December 2023	<u>350,000</u>	<u>350,000</u>
Gain on revaluation	<u>35,000</u>	<u>-</u>
Book value 31 December 2024	<u>385,000</u>	<u>350,000</u>
Historical cost	<u>7,886</u>	<u>7,886</u>

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2024 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General	Designated	Restricted	Totals
	£	£	£	£
Net book value at 31 December 2023	-	18,868	-	18,868
Adjustments re previous years	-	-	-	-
Actual cost of additions	-	-	-	-
Depreciation during year	<u>0</u>	<u>(4,717)</u>	<u>-</u>	<u>(4,717)</u>
Net book value at 31 December 2024	<u>-</u>	<u>14,151</u>	<u>-</u>	<u>14,151</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the Investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds		Restricted Funds	Total
	General	Designated	Funds	
	£	£	£	£
Fixed Assets	385,000	14,151	-	399,151
Net Current Assets	40,139	77,589	75,236	192,964
Long Term Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>425,139</u>	<u>91,740</u>	<u>75,236</u>	<u>592,115</u>
Unrestricted free reserves included above	<u>40,139</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2024	2023
	£	£
Tax recoverable	6,249	4,517
Hall Rental Income	720	1,750
Prepayments	5,582	5,042
	<u>12,551</u>	<u>11,309</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	1,400	1,400
Bank overdraft	-	-
Accruals	5,016	10,769
	<u>6,416</u>	<u>12,169</u>

Note 9: FUND DETAILS

	2024	2023
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	58,628	50,712
Legacy for project	4,500	-
Development	-	-
Chapel Development	-	-
Audio Visual Equipment	14,152	18,869
Organ Repairs	9,205	9,205
Parish Weekend retreat surplus	-	-
Fixed Assets (net book value)	-	-
Children and Youth	5,255	6,093
	<u>91,740</u>	<u>84,879</u>

The Restricted Funds:

	2024	2023
	£	£
Fixed asset (lighting)	-	-
Garden group	-	456
Lighting Improvement Fund: Brackley Road to Church Entrance	5,000	5,000
Maintenance/Improvement of St Paul's	24,978	12,478
Organ Repairs	3,096	3,636
Development	20,625	20,625
150th Anniversary Fund	4,269	3,854
Hospitality Fund	4,300	4,340
Other	12,969	13,574
	<u>75,237</u>	<u>63,963</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial Inspection of 3 Ashford House took place in 2024. The inspection of the Church was in July 2023.

Accounts

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report

And

Financial Statements

Of the

Parochial Church Council

For the year ended 31 December 2023

Bank:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Independent Examiner:

Ernest Kabera, BSc Accounting
35 Goscote Lodge Crescent
Walsall
WS3 1RZ

PAROCHIAL CHURCH COUNCIL OF ST PAUL NEW BECKENHAM

ANNUAL REPORT FOR 2023

Background

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the charity Commission under registered charity no. 1133108. In 2023 St Paul's adopted the mission statement "*Growing in Christ together, one step at a time*",

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Within these Rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously, following their current term of office, but that they may stand for election after a one year break. At its APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

Vicar: Rev Simon Couper (resigned with effect from 30th September 2023).
Reader: Miss Sarah Butler

Wardens: Miss Anne Harkness
Mrs Hazel Koungoue (resigned with effect from 1st September 2023)
Mrs Anthea Prendergast (with effect from 6th September 2023)

Representatives on Beckenham Deanery Synod:

Mr Keith Howick
One vacancy

Elected members: Miss Adelaide Adade
Mrs Maria Adu (co-opted 6th September 2023).
Mr David Charlesworth (from APCM 2023)
Mr Andrew Griffiths (from APCM 2023)
Mrs Tarina Hill
Mrs Sandra Horner (from APCM 2023)
Mrs Anne Howick
Mr Keith Howick (from APCM 2023)
Mr Ian Johnson
Mr Paul Lashmar
Miss Nomsa Mafohla (from APCM 2023) Mrs
Anthea Prendergast

Appointed Secretary: Mrs Anne Howick 1

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

The Teams

All teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish.

Buildings Team

The buildings team is responsible for planning and providing for the future needs of the parish in terms of buildings, grounds, and facilities. This team also has responsibility for significant maintenance projects including the Quinquennial Inspection. Day to day responsibility for maintenance of the buildings and grounds sits with the wardens.

Climate and Ecology Team

The Climate and Ecology Team is responsible for encouraging St Paul's as a church, the congregation as individuals and our wider community, to think differently and live more lightly, in order to serve and keep the Earth. This includes planning events, contributing to worship and teaching, and completing Eco Church surveys.

Communications

This team has oversight of the various channels of communication in use at St Paul's, both in contacting the immediate church-family, but also in sharing news and events with the wider parish and beyond. This team ensures St Paul's is keeping the website current, making good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services.

Finance

This team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship.

Mission Partners

This team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

Church attendance

At the end of 2023 there were 133 members on the Electoral Roll, of whom 54 are resident within the Parish and 79 are not resident within the Parish, The average weekly attendance on a Sunday in October 2023, which are the statistics we are required to return to the Diocese each year, was 84 adults and 18 children. 267 adults and 107 children attended the Christingle service in December 2023.

Safeguarding and Clergy Discipline Measure 2016

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. In December 2022 Sandra Horner was appointed the Parish Safeguarding Officer.

DBS Lead Recruiter

The PCC appointed Marian Sewell as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

Review of the year

The full PCC met ten times in 2023 to deal with church matters, with an average attendance of 75%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important.

There have continued to be services at 8.00 am (BCP) and 10.30 am (Morning Worship or Holy Communion), with a creche and Sunday Squad during the 10.30 am services. The 10.30 am services have continued to be livestreamed and available on the website. Following the departure of the vicar the 8.00 am services have been either Morning Prayer (BCP) or Holy Communion (BCP).

Sunday Squad continued to meet in the halls on a weekly basis during term time. Regularly six – eight school age children, aged between 5 and 11, had attended. It had been agreed that the Crèche would be on a 'self service' basis as numbers were low. Parents and carers can bring very young children into the halls and toys are always laid out for them. Going forward it is hoped that the service will be live streamed in the halls so people can now be part of it albeit remotely. Two different teaching materials had been used over the past year. It was agreed that new material information should be displayed in church with a colourful bible timeline. Some of the older children had been encouraged to read the bible during the sessions and craft, discussion and prayer are used each week. Children are encouraged to attend communion with their parents and occasional all age worship services have been aimed at inclusion for children and young people. Four members of the team decided to stand down in 2023 and a huge thanks was recorded to them, and to all the team who are committed to teaching our children about faith and the gospel.

After Rev Simon Couper moved away, the Youth Group was run by Jash Masih and his team of supporters, on alternate Sunday mornings. Members were very grateful to him and the team for the sterling work they have been doing with a very important age group.

The Prayer Ministry Group was kept informed by email of any urgent requests, and a time of prayer continued to be held on a Thursday evening, by Zoom, for anyone to attend.

The vicar, two wardens, Reader, the Pastoral Assistant, the Evangelist and the Church Administrator continued to meet each week during 2023, either in person or via Zoom, to review the previous Sunday services and to plan for the coming weeks.

Home Groups had continued to meet, and as always this has been an important time for study, discussion and nurture outside Sunday worship. The Thursday Friendship Group had continued to meet weekly for friendship and chats, either outside in the Church garden or inside in the church hall. In 2023 there were two weddings or blessings at St Paul's, nine baptisms and 11 people were confirmed. The Babies and Toddler Group had continued to meet on a Thursday morning. In October there were 84 adults and 114 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows.

The Church website has continued to be a source of information for church members, visitors and local residents. The Communications Group, which was established in 2020, has played an important part in sorting out the requirements for enhanced membership emailing, streaming of virtual services and the live streaming of services which necessitated improvements to the church internet and provision of a camera. As a result of lockdown the website, streaming and social media had become the most important general communications and promotional link to the wider community. The use of these media by the church generally is limited in terms of awareness of opportunity, the provision of information and we are grateful to those who have continued to support the use of the technology at the Morning services. This area had become part of the 'new normal' for church and had required greater involvement and the equipment was updated.

The wardens would like to take this opportunity to thank everyone for their support, particularly since Rev Simon Couper moved away. They are grateful to the Ministry team, staff and volunteers who do so much to keep church life going through the year: our talented musicians and singers; the Creche and Sunday Squad team and Youth Group; all our preachers, service leaders, scripture readers and intercessors; the PCC members and Anne Howick our PCC Secretary; our Assistant Treasurers, especially Rosemary Dear; the Communications team; our Church Administrator Stephanie Fox who, among many other duties, prepares the regular rota of volunteers for services and the video presentation; the AV team who provide live streaming, video and sound; Ron and Pauline Barrett, who keep our church buildings clean and beautiful; the flower arranging team; brass cleaners; those who decorate the church for Harvest Festival, Christmas and other special days, make Christingles and put up the Christmas trees and lights outside and in the hall; the sidesperson team who help make St Paul's a welcoming place; the catering team and those who provide coffee and tea after Sunday morning services; our hard working gardening team, who ensure the garden looks at its best through the year; Judith Freeborn who keeps the first aid boxes stocked and up to date; the Babies and Toddler Group; the Friendship Group; Homegroup leaders for their hospitality, time, prayer and encouragement in the faith of the members of their groups; Ian Rodgers for his dedication to and leadership of prayer ministry at St Paul's. All of this is so important in helping St Paul's to thrive as a worshipping community and a beacon of hope and encouragement for our neighbourhood.

Safeguarding

From April until he left St Paul's in September Rev Simon Couper and Sandra Horner, the Parish Safeguarding Officer, worked closely to raise the profile of safeguarding in the church community and Sandra has continued that in the absence of a vicar. Training for those who need it has been achieved and refreshing courses have now started for those who trained three years ago. Most of the training is online and very well presented. It can be available face to face for those who need this support.

In November 2023 there was a well received Safeguarding Sunday service. Sandra Horner and David Charlesworth tried to offer the message that safeguarding is everyone's business. St Paul's was very well supported by Rev Rachel Winn who was our visiting minister. Sandra Horner has continued to report regularly to the PCC about current information coming from the diocese, for example the Jay report, the new National Safeguarding Standards etc. The notice board has been kept up to date with information about where help is available. While we have no incumbent Anne Harkness deputises in the safeguarding role.

'Connect @ St Paul's' Community Outreach Programme

Whilst not formally a team set up by the PCC, the 'Connect Reach Outers' organise a series of community events for the wider parish – we are committed to help building our community irrespective of faith or none. Tackling loneliness and encouraging opportunities for good neighbourliness are our aims. We do not have an explicit Christian content at events but aim to have opportunities for those wanting to take a faith journey further.

2023 was an active year with a highly successful Coronation Street Party attended by almost 300 people; a community activities weekend with another large attendance at the Parish BBQ with Brass Band; the successful establishment of our monthly Saturday Connect Café and Litter Picking team; publicity support for the Super Soup Fridays and Autumn Fair. The year rounded off with another well attended Community Carols around the outdoor crib with the CP Progress Band. In addition we produced two Parish Newsletters for Easter and Christmas plus fliers, banners and social media/web advertising for events. All of this was achieved by an energetic team of people who met a couple of times during the year, and then 'Champions' got on with organising specific activities assisted by the wider team. Thanks are due to all for their hard work and commitment.

The PCC has several teams responsible for particular areas of the life of the church at St Paul's. All members of the teams are required to complete a Conflict of Interest form. The following team reports summarise activity in those areas.

Buildings Team

The Buildings Team is responsible for maintaining and improving the church buildings, grounds, and facilities. The work ranges from minor repairs to significant projects. We meet monthly to discuss and progress work, perform jobs ourselves if we can, and obtain quotes from contractors if we can't!

Instructed by the Diocesan Advisory Committee for the Care of Churches, Simon Ablett performed a Quinquennial Inspection on 28 July 2023. The report was reviewed by the Buildings Team in September. The key recommendations listed, in order of priority, identified

several repair items to be attended to over the next five years. The team has already completed all the urgent items and is on track to complete the 12 month items in the next few months. Additionally, the team has completed many minor repairs to windows, lighting, leaks etc. We have engaged a window cleaner to quarterly clean the external windows on the hall and south façade of the church. The team has instructed a tree surgeon who has performed some tree work in the church gardens. The church wardens also arranged a deep clean of the church, and a tidy up of the church cupboards. Thank you to everyone who participated in these activities.

The team's current work includes an exterior lighting project and obtaining grants towards the project. We are also in the process of obtaining quotes for roof repairs, for sanding and treating the wood flooring at the back of church, and for reducing the size of the yew trees at the church entrance. We are also planning to clean the internal windows on the south façade soon.

Climate and Ecology Team

In January 2023 members of the Team met with Bob Stewart MP. As a result of the discussion, he undertook to pass on to those higher up the political chain that he had met some of his constituents and had had a serious conversation regarding their concerns about climate change.

The Team produced a leaflet "Keeping the Earth" which gave ideas of what individuals could do in response to the climate crisis. CES, the company who installed the church lighting system, were asked to advise on the feasibility of changing the light bulbs in church to LED bulbs. Unfortunately, their detailed report made it clear that our current system with dimmable lights is not compatible with LED bulbs and would require a major and very costly redesign project which the Team did not feel able to recommend to the PCC.

Members of the Team led one of the CTiB Lent courses and the Team also joined a newly formed Bromley Eco Church Network to learn from and encourage other churches to register with the A Rocha programme. Members of the Team have attended several meetings of the Network, including visiting Christchurch, Petts Wood who have been awarded a Silver Award, and Beckenham Methodist Church who were just starting out on their Eco Church journey.

In March we were pleased to be able to announce that St Paul's had been awarded a Bronze Eco Church award. Climate Sunday was marked in September, when Hannah Bowring from Tearfund was our guest preacher. In October the Team organised the Autumn Fair with an environmental focus. Stalls included crafts, plants, cakes, book giveaway, eco cleaning tips, nearly new, old children's wooden chairs for up-cycling and plenty to look at on the Team's noticeboard, as well as the RNLI, and pottery and eco products stalls.

Communication Team

The Communications Team has oversight of the various channels of communication we use at St Paul's, both in contacting the immediate church family, but also in sharing news and events with the wider parish and beyond. This team ensures we are keeping the website up to date, making good use of social media, and have effective measures in place to stay in touch with those who are not online.

In 2023 we met three times to achieve these aims, working alongside the 'Connect' team for external communications. An important internal item was ensuring communications were up to scratch for the interregnum, including a Guide to the Interregnum. In November we had a Communications Sunday which was highly successful in signing people up to the electoral roll and to receive the weekly E-Notices. Work is ongoing to produce a Church Directory for those who wish to be included. The website refresh had proven successful but Andrew Griffiths as webmaster needs to be fed more information about church activities. We still struggle to get wider church engagement with social media which is essential for external publicity/communications. Members were encouraged to help by following the church on Facebook and Instagram and making sure they 'Like' and 'Share' posts. This would help boost our publicity level with a wider audience. The Team aim to run a workshop on how you can publicise your church activities directly on our Facebook page. The team is recruiting members with graphic and online platform skills, as well as continuing to support more traditional communications channels.

Mission Team

The Team met three times in 2023 under the Chairmanship of Brian Woolmer. The following agencies were supported in 2023: Wycliffe Bible Translators (the Sheltons); OMF (Julia Birkett); Sat-7; CMS (Ben and Katy Ray); CAP Centre, Penge and Welcare Bromley. Money set aside for contingencies was sent to Tearfund for their Syria appeal, Christian Solidarity Worldwide, and Médecin Sans Frontières. A donation to the Archbishops appeal for the Al Ahli Hospital in Gaza was also sent, supplemented by a special collection from the congregation. The congregation supported the annual appeal for Welcare Bromley in November and Anna Khan, CEO of Welcare, visited St Paul's to speak at the 10.30am service. In December, the invitation to sign a Christmas tree tag to send greetings to other members of the congregation, and to make a donation, was also well supported, with the money raised going to Release International for their work in Nigeria. During the year Nick and Harriet Algeo and family moved back to the UK and settled in Leeds. Ben and Katy Ray moved within Tanzania from Iringa to Arusha and it is hoped that they will visit St Paul's in 2024 to tell us about their new work.

Worship Team

Our worship continued to be at the heart of everything we do at St Paul's. Our team of leaders and preachers, led by Rev Simon, included David Charlesworth (Evangelist), Sarah Butler (Reader) and Anna Couper (LLM) as well as Hazel Koungoue who was exploring a call to ordained ministry, and Keith Howick who was studying for the Bishop's Certificate and subsequently accepted for training as a Licensed Lay Minister. We were also blessed to be joined by retired clergyman, Rev Clive Grinham.

From January through to Easter we embarked on a sermon series which explored "why we do what we do" as we receive the sacraments, teach the scriptures, serve, use our gifts, aspire to unity, forgive, make disciples, practice hospitality, and evangelise. The texts for the series were taken from Paul's letters, with secondary passages from John's Gospel and Acts. Over Easter we followed the Lectionary readings and in Holy Week we enjoyed evening meditations on the Music of Easter, the Images of Easter, and the Poetry of Easter. After this we had a sermon series which looked at various encounters people had with Jesus in John's Gospel.

In June and July we began a sermon series focussing on how we can grow and mature in faith whilst living in the midst of a secular society, based on the first letter of Peter. Over the summer, when the Sunday Squad were having a break, we tried to make our services accessible to all ages, with simpler liturgy, and a series of talks about Moses.

On 24 September we said farewell to Rev Simon, Anna, Ben and James at a joyful celebration of their time with us, but inevitably tinged with sadness at their departure as we wished them well in their new parish in Twickenham. We were grateful for Anna's work with our children and organising adult helpers to staff the Sunday morning sessions in the hall, and for Simon's leading of the Youth Group on Sunday evenings. These roles were taken on by Alison Charlesworth in respect of the Sunday Squad and Jash and Olivia Masih and Marion McNally in respect of the Youth Group, for which we give thanks.

Sunday morning worship continued to be led by the "home team" augmented by local clergy for Holy Communion services, in particular Paul Wright, Archdeacon Emeritus, who presided and preached on a regular basis. With several local churches also in vacancy, it was hard to find enough support to continue with Holy Communion at every 8am service, so this was interspersed every other week with Morning Prayer from the BCP which was self-led by members of the 8am congregation. Christmas services were well attended, and the Community Carols, accompanied by members of the Crystal Palace Brass Band outside the church, attracted record numbers. The Christingle service also returned to pre-pandemic levels, attracting nearly 400 people.

2023 Financial Review

FINANCIAL OVERVIEW SUMMARY FOR THE 2023 ANNUAL REPORT

- Income for 2023 was slightly up compared to 2022 overall (£174k in 2023, £172k in 2022), but the mix was different. Voluntary giving rose 10% in 2023, but income from 'activities' dropped from £20k to £6k, not surprising given all that went on in 2022 with the £150th anniversary. And there was a legacy of £10k in 2022, but no legacy in 2023.
- The number of regular givers, the heartbeat of income at St. Paul's, remained stable; there were 64 regular givers at the end of 2022 and 63 regular givers at the end of 2023. We lost 6 and gained 5 regular givers during the course of 2023.
- Expenditure overall rose from £166k in 2022 to £186k in 2023; a 12% increase. But the cost of relaying the paved entrance path and making and laying the 150th paving stone at the gateway were part of that 2023 expenditure increase.
- Overall, expenditure exceeded income by £12k in 2023.

LOOKING AHEAD

- Costs and expenditure will continue to rise, although inflationary pressures have reduced somewhat.
- The importance of voluntary giving, particularly planned giving, is central to our work at St. Paul's for God's Kingdom and is to be emphasised and encouraged.
- There are substantial restricted funds on the balance sheet (some £63k), and the Finance Team has pointed out strongly to the PCC that these funds should be spent, otherwise their value will be eroded by inflation. Substantial sums have a broad restriction, such as 'Development', and are open to broad use in development at St. Paul's.
- The three year fixed price gas contract, which began before energy prices were hit by the invasion of Ukraine, ends on June 30th 2024. The Climate and Ecology Team is looking actively at alternative and sustainable ways of heating the main church building effectively, but replacement of the main heating system will be costly.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH
COUNCIL OF ST PAUL, NEW BECKENHAM**

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

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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. An 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below

Independent Examiner's statement

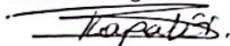
In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounts records and to comply with the accounting requirements of the 2011 Act.

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.



Ernest KABERA BSc Accounting

35 Goscote Lodge Crescent
WS3 1RZ
Walsall

Date : April 27th ,2024

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2023

	Note	Sunday, 31 December 2023	*****
		£	£
FIXED ASSETS			
Investment property	5	350,000	350,000
Fixtures and Fittings	5	18,888	25,719
		<u>368,888</u>	<u>375,719</u>
CURRENT ASSETS			
Deposits with the Diocese		50,712	43,299
Balance at bank		124,314	139,004
Income tax recoverable	7	4,517	5,796
Other prepayments and debtors	7	6,792	5,143
		<u>186,335</u>	<u>193,242</u>
CREDITORS DUE WITHIN ONE YEAR	8	(12,169)	(13,566)
NET CURRENT ASSETS		<u>174,166</u>	<u>179,676</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>543,034</u>	<u>555,395</u>
NET ASSETS		<u>543,034</u>	<u>555,395</u>
FUNDS			
Unrestricted	6&9	394,195	388,439
Unrestricted but designated	6&9	84,879	103,300
Restricted	6&9	63,962	63,657
		<u>543,036</u>	<u>555,396</u>
Unrestricted free reserves included above		<u>44,195</u>	<u>38,439</u>

The financial statements on pages 11 to 16 were approved by the Parochial Church Council on 21st February 2024 and are signed on its behalf by Anne Hafkness, Churchwarden and PCC Chairman.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM
Statement of Financial Activities

Income and Expenditure for year ending 31 December 2023

	Note	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL FUNDS 2023 £	2022 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary Income	2(a)	122,425	-	3,017	125,442	114,120
- Activities for generating funds	2(b)	1,776	-	4,100	5,876	20,248
- Investment income	2(c)	14,196	1,353	-	15,549	12,324
<i>Incoming resources from charitable activities</i>	2(d)	21,694	-	5,321	27,015	25,105
<i>Sale of assets</i>	2	-	-	-	-	-
TOTAL INCOMING RESOURCES		160,091	1,353	12,438	173,882	171,797
RESOURCES EXPENDED						
<i>Charitable activities</i>	3(a)	146,975	-	12,995	159,970	141,315
<i>Church management and administration</i>	3(b)	19,421	6,851	-	26,272	25,024
TOTAL RESOURCES EXPENDED		166,396	6,851	12,995	186,242	166,339
Transfers between funds		12,061	(12,923)	862	-	-
NET INCOMING/(OUTGOING) RESOURCES		5,756	(18,421)	305	(12,360)	5,458
Profit on revaluation	5	-	-	-	-	-
NET MOVEMENT IN FUNDS		5,756	(18,421)	305	(12,360)	5,458
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023		388,439	103,300	63,657	555,397	549,939
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023	6	394,195	84,879	63,962	543,037	555,397

Notes to the Financial Statements

Detailed Income for year ending 31 December 2023

INCOMING RESOURCES

	General £	Unrestricted Funds	Designated £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
2a Voluntary Income						
Planned giving:						
Gift Aid donations	73,423	-	-	-	73,423	70,744
Tax recoverable	19,166	-	-	2,000	19,166	18,180
Other giving (including collections)	29,263	-	-	-	31,263	15,160
Hospitality	-	-	-	1,017	1,590	37
Sundry donations	573	-	-	-	-	10,000
Legacies	-	-	-	-	-	-
	<u>122,425</u>	<u>-</u>	<u>-</u>	<u>3,017</u>	<u>125,442</u>	<u>114,121</u>
2b Activities for generating funds						
Fund raising	1,776	-	-	3,955	5,731	6,159
150th Anniversary	-	-	-	145	145	14,089
	<u>1,776</u>	<u>-</u>	<u>-</u>	<u>4,100</u>	<u>5,876</u>	<u>20,248</u>
2c Investment income						
Rental income -- 3 Ashford House	12,370	-	-	-	12,370	11,820
Interest on bank & diocesan accounts	1,826	1,353	-	-	3,179	504
	<u>14,196</u>	<u>1,353</u>	<u>-</u>	<u>-</u>	<u>15,549</u>	<u>12,324</u>
2d Incoming resources from charitable activities						
Bookstall and bible reading notes	-	-	-	391	391	323
Income from use of church halls	16,833	-	-	-	16,833	16,891
Fees	4,861	-	-	330	5,191	5,390
Children's & youth activities	-	-	-	4,575	4,575	2,500
Church Away Day/Away Weekend	-	-	-	-	-	-
Flowers	-	-	-	25	25	-
Christian Aid	-	-	-	-	-	-
Ladies Group	-	-	-	-	-	-
Garden Group	-	-	-	-	-	-
Organ repairs	-	-	-	-	-	-
Chapel	-	-	-	-	-	-
	<u>21,694</u>	<u>-</u>	<u>-</u>	<u>5,321</u>	<u>27,015</u>	<u>25,104</u>
Income from sale of assets	-	-	-	-	-	-
TOTAL INCOMING RESOURCES	<u>160,091</u>	<u>1,353</u>	<u>-</u>	<u>12,438</u>	<u>173,882</u>	<u>171,797</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2023

RESOURCES EXPENDED	Unrestricted Funds		Restricted Funds	TOTAL 2023 £	TOTAL 2022 £
	General £	Designated £			
3a Charitable activities					
Missionary & charitable giving:					
Overseas missionary societies	7,700	-	-	7,700	5,790
Relief & development agencies	2,092	-	-	2,092	2,915
Home mission & church societies	2,128	-	-	2,128	1,270
Secular charities	-	-	-	-	(119)
Ministry: Diocesan Parish Share (including Vicar's stipend)	72,441	-	-	72,441	69,650
Vicar's expenses	54	-	-	54	-
Vicarage Costs	4,659	-	69	4,728	3,998
Hospitality	-	-	250	250	846
Other	1,260	-	-	1,260	1,111
150th Anniversary Expenses	-	-	1,485	1,485	9,841
Men's Group	-	-	-	-	-
Ladies Group	-	-	-	-	-
Church: Running costs	20,878	-	-	20,878	21,004
Maintenance (incl. grounds)	13,402	-	-	13,402	4,338
Cost of services	5,983	-	193	6,176	4,468
Flower Group	228	-	25	251	471
Children & youth activities	1,310	-	5,648	6,958	3,904
Catering & social	2,485	-	-	2,485	438
Church halls: Running costs	4,733	-	-	4,733	3,681
3 Ashford House - upkeep & insurance	6,084	-	-	6,084	2,833
Church Away Day / Away Weekend	-	-	-	-	-
Parish newsletter, publicity, bookstall & bible reading notes	1,156	-	338	1,494	1,169
Training, Alpha Courses & Home groups	384	-	-	384	395
New Beckenham Together	-	-	1,557	1,557	-
Forwarding funds raised	-	-	3,430	3,430	1,366
Quinquennial & other major repairs	-	-	-	-	1,945
	<u>146,975</u>	<u>-</u>	<u>12,995</u>	<u>159,970</u>	<u>141,314</u>
3b Church management & administration					
Parish Administrator & Office (incl. governance)	19,421	-	-	19,421	15,408
Depreciation	-	6,851	-	6,851	9,616
	<u>19,421</u>	<u>6,851</u>	<u>-</u>	<u>26,272</u>	<u>25,024</u>
TOTAL RESOURCES EXPENDED	<u><u>166,396</u></u>	<u><u>6,851</u></u>	<u><u>12,995</u></u>	<u><u>186,242</u></u>	<u><u>166,338</u></u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2023 £	2022 £
Salaries & wages	14,782	11,778
Tax and pension costs	739	171
	<u>15,521</u>	<u>11,949</u>

Note 5: FIXED ASSET

	2023 £	2022 £
Leasehold investment property		
Book value 31 December 2020	350,000	350,000
Gain on revaluation	-	-
Book value 31 December 2021	350,000	350,000
Historical cost	7,886	7,886

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2017 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General £	Designated £	Restricted £	Totals £
Net book value at 31 December 2022	-	25,719	-	25,719
Adjustments re previous years	-	-	-	-
Actual cost of additions	-	-	-	-
Depreciation during year	0	(6,851)	-	(6,851)
Net book value at 31 December 2023	<u>-</u>	<u>18,868</u>	<u>-</u>	<u>18,868</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the Investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds General £	Designated £	Restricted Funds £	Total £
Fixed Assets	350,000	18,868	-	368,868
Net Current Assets	44,195	66,009	63,963	174,167
Long Term Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>394,195</u>	<u>84,877</u>	<u>63,963</u>	<u>543,035</u>
Unrestricted free reserves included above	<u>44,195</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2023	2022
	£	£
Tax recoverable	4,517	5,796
Hall Rental Income	1,750	480
Prepayments	5,042	4,663
	<u>11,309</u>	<u>10,939</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	1,400	1,400
Bank overdraft	-	2,136
Accruals	10,769	10,030
	<u>12,169</u>	<u>13,566</u>

Note 9: FUND DETAILS

	2023	2022
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	50,712	43,299
Legacy for project	-	4,500
Development	-	3,486
Chapel Development	-	7,626
Audio Visual Equipment	18,869	23,586
Organ Repairs	9,205	9,205
Parish Weekend retreat surplus	-	3,031
Fixed Assets (net book value)	-	2,132
Children and Youth	6,093	6,434
	<u>84,879</u>	<u>103,299</u>

The Restricted Funds:

	2023	2022
	£	£
Fixed asset (lighting)	-	-
Garden group	456	456
Lighting Improvement Fund: Brackley Road to Church Entrance	5,000	3,000
Maintenance/improvement of St Paul's	12,478	12,478
Organ Repairs	3,636	3,636
Development	20,625	20,625
150th Anniversary Fund	3,854	5,194
Hospitality Fund	4,340	4,590
Other	13,573	13,677
	<u>63,962</u>	<u>63,656</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial Inspection of 3 Ashford House took place in 2018. The inspection of the Church was in 2015.

Accounts

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31 December 2022

Bank:
National Westminster
PO Box 28
Beckenham
Kent BR3 4YN

Independent Examiner:
Ernest Kabera, BSc Accounting
25 Wrenbury Drive
Bilston
WV14 7BS

PAROCHIAL CHURCH COUNCIL OF ST PAUL NEW BECKENHAM
ANNUAL REPORT FOR 2022

Background

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the charity Commission under registered charity no. 1133108. In 2021 St Paul's adopted the mission statement "Sharing God's love revealed in Jesus Christ".

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Within these Rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously, following their current term of office, but that they may stand for election after a one year break. At its APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

<i>Vicar:</i>	Rev Simon Couper	Chairman
<i>Reader:</i>	Miss Sarah Butler	

<i>Wardens:</i>	Mr Richard Bradley
	Mrs Hazel Koungoue

<i>Representatives on Beckenham Deanery Synod:</i>	Mr Keith Howick
	Mrs Hazel Koungoue

<i>Elected members:</i>	Mrs Adelaide Adade (from APCM 2022)
	Miss Sarah Butler
	Mr Andrew Griffiths
	Mrs Tarina Hill
	Mrs Sandra Horner (co-opted 7 th September 2022)
	Mrs Anne Howick (from APCM 2022)
	Mr Keith Howick
	Mr Ian Johnson
	Mr Paul Lashmar
	Miss Nomsa Mafohla
	Mrs Anthea Prendergast

<i>Appointed Secretary:</i>	Mrs Anne Howick
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Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

The Teams

All teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish.

Buildings Team

The Buildings team is responsible for planning and providing for the future needs of the parish in terms of buildings, grounds, and facilities. This team also has responsibility for significant maintenance projects including the Quinquennial Inspection. Day to day responsibility for maintenance of the buildings and grounds sits with the wardens.

Climate and Ecology Team

The Climate and Ecology Team is responsible for encouraging St Paul's as a church, the congregation as individuals and our wider community, to think differently and live more lightly in order to serve and keep the Earth. This includes planning events, contributing to worship and teaching, and completing Eco Church surveys.

Finance

This team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship.

Worship (and Children's Work)

This team is responsible for the public services of worship at St Paul's. This involves reflecting on styles of worship, our use of music and liturgy, as well as thinking about future sermon series. During the pandemic, our children's work came under this bracket with the 11:15. This team is responsible for making sure that children and young people are well served by our services of worship. As the country transitioned out of the pandemic, St Paul's looked to form a Children and Youth team in its own right.

Communications

This team has oversight of the various channels of communication in use at St Paul's, both in contacting the immediate church-family, but also in sharing news and events with the wider parish and beyond. This team ensures St Paul's is keeping the website current, making good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services.

Mission Partners

This team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

Church attendance

At the end of 2022 there were 131 members on the Electoral Roll, of whom 59 are resident within the Parish and 72 are not resident within the Parish. The average weekly attendance on a Sunday in October 2022, which are the statistics we are required to return to the Diocese each year, was 80 adults and 11 children. 189 adults and 76 children attended the Christingle service in December 2022. In 2021 451 people had received the boxes or gifts and there had been 439 views of the online Christingle service.

Safeguarding and Clergy Discipline Measure 2016

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. Following the APCM in April 2022 Anne Howick was appointed the Parish Safeguarding Officer. In December 2022 Sandra Horner was appointed the Parish Safeguarding Officer.

DBS Lead Recruiter

The PCC appointed Marian Sewell as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

Review of the year

The full PCC met ten times in 2022 to deal with church matters, with an average attendance of 73%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important.

Following the re-opening of the church following closure during the pandemic it was possible to return to holding services at 8.00 am (BCP) and 10.30 am (Morning Worship or Holy Communion), with a creche and Sunday School during the 10.30 am services. The 10.30 am services continued to be livestreamed and available on the website.

The Prayer Ministry Group was unable to meet during the year, and it was not possible to offer prayer in the Chapel during the 10.30 am Service of Holy Communion. The group was kept informed by email of any urgent requests, and a time of prayer continued to be held on a Thursday evening, by Zoom, for anyone to attend.

The vicar, two wardens, Reader, the Pastoral Assistant, the Evangelist and the Church Administrator continued to meet each week during 2022, either in person or via Zoom, to review the previous Sunday services and to share thoughts and requests.

Home Groups had continued to meet, and as always this has been an important time for study, discussion and nurture outside Sunday worship. The Thursday Friendship Support Group had continued to meet weekly for friendship and chats, either outside in the Church garden or inside in the church hall. In 2022 there were five weddings or blessings at St Paul's and twelve baptisms. The Babies and Toddler Group had continued to meet on a Thursday morning. In October there were 80 adults and 102 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows.

The Church website has continued to be a source of information for church members, visitors and local residents. The Communications Group, which was established in 2020, has played an important part in sorting out the requirements for enhanced membership emailing, streaming of virtual services and the live streaming of services which necessitated improvements to the church internet and provision of a camera. As a result of lockdown the website, streaming and social media had become the most important general communications and promotional link to the wider community. The use of these media by the church generally is limited in terms of awareness of opportunity, the provision of information and we are grateful to those who have continued to support the use of the technology at the Morning services. This area had become part of the 'new normal' for church and had required greater involvement and the equipment was updated.

The wardens would like to take this opportunity to thank everyone who contributed to our successful celebration of the 150th Anniversary and our Ministry team, staff and volunteers who do so much to keep church life going through the year: our talented musicians and singers; the Creche and Sunday School team and Youth Group; all our preachers, service leaders, scripture readers and intercessors; the PCC members and Anne Howick our PCC Secretary; our Assistant Treasurers, especially Rosemary Dear; the Communications team; our Church Administrator Stephanie Fox who, among many other duties, prepares the regular rota of volunteers for services and the video presentation; the AV team who provide live streaming, video and sound; Ron and Pauline Barrett, who keep our church buildings clean and beautiful (and now have a special cupboard to keep their cleaning equipment); the flower arranging team; brass cleaners; those who decorate the church for Harvest Festival, Christmas and other special days, make Christingles and put up the Christmas trees and lights outside and in the hall; the sidesperson team who help make St Paul's a welcoming place; the catering team and those who provide coffee and tea after Sunday morning services; our hard working gardening team, who ensure the garden looks at its best through the year; Judith Freeborn who keeps the first aid boxes stocked and up to date; the Babies and Toddler Group; the Friendship Group; Homegroup leaders for their hospitality, time, prayer and encouragement in the faith of the members of their groups; Ian Rodgers for his dedication and leadership to the prayer ministry at St Paul's; and last but not least Rev Simon, who leads and guides our collective efforts. All of this is so important in helping St Paul's to thrive as a worshipping community and a beacon of hope and encouragement for our neighbourhood.

The PCC has several teams responsible for particular areas of the life of the church at St Paul's. All members of the teams are required to complete a Conflict of Interest form. The following team reports summarise activity in those areas.

Buildings and Fabrics Team

As no major fabric repairs or improvements were required during 2022 the Buildings and Fabrics Team did not meet or approve any building works.

The Climate and Ecology Team

The Team has had a busy year, meeting regularly to pray and to plan for how we can better care for the Earth, as a church and as individuals. It was decided to register with A Rocha's Eco Church programme as this gives a helpful framework for action in key areas: worship & teaching, buildings, land, community engagement, and lifestyle.

A great deal of effort was put into organising a hustings, in advance of the local government elections. This took place on 27 April 2022 when candidates from Conservative, Labour, Liberal Democrat and Green parties were asked a series of questions about environmental issues. The event, chaired by Rev Simon, was publicised widely and was well attended by local residents and interest groups. In July, two Open Forums were held to give members of the congregation a greater awareness of how creation care is part of the Gospel, as well as an update on the work of the Team and a chance to ask questions.

In the autumn, following agreement by the PCC, an energy audit of the church and halls was commissioned from SELCE (South East London Community Energy). CES, the company who installed the lighting system in the church was also asked to advise on the feasibility of switching to LED light bulbs. The Team produced a booklet "Keeping the Earth" to help us respond as individuals to the climate, biodiversity and pollution crises, with suggestions for action in the areas of energy, food, fairtrade, clothes, and "making our voice heard". Copies are available at the back of church and on the website.

The Communications team

At the APCM last year, there was feedback that there was work to be done in this area as we continued to emerge out of the pandemic. As vicar I am pleased to report that much has been done with our communications these past 12 months, and no doubt the 150th anniversary year sharpened our focus.

In our jubilee year we learned two significant lessons. (1) A clear year-plan of events enables us to create effective publicity campaigns. (2) The combination of paper and electronic forms of communication is most effective. We have carried these lessons forward, and I am pleased to report the following progress:

- In these last 12 months, we have successfully launched our refreshed website. Our thanks go to David Charlesworth for his enormous efforts with the website these past three years; to Naomi Couper, for her *pro bono* work to refresh our website; and to Andrew Griffiths, our webmaster, who does an outstanding job monitoring our online content and making sure we are up to date.
- We have relaunched our parish magazine *Connect*, in both electronic and paper format. We are grateful to T&C printers in Bromley, who have always proved themselves to be reliable and professional. They printed 1,500 copies of our Easter edition of *Connect*, and were responsible for printing the artwork for our *Easter and Arts* Holy Week series.

- Sarah Butler has done a wonderful job with our regular email updates, *Prayers for the Week*, which are always so thoughtful and encouraging. We are grateful for the time and attention to detail she gives this.
- We also wish to show our appreciation to Stephanie Fox and Anne Howick, who compose and edit our newssheet each week. This is a routine, but essential piece of work, and we are grateful for all they do to keep us all in the loop.
- David Charlesworth, Mili and Arun Tharakan, have done an enormous amount of design work these past 12 months. This is a time-consuming, and often under-appreciated, task. We are thankful for all they have done to make our publicity so striking, and eye-catching.

There is always room for improvement in our communications. We are grateful for gracious feedback. Two areas we need to develop in this coming year are: (1) more consistent use of social media, (2) continued use of word-of-mouth. The best form of outreach and advertising is telling our friends and neighbours about the exciting things happening at St Paul's.

The Mission Partners team

The team met three times in 2022. Its purpose is to recommend to the PCC which organisations to support out of our budget of 10% of the church funds from unrestricted giving. The six missionary societies were: CMS in Tanzania, Wycliffe Bible Translation, OMT (supporting Julia Birkett in Thailand), the Evangelical Church in Gambia supporting Nick Algeo via Crosslinks, Christians Against Poverty (CAP) in Penge, and Welcare in Bromley. A portion of funds is set aside for emergencies. In 2022 these included Tear Fund for flood relief in Pakistan, Open Doors supporting Christians oppressed by Persecution, Disaster Emergency Committee (DEC) for Ukrainian refugees, and Medecins Sans Frontieres (MSF) for relief in Afghanistan.

Worship Team

Service Content

St Paul's seeks to be a place that faithfully, and thoughtfully, teaches the Scriptures. Our general practice is to defer to the lectionary for major festivals and preach through sermon series in between. We seek to have a varied diet, and we make sure that we hear from the Old Testament, the gospels, and the rest of the New Testament regularly. This past year, we have adopted a new approach, in which the vicar canvasses the preaching team for new ideas when generating sermon series. Since our last APCM, we have covered a range of topics, and have spent quite a bit of time in Luke's gospel.

Spring 2 2022:	<i>The Stories Jesus told</i> (Parables from Luke's gospel)
Summer 2022:	<i>Jesus and the Ten Commandments</i> (The Ten Commandments in the ministry of Jesus)
Summer Break:	<i>When Jesus came to Tea</i> (The meals in Luke's gospel)

Autumn 2022:	<i>From Creation to New Creation</i> (The human story from Genesis to Revelation)
Advent 2022:	<i>The Promise of a Better Kingdom</i> (Messianic promises in the Old and New Testaments)
Spring 1 2023:	<i>Why do we do that?</i> (The “whys” of church life in the letters of Paul)
Spring 2 2023	<i>Encounters in John’s Gospel</i> (Dialogues of Jesus in John’s gospel)

An increasing area of strength at St Paul’s is that we are making much better use of the major festivals as outreach opportunities. We are putting the lectionary to good use, observing the major festivals in such a way as to tell the Christian story in a fun and engaging way. There is now a sense of excitement and expectation that festivals like Trinity Sunday, Ascension, and Pentecost, for example, will be significant occasions, and give us real food for thought. We have also established a regular pattern of All Age services on the first Sunday of each half term break. This gives our children’s volunteers a well-deserved break and embeds within the culture of the church the conviction that children are welcome in the church space.

Music

We are sincerely grateful to John and Marion Blakely, David Storey, and Andrew Griffiths for their tireless efforts with our Sunday worship. They do so much to sustain and enhance the musical life of our parish, and we are thankful for all that they do. Post-pandemic, we have settled into a new routine of selecting hymns, and we are grateful for the way John and Marion’s suggestions are always based on the theme and readings of each service.

It has been a delight to welcome Pete and Ingrid Glenister as a more regular feature in our Sunday services. Our increased range of music styles has been well received. It has been a blessing to receive from Pete and Ingrid’s musical leadership, and we hope that the music group continues to grow and develop, as more volunteers join their number.

Organ

In March 2023 David Storey and John Blakely made a formal presentation to the PCC about the general condition of our organ. Over the years it has fallen into a state of disrepair and now requires much attention. They put various options to the PCC, and between this APCM and next, the PCC will consult the wider fellowship before making a significant investment in the musical life of our church.

Additional Services

Since the pandemic we have not been able to commit to regular evening services. Without additional clergy support this will continue to be the case. Between this APCM and next, we would be interested to know if there is an appetite for a mid-week Holy Communion on a Wednesday morning.

St Paul's Beckenham Pre-school

Started by the church over forty years ago the pre-school, now a registered charity, continued to provide a thriving Early Year's environment for over 30 children. Ably led by manager Lorraine Knight, 2022 saw a number of staff changes, with two long-standing members of staff leaving for roles providing more hours, a promotion for Tracey Gray to Deputy Manager, welcoming Manuela Marfosah as a new highly qualified practitioner, and appointing Jean Wilkinson, to the role of lunch supervisor.

Jean is the first church member to be employed formally by the pre-school for well over a decade, though the church's connection has always been retained through the trustees, with Liz Spencer the current Chair, and Keith Howick as a trustee. The other trustees are currently all ex-parents and we have been most grateful for their support and input as we continue to operate in a challenging environment with working patterns changing and the level of funding for Early Years settings not keeping in line with inflation.

Lorraine and the team continue to provide a full range of fund and educational activities, both inside and out for the children and if their success can be measured by the thanks and praise that is heaped on the team at the end of the year by grateful parents, they come out top of the class.

During the year the pre-school took part in the 150th Model & Flower Festival, promoted the 150th activities to parents, and undertook a number of conversations regarding creating a woodland style area at the back of the church grounds, funded by the pre-school, and accessible for use by any visiting families.

Our thanks to the full team, Lorraine, Tracey, Gina, Angela, Manuela, Jean & Sophie for their hard work and commitment.

2022 Financial Review

FINANCE OVERVIEW

St. Paul's was in the black overall by £5,458, a positive figure for two consecutive years. The balance sheet is therefore little changed since the 2021 Annual Report and Accounts.

Underneath this, however, are some areas of concern to note and try to improve:

1. INCOME

- i) Planned giving – although generally stable, planned giving was down from £76,380 in 2021 to £70,744 in 2022. 'Other giving, including collections' was also down from £21,306 in 2021 to £18,180 in 2022.
- ii) Lower giving figures were masked by receipt of a £10,000 legacy in 2022.
- iii) Income from use of the church halls increased from £10,899 in 2021 to £16,891 in 2022.

2. EXPENDITURE

- i) Parish Share rose marginally from £66,447 in 2021 to £69,650 in 2022
- ii) There were no major repairs.
- iii) Church running costs rose from £14,147 in 2021 to £21,004 in 2022. This was probably due to greater use of church buildings in 2022, post pandemic, given that we have had a three year fixed price gas contract in place since July 2020.
- iv) The PCC had budgeted for £15,000 net expenditure on 150th Anniversary activities and projects. While expenses of £9,841 are noted, income of £14,089 was received – thanks go to the organisers, and to the generosity of our fellowship.

LOOKING AHEAD

- 1. We are about to have a Quinquennial Inspection – the last one was in 2015.
- 2. We face a major decision about the church organ, with significant cost implications.
- 3. We need new gas and electricity contracts in July 2023.
- 4. The Parish Share for 2023 has increased marginally to £72,441.
- 5. We rely on the commitment shown by our fellowship to God's work here as our core income source, and planned giving is the key. There were 64 regular givers in 2021, and 64 also in 2022 (there were two 'leavers' and two new regular givers). If members would like to discuss confidentially any aspect of planned giving, please talk either to Rosemary Dear or to Keith Howick.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH
COUNCIL OF ST PAUL, NEW BECKENHAM**

I report on the accounts of the charity for the year ended 31st December 2022

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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. An 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below

Independent Examiner's statement

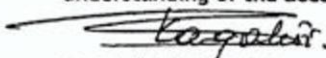
In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounts records and to comply with the accounting requirements of the 2011 Act.

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.


Ernest KABERA BSc Accounting

25 Wrenbury Drive
WV14 7BS
Bilston

Date : March 31st, 2023

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2022

	Note	Saturday, 31 December 2022	
		£	£
FIXED ASSETS			
Investment property	5	350,000	350,000
Fixtures and Fittings	5	25,719	35,335
		<u>375,719</u>	<u>385,335</u>
CURRENT ASSETS			
Deposits with the Diocese		43,299	37,034
Balance at bank		139,004	127,962
Income tax recoverable	7	5,796	5,036
Other prepayments and debtors	7	5,143	6,674
		<u>193,242</u>	<u>176,706</u>
CREDITORS DUE WITHIN ONE YEAR	8	(13,566)	(12,105)
NET CURRENT ASSETS		<u>179,675</u>	<u>164,601</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		555,394	549,936
NET ASSETS		<u>555,394</u>	<u>549,936</u>
FUNDS			
Unrestricted	6&9	389,915	386,434
Unrestricted but designated	6&9	103,300	106,651
Restricted	6&9	62,181	56,854
		<u>555,397</u>	<u>549,939</u>
Unrestricted free reserves included above		<u>39,915</u>	<u>36,434</u>

The financial statements on pages 11 to 16 were approved by the Parochial Church Council on 19th April 2023. and are signed on its behalf by Rev Simon Couper, PCC Chairman.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Statement of Financial Activities

Income and Expenditure for year ending 31 December 2022

	Note	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL FUNDS 2022 £	2021 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary income	2(a)	114,120	-	-	114,120	131,132
- Activities for generating funds	2(b)	-	-	20,248	20,248	127
- Investment income	2(c)	12,118	206	-	12,324	11,892
<i>Incoming resources from charitable activities</i>	2(d)	22,281	-	2,823	25,105	17,748
<i>Sale of assets</i>	2	-	-	-	-	-
TOTAL INCOMING RESOURCES		148,520	206	23,071	171,797	160,899
RESOURCES EXPENDED						
<i>Charitable activities</i>	3(a)	124,781	-	16,534	141,315	117,490
<i>Church management and administration</i>	3(b)	15,408	9,616	-	25,024	22,421
TOTAL RESOURCES EXPENDED		140,189	9,616	16,534	166,339	139,911
Transfers between funds		(4,850)	6,060	(1,210)	-	-
NET INCOMING/(OUTGOING) RESOURCES		3,481	(3,351)	5,327	5,458	20,988
Profit on revaluation	5	-	-	-	-	-
NET MOVEMENT IN FUNDS		3,481	(3,351)	5,327	5,458	20,988
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022		386,434	106,651	56,854	549,939	528,952
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022	6	389,915	103,300	62,181	555,397	549,940

Notes to the Financial Statements

Detailed Income for year ending 31 December 2022

INCOMING RESOURCES

	General £	Unrestricted Funds	Designated £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
2a Voluntary Income						
Planned giving:						
Gift Aid donations		70,744	-	-	70,744	76,380
Tax recoverable		18,180	-	-	18,180	32,446
Other giving (including collections)		15,159.96	-	-	15,160	21,306
Hospitality		-	-	-	-	-
Sundry donations		37	-	-	37	-
Legacies		10,000	-	-	10,000	1,000
		<u>114,120</u>	<u>-</u>	<u>-</u>	<u>114,120</u>	<u>131,132</u>
2b Activities for generating funds						
Fund raising		-	-	6,159	6,159	127
150th Anniversary		-	-	14,089	14,089	-
		<u>-</u>	<u>-</u>	<u>20,248</u>	<u>20,248</u>	<u>127</u>
2c Investment Income						
Rental income – 3 Ashford House		11,820	-	-	11,820	11,820
Interest on bank & diocesan accounts		298	206	-	504	72
		<u>12,118</u>	<u>206</u>	<u>-</u>	<u>12,324</u>	<u>11,892</u>
2d Incoming resources from charitable activities						
Bookstall and bible reading notes		-	-	323	323	145
Income from use of church halls		16,891	-	-	16,891	10,899
Fees		5,390	-	-	5,390	5,104
Children's & youth activities		-	-	2,500	2,500	1,500
Church Away Day/Away Weekend		-	-	-	-	-
Flowers		-	-	-	-	100
Christian Aid		-	-	-	-	-
Ladies Group		-	-	-	-	-
Garden Group		-	-	-	-	-
Organ repairs		-	-	-	-	-
Chapel		-	-	-	-	-
		<u>22,281</u>	<u>-</u>	<u>2,823</u>	<u>25,105</u>	<u>17,748</u>
Income from sale of assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL INCOMING RESOURCES		<u>148,520</u>	<u>206</u>	<u>23,071</u>	<u>171,797</u>	<u>160,899</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2022

RESOURCES EXPENDED

	Unrestricted Funds	Designated	Restricted Funds	TOTAL	TOTAL
	£	£	£	2022	2021
				£	£
3a Charitable activities					
Missionary & charitable giving:					
Overseas missionary societies	5,790	-	-	5,790	9,109
Relief & development agencies	2,915	-	-	2,915	4,016
Home mission & church societies	1,270	-	-	1,270	(1,226)
Secular charities	(119)	-	-	119	-
Ministry: Diocesan Parish Share (including Vicar's stipend)	69,650	-	-	69,650	66,447
Vicar's expenses	-	-	-	-	300
Vicarage Costs	3,998	-	-	3,998	4,197
Hospitality	846	-	-	846	-
Other	1,111	-	-	1,111	1,791
150th Anniversary Expenses	-	-	9,841	9,841	-
Men's Group	-	-	-	-	-
Ladies Group	-	-	-	-	-
Church: Running costs	21,004	-	-	21,004	14,147
Maintenance (incl. grounds)	4,051	-	287	4,338	581
Cost of services	2,992	-	1,476	4,468	5,242
Flower Group	471	-	-	471	253
Children & youth activities	630	-	3,273	3,904	2,248
Catering & social	438	-	-	438	99
Church halls: Running costs	3,681	-	-	3,681	5,095
3 Ashford House - upkeep & insurance	2,833	-	-	2,833	3,815
Church Away Day / Away Weekend	-	-	-	-	-
Parish newsletter, publicity, bookstall & bible reading notes	880	-	290	1,169	1,261
Training, Alpha Courses & Home groups	395	-	-	395	-
New Beckenham Together Week	-	-	-	-	(16)
Forwarding funds raised	-	-	1,366	1,366	132
Quinquennial & other major repairs	1,945	-	-	1,945	-
	124,781	-	16,534	141,315	117,491
3b Church management & administration					
Parish Administrator & Office (incl. governance)	15,408	-	-	15,408	12,634
Depreciation	-	9,616	-	9,616	9,787
	15,408	9,616	-	25,024	22,421
TOTAL RESOURCES EXPENDED	140,189	9,616	16,534	166,339	139,912

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2022	2021
	£	£
Salaries & wages	11,778	9,699
Tax and pension costs	171	486
	<u>11,948</u>	<u>10,185</u>

Note 5: FIXED ASSET

	2022	2021
	£	£
Leasehold investment property		
Book value 31 December 2020	350,000	350,000
Gain on revaluation	-	-
Book value 31 December 2021	350,000	350,000
Historical cost	7,886	7,886

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2017 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General	Designated	Restricted	Totals
	£	£	£	£
Net book value at 31 December 2021	-	35,335	-	35,335
Adjustments re previous years	-	-	-	-
Actual cost of additions	-	-	-	-
Depreciation during year	<u>0</u>	<u>(9,616)</u>	-	<u>(9,616)</u>
Net book value at 31 December 2022	<u>-</u>	<u>25,719</u>	<u>-</u>	<u>25,719</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the Investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds		Restricted Funds	Total
	General	Designated	Funds	£
	£	£	£	£
Fixed Assets	350,000	25,719	-	375,719
Net Current Assets	39,915	77,582	62,181	179,678
Long Term Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>389,915</u>	<u>103,300</u>	<u>62,181</u>	<u>555,397</u>
Unrestricted free reserves included above	<u>39,915</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2022	2021
	£	£
Tax recoverable	5,796	5,036
Hall Rental Income	480	2,400
Prepayments	4,663	4,274
	<u>10,939</u>	<u>11,710</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	1,400	3,206
Bank overdraft	2,136	808
Accruals	10,030	8,091
	<u>13,566</u>	<u>12,105</u>

Note 9: FUND DETAILS

	2022	2021
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	43,299	37,034
Legacy for project	4,500	4,500
Development	3,486	3,486
Chapel Development	7,626	7,626
Audio Visual Equipment	23,586	28,303
Organ Repairs	9,205	9,205
Parish Weekend retreat surplus	3,031	3,031
Fixed Assets (net book value)	2,132	7,031
Children and Youth	6,434	6,434
	<u>103,299</u>	<u>106,650</u>

The Restricted Funds:

	2022	2021
	£	£
Fixed asset (lighting)	-	-
Garden group	456	744
Lighting Improvement Fund: Brackley Road to Church Entrance	3,000	3,000
Maintenance/improvement of St Paul's	12,478	12,478
Organ Repairs	2,160	3,636
Development	20,625	20,625
150th Anniversary Fund	5,194	-
Hospitality Fund	4,590	-
Other	13,677	16,372
	<u>62,181</u>	<u>56,854</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial Inspection of 3 Ashford House took place in 2018. The inspection of the Church was in 2015.

Accounts

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31 December 2021

Bank:
National Westminster
PO Box 28
Beckenham
Kent BR3 4YN

Independent Examiner:
Ernest Kabera, BSc Accounting
25 Wrenbury Drive
Bilston
WV14 7BS

Background

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the charity Commission under registered charity no. 1133108. In 2021 St Paul's adopted the mission statement "Sharing God's love revealed in Jesus Christ".

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Within these Rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously, following their current term of office, but that they may stand for election after a one year break. At its APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

<i>Vicar:</i>	Rev Simon Couper	Chairman
<i>Reader:</i>	Miss Sarah Butler	

<i>Wardens:</i>	Mr Richard Bradley	
	Mrs Rosemary Dear	(resigned 24 th May
2021)	Mrs Hazel Koungoue	(from APCM
2021)		

<i>Representatives on Beckenham Deanery Synod:</i>	Mr Keith Howick	
	Dr Barbara Judge	(resigned 15 th March
2021)	Mrs Hazel Koungoue	

<i>Elected members:</i>	Mrs Adelaide Adade	(co-opted 21 st July 2021)
	Mr John Blakely	(resigned 24 th May 2021)
	Mrs Katie Burr	(resigned 24 th May
2021)	Dr Pete Glenister	(resigned 24 th
May 2021)	Mr Andrew Griffiths	
	Mrs Tarina Hill	
	(from APCM 2021)	
	Mrs Anne Howick	(resigned 24 th May 2021)
	Mr Keith Howick	
	Mr Ian Johnson	(from APCM 2021
	Dr Barbara Judge	(resigned 15 th March 2021)
	Mr Paul Lashmar	(from APCM 2021)
	Miss Nomsa Mafohla	

Appointed Secretary: Mrs Anne Howick

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

The Teams

All teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish.

Buildings Team

The buildings team is responsible for planning and providing for the future needs of the parish in terms of buildings, grounds, and facilities. This team also has responsibility for significant maintenance projects including the Quinquennial Inspection. Day to day responsibility for maintenance of the buildings and grounds sits with the wardens.

Finance

This team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship.

Worship (and Children's Work)

This team is responsible for the public services of worship at St Paul's. This involves reflecting on styles of worship, our use of music and liturgy, as well as thinking about future sermon series. During the pandemic, our children's work has come under this bracket with the 11:15. This team is therefore responsible, for the time being, for making sure that children and young people are well served by our services of worship. As the country transitions out of the pandemic, St Paul's will look to form a Children and Youth a team in its own right.

Communications

This team has oversight of the various channels of communication in use at St Paul's, both in contacting the immediate church-family, but also in sharing news and events with the wider parish and beyond. This team ensures St Paul's is keeping the website current, making good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services.

Mission Partners

This team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

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Church attendance

At the end of 2021 there were 130 members on the Electoral Roll, of whom 56 are resident within the Parish and 74 are not resident within the Parish. The average weekly attendance on a Sunday in October 2021, which are the statistics we are required to return to the Diocese each year, was 75 adults and 15 children. During the year, due to the Covid-19 pandemic, it was necessary to close the church for some weeks and it was not possible to hold services in the church. However when the church was closed St Paul's was able to pre-record services and make them available on the church website, and on average each week there were 135 viewings. As it had not been possible to hold a Christingle service in the church, boxes or gifts and a personal letter had been prepared. 451 people had received the boxes or gifts and there had been 439 views of the online Christingle service. In 2020 451 people received boxes or gifts and there were 439 views of the online Christingle service. adults and 116 children had attended the Christingle Service in church.

Safeguarding and Clergy Discipline Measure 2016

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. Following the APCM in May 2021 Anne Howick was appointed the Parish Safeguarding Officer, Parish Children's representative, and Parish Safeguarding Adults representative.

DBS Lead Recruiter

The PCC appointed Richard Bradley as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

Review of the year

The full PCC met eleven times in 2021 to deal with church matters, with an average attendance of 85%. During the early part of the year it was necessary to hold meetings by Zoom, due to the Covid-19 pandemic but with effect from April 2021 it was possible to hold meetings in the Church hall and via Zoom. In 2020 the full PCC met seven times with an average attendance of 82%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important, and some of which were affected by the pandemic in 2021.

Due to the pandemic it was decided that, when it was possible to meet in person, services would be held at 8.00 am (BCP), 10.00 am (Morning Worship or Holy Communion) and 11.15 am (Family Service). For many weeks when the

church was closed the services were pre-recorded and were available to watch on the St Paul's website. Following the re-opening of the church for services the 10.00 am services and the 11.15 am services were livestreamed and available on the website. Later in the year it was possible to return to holding services at 8.00 am (BCP) and 10.30 am (Morning Worship or Holy Communion), with a creche and Sunday School during the 10.30 am services. The 10.30 am services continued to be livestreamed and available on the website.

The Prayer Ministry Group was unable to meet during the year, and it was not possible to offer prayer in the Chapel during the 10.30 am Service of Holy Communion. The group was kept informed by email of any urgent requests, and a time of prayer continued to be held on a Thursday evening, by Zoom, for anyone to attend.

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The vicar, two wardens, Readers, the Pastoral Assistant, the Evangelist and the Church Administrator have continued to meet each week during 2021, either in person or via Zoom, to review the previous Sunday services and to share thoughts and requests.

Some of the Home Groups have continued to meet via Zoom, and as always this is an important time for study, discussion and nurture outside Sunday worship. Due to requests for the use of the hall on a Wednesday, the Wednesday Friendship Support Group agreed to meet on a Thursday afternoon and was re-named the Friendship Support Group. The Group continued to meet weekly for friendship and chats, either outside in the Church garden or inside in the church hall. In 2021 there were four weddings at St Paul's and six baptisms. After an absence of 18 months the Babies and Toddler Group was able to re-start at the beginning of September. Due to the pandemic there was, by necessity, a more rigorous regime of registration and attendance week by week but this seemed to work well. In October there were 29 adults and 33 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows.

The Church website has continued to be a source of information for church members, visitors and local residents. The Communications Group, which was established in 2020, has played an important part in sorting out the requirements for enhanced membership emailing, streaming of virtual services and the live streaming of services which necessitated improvements to the church internet and provision of a camera. As a result of lockdown the website, streaming and social media had become the most important general communications and promotional link to the wider community. The use of these media by the church generally is limited in terms of awareness of opportunity, the provision of information and we are grateful to those who have continued to support the use of the technology at the Morning services. This area had become part of the 'new normal' for church and had required greater involvement and the equipment was updated.

The church continues to be extremely well served by its many volunteers who clean the church and the brass, operate the worship presentation software and sound system during services, arrange the flowers, serve on the Welcome Team, maintain the gardens, wind the clock, serve as sidesmen at services, lead services and we give thanks for all their work. We are also grateful to the

musicians who play the organ or piano at each service, and to those who, during lockdown, pre-recorded hymns to be played at the online and actual services.

The PCC has several teams responsible for particular areas of the life of the church at St Paul's. All members of the teams are required to complete a Conflict of Interest form. The following team reports summarise activity in those areas.

Buildings Team

No major repairs or improvements were carried out this year, but a number of smaller works were completed. These included:-

- replacement of the boiler-house gate
- minor repairs to the central heating system in the halls
- laying of a new vinyl floor in the halls kitchen
- replacement of the front door of 3 Ashford House
- removal of a tree growing close to the south church wall, in the Pre-School play area
- replacement of defective strip lights in the vestry and Pre-School storage cupboard with modern, low energy light fittings.

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The PCC also approved the installation of an external power socket on the north wall near the main entrance, which was used to good effect for the crib and Christmas tree lights in December.

The Buildings Team met in November to discuss two matters: commissioning of the next Quinquennial Inspection (QI) and action to follow up an inspection of the church and church halls electrical installations, carried out by CES in July. The Buildings Team supported the proposed appointment of an architect from the diocese's approved list to carry out the next QI. The Team also recommended seeking the PCC's approval of a budget of up to £1,000 to carry out electrical work as recommended by CES. The PCC approved the recommended action, which is being followed up currently.

The **Communications team** met occasionally over the course of the past 12 months. As with 2020/21, the work of this team was principally concerned with responding to the pandemic. Much effort had been put into the various communication channels which have enabled the parish to stay in touch during this time of social dislocation. Our renewed thanks go to everyone who regularly visits neighbours, makes phone calls, delivers newssheets, and performs those small acts of human kindness which keep us feeling connected and cared for.

As the COVID restrictions lifted, we were able to review our communications strategy. It was decided that, with the recommencement of Sunday services in the building (Palm Sunday 2021), and the merging the 10:00am and 11:15am services back into the 10:30am, we could reasonably lessen the frequency of St Paul's emails, dropping from three email campaigns a week to two. In conjunction with this, it was felt that the *TFTD* (Thought for the Day) series had run its course, and these too were brought to a close this past year. The communications team would therefore like to thank everyone who contributed a thought, anecdote, or prayer over the past two years. The written *PFTDs* (Prayer for the Day) continues, and our renewed thanks go to Gilbert Safarian for his endeavours to supply quotes and prayers from across the broad sweep of church history, which so enrich our Monday mailing.

This past year, the communications team said goodbye to Simon Dalwood, as he and Suzy moved away from the parish after many years' exemplary service. The regular mailings are now managed between Stephanie Fox in the office, and Sarah Butler, who between them do an excellent job to keep us all up to speed. Simon's absence has had an impact on our ability to stream our Sunday services, an important channel in our regular communications. We are grateful to those volunteers who help to cover this vital line, but the team acknowledges that more volunteers would be most welcome.

The chief area of concern raised by the team this past year is making sure we are just as attentive in our efforts to communicate with those outside of our regular fellowship, as we are with staying in touch with those "in-house." We have known for some time about the enormous potential of our website, and social media platforms as a means of outreach, engaging with those on, and beyond, "the fringes" of church life. We have slowly begun to post more regularly on our church Facebook page, and with less success, on our Instagram profile. This is an area we need to remain vigilant with. As ever, we are grateful to David Charlesworth for all he does as web-master. One key success this past year, largely driven by the website, is Christmas 2021. Many of us had anticipated last minute changes to the festive season as COVID numbers rose dramatically ahead of Christmas. David's work on the website meant that we could clearly communicate the reduced seating capacity for the Christingle service, which in turn meant that nobody turned up without a ticket, and thus had to be turned away.

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Although, formally speaking, the work of the prayer cordon falls outside this team's remit, we would nonetheless like to thank Ian Rodgers for his hard work in keeping us connected in prayer, and for helping us to pray directly into the needs of our parish family.

The **Mission Partners** team met four times during the year on Zoom. The following organisations were nominated for the year and were approved by the PCC and we gave:

£1,647.74 each to CMS for Ben and Katy Ray, to Wycliffe Bible Translators for Julian and Catherine, and to Crosslinks for Nick and Harriet Algeo. £1,505.37 was given to OMF for Julia Birkett, to Christians Against Poverty, and to Welcare in Bromley. St Paul's supports home and foreign charities. In addition out of Contingency money, set aside for emergencies, we donated to the following organisations:

£400 to Christian Solidarity Worldwide, £398.16 to Living Well, £400 to SAT-7 UK, £400 to Tear Fund Crisis Appeal Afghanistan, £400 to Action Aid, Haiti Emergency Appeal, £400 to the Diocesan Welcome Churches Emergency Afghan Fund, and £250 to St Francis' Home in Zimbabwe – contact of Herbert and Ethel Mafohla.

Worship Team

The Team met on Zoom in autumn 2021 to plan the shape of Christmas services in the light of the ongoing pandemic and suggested a theme for Christmas: "Where is the stable now?".

There was much discussion about how best to ensure that people felt safe in attending services. The Christingle service was a particular concern where decisions about numbers had to be flexible until very near the day. The suggestion of hosting community carols outside the church with the Crystal

Palace brass band was taken forward and proved to be very successful. This was followed by a carol service in church.

2021 Financial Review

INCOME OVERVIEW

While the 2021 total for 'voluntary income' was closely similar to that for 2020, the mix was different in the following key ways:

- Gift Aid donations were down (£76,380 compared to £95,785 in 2020), similar to 2019 levels
- Increase in 'Other giving (including collections)' to £21,306 from £11,172 in 2020
- Tax recoverable was £32,446, up from £17,800 in 2020, a reflection of increased donations in 2020 and, in particular, a substantial VAT reclaim in respect of repair works carried out in 2020
- Increased use of the halls and other activities, with income up to £17,748 from £9,938 in 2020

The number of regular givers was stable (64 in 2021 compared to 65 in 2020) but these include 6 new regular givers and the loss of 7 regular givers who have died or moved away. We cannot stress highly enough how important regular giving is to enable St. Paul's to thrive, plan and grow in commitment to God's work here. If you would like a confidential discussion about giving regularly, please find either Keith Howick or Rosemary Dear.

EXPENDITURE OVERVIEW

Our Parish Share (what we contribute to the Diocese in return for our Vicar and for Diocesan support) was the same in 2021 as it was in 2020, at £66,447, and we met this in full.

There were some ups and downs in general expenditure, but the absence of major repairs in 2021 accounted almost exactly for the reduction in total expenditure from £192,971 in 2020 to £117,490 in 2021.

LOOKING AHEAD

While the St. Paul's financial position is currently stable, God's Kingdom is about growth and spreading the Gospel rather than sitting back; about multiplying talents, not sitting on them. We have a stable platform, but need to increase income to enable us to:

- Increase paid staff, notably to be able to appoint a fulltime family/youth worker.

- Be able to deal with the inevitable cost of maintaining our church buildings (the next Quinquennial Inspection is overdue).
- Ensure that we are well equipped and able to keep pace with technology to support and enable access to worship.
- Improve our general communications.

The PCC will only commit to expenditure if two tests have been passed:

1. That the expenditure contributes to our vision of engaging with and helping people on their journey of faith, at whatever stage that might be
2. That every decision passes specific ecological scrutiny

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2021

	Note	Friday, 31 December 2021	£	£
FIXED ASSETS				
Investment property	5	350,000		350,000
Fixtures and Fittings	5	35,335		45,125
		<u>385,335</u>		<u>395,125</u>
CURRENT ASSETS				
Deposits with the Diocese		37,034		30,915
Balance at bank		127,962		106,836
Income tax recoverable	7	5,036		5,722
Other prepayments and debtors	7	6,674		3,845
		<u>176,706</u>		<u>147,318</u>
CREDITORS DUE WITHIN ONE YEAR	8	(12,105)		(13,491)
NET CURRENT ASSETS		<u>164,601</u>		<u>133,827</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>549,936</u>		<u>528,952</u>
NET ASSETS		<u>549,936</u>		<u>528,952</u>
FUNDS				
Unrestricted	6&9	386,434		384,424
Unrestricted but designated	6&9	106,651		86,149
Restricted	6&9	56,854		58,379
		<u>549,939</u>		<u>528,952</u>
Unrestricted free reserves included above		<u>38,434</u>		<u>34,250</u>

The financial statements on pages 9 to 14 were approved by the Standing Committee on behalf of the Parochial Church Council on 14 April 2022 and are signed on its behalf by Rev Simon Couper, PCC Chairman.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM
Statement of Financial Activities

Income and Expenditure for year ending 31 December 2021

		Unrestricted Funds		Restricted Funds	TOTAL FUNDS	
	Note	General £	Designated £	£	2021 £	2020 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary Income	2(a)	125,127	-	6,005	131,132	135,806
- Activities for generating funds	2(b)	-	-	127	127	1,926
- Investment Income	2(c)	11,833	59	-	11,892	12,047
<i>Incoming resources from charitable activities</i>	2(d)	16,003	-	1,745	17,748	9,938
<i>Sale of assets</i>	2	-	-	-	-	-
TOTAL INCOMING RESOURCES		<u>152,962</u>	<u>59</u>	<u>7,877</u>	<u>160,899</u>	<u>159,717</u>
RESOURCES EXPENDED						
<i>Charitable activities</i>	3(a)	114,845	263	2,382	117,490	192,971
<i>Church management and administration</i>	3(b)	12,805	9,617	0	22,421	30,029
TOTAL RESOURCES EXPENDED		<u>127,650</u>	<u>9,879</u>	<u>2,382</u>	<u>139,911</u>	<u>223,000</u>
<i>Transfers between funds</i>		(23,302)	30,323	(7,021)	-	-
NET INCOMING(OUTGOING) RESOURCES		<u>2,011</u>	<u>20,502</u>	<u>(1,525)</u>	<u>20,987</u>	<u>(63,283)</u>
<i>Profit on revaluation</i>	5	-	-	-	-	-
NET MOVEMENT IN FUNDS		<u>2,011</u>	<u>20,502</u>	<u>(1,525)</u>	<u>20,987</u>	<u>(63,283)</u>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021		<u>384,424</u>	<u>86,149</u>	<u>58,379</u>	<u>528,952</u>	<u>592,235</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021	6	<u>386,434</u>	<u>106,651</u>	<u>56,854</u>	<u>549,939</u>	<u>528,952</u>

Notes to the Financial Statements

Detailed Income for year ending 31 December 2021

INCOMING RESOURCES

	General £	Unrestricted Funds	Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2a Voluntary Income						
Planned giving:						
Gift Aid donations		76,380	-	-	76,380	95,785
Tax recoverable		32,446	-	-	32,446	17,800
Other giving (including collections)		15,301.00	-	6,005	21,306	11,171
Sundry donations		-	-	-	-	50
Legacies		1,000	-	-	1,000	11,000
		<u>125,127</u>	<u>-</u>	<u>6,005</u>	<u>131,132</u>	<u>135,806</u>
2b Activities for generating funds						
Fund raising		-	-	127	127	1,926
		<u>-</u>	<u>-</u>	<u>127</u>	<u>127</u>	<u>1,926</u>
2c Investment income						
Rental income -- 3 Ashford House		11,820	-	-	11,820	11,810
Interest on bank & diocesan accounts		13	59	-	72	237
		<u>11,833</u>	<u>59</u>	<u>-</u>	<u>11,892</u>	<u>12,047</u>
2d Incoming resources from charitable activities						
Bookstall and bible reading notes		-	-	145	145	650
Income from use of church halls		10,899	-	-	10,899	7,281
Fees		5,104	-	-	5,104	1,776
Children's & youth activities		-	-	1,500	1,500	126
Church Away Day/Away Weekend		-	-	-	-	-
Flowers		-	-	100	100	105
Christian Aid		-	-	-	-	-
Ladies Group		-	-	-	-	-
Garden Group		-	-	-	-	-
Organ repairs		-	-	-	-	-
Chapel		-	-	-	-	-
		<u>16,003</u>	<u>-</u>	<u>1,745</u>	<u>17,748</u>	<u>9,938</u>
Income from sale of assets		-	-	-	-	-
TOTAL INCOMING RESOURCES		<u>152,962</u>	<u>59</u>	<u>7,877</u>	<u>160,899</u>	<u>159,717</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2021

RESOURCES EXPENDED

	Unrestricted Funds			Restricted Funds	TOTAL	TOTAL
	£	General	Designated	£	2021	2020
			£		£	£
3a Charitable activities						
Missionary & charitable giving:						
Overseas missionary societies		9,109	-	-	9,109	6,890
Relief & development agencies		4,016	-	-	4,016	1,700
Home mission & church societies		(1,226)	-	-	1,226	2,424
Secular charities		-	-	-	-	-
Ministry: Diocesan Parish Share (including Vicar's stipend)		65,447	-	-	65,447	66,447
Vicar's expenses		300	-	-	300	42
Wicage Costs		4,197	-	-	4,197	3,829
Other		1,791	-	-	1,791	825
Men's Group		-	-	-	-	-
Ladies Group		-	-	-	-	-
Church: Running costs		14,147	-	-	14,147	19,023
Maintenance (incl. grounds)		581	-	-	581	3,292
Cost of services		5,242	-	-	5,242	2,993
Flower Group		49	-	205	253	-
Children & youth activities		(3)	263	1,980	2,248	1,738
Catering & social		99	-	-	99	298
Church halls: Running costs		5,095	-	-	5,095	2,333
3 Ashford House - upkeep & insurance		3,815	-	-	3,815	1,589
Choir Away Day / Away Weekend		-	-	-	-	-
Parish newsletter, publicity, bookstall & bible reading notes		1,188	-	73	1,261	1,452
Training, Alpha Courses & Home groups		-	-	-	-	28
New Beckenham Together Week		-	-	(16)	16	16
Forwarding funds raised		-	-	132	132	-
Outquennial & other major repairs		-	-	-	-	73,051
	<u>114,845</u>	<u>263</u>	<u>2,382</u>	<u>117,490</u>	<u>192,971</u>	
3b Church management & administration						
Parish Administrator & Office (incl. governance)		12,634	-	-	12,634	15,029
Depreciation		178	9,617	(8)	9,787	14,400
	<u>12,805</u>	<u>9,617</u>	<u>(8)</u>	<u>22,421</u>	<u>30,029</u>	
TOTAL RESOURCES EXPENDED	<u>127,650</u>	<u>9,879</u>	<u>2,382</u>	<u>139,911</u>	<u>223,000</u>	

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2021	2020
	£	£
Salaries & wages	9,699	9,814
Tax and pension costs	486	526
	<u>10,185</u>	<u>10,340</u>

Note 5: FIXED ASSET

	2021	2020
	£	£
Leasehold investment property		
Book value 31 December 2020	350,000	350,000
Gain on revaluation	-	-
Book value 31 December 2021	350,000	350,000
Historical cost	7,886	7,886

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2017 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General	Designated	Restricted	Totals
	£	£	£	£
Net book value at 31 December 2020	174	37,930	7,021	45,125
Adjustments re previous years		7,021	(7,021)	-
Actual cost of additions	-	-	-	-
Depreciation during year	(174)	(9,616)	-	(9,790)
Net book value at 31 December 2021	<u>(0)</u>	<u>35,335</u>	<u>-</u>	<u>35,335</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated	Restricted Funds	Total
	General	£	£	£
Fixed Assets	350,000	35,335	-	385,335
Net Current Assets	36,434	71,317	56,854	164,604
Long Term Liabilities	-	-	-	-
	<u>386,434</u>	<u>106,651</u>	<u>56,854</u>	<u>549,939</u>
Unrestricted free reserves included above	<u>36,434</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2021	2020
	£	£
Tax recoverable	5,036	5,722
Hall Rental Income	2,400	-
Prepayments	4,274	3,845
	<u>11,710</u>	<u>9,567</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	3,206	3,229
Bank overdraft	808	1,153
Accruals	8,091	9,109
	<u>12,105</u>	<u>13,491</u>

Note 9: FUND DETAILS

	2021	2020
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	37,034	3,674
Legacy for project	4,500	4,500
Development	3,486	13,486
Chapel Development	7,626	7,626
Audio Visual Equipment	28,303	33,020
Organ Repairs	9,205	9,205
Parish Weekend retreat surplus	3,031	3,031
Fixed Assets (net book value)	7,031	4,910
Children and Youth	6,434	6,697
	<u>106,651</u>	<u>86,149</u>

The Restricted Funds:

	2021	2020
	£	£
Fixed asset (lighting)	-	7,021
Garden group	744	744
Lighting Improvement Fund: Brackley Road to Church Entrance	3,000	1,500
Maintenance/improvement of St Paul's	12,478	12,478
Organ Repairs	3,636	3,636
Development	20,020	16,125
Other	16,372	16,875
	<u>56,854</u>	<u>58,378</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial inspection of 3 Ashford House took place in 2018. The inspection of the Church was in 2015.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH
COUNCIL OF ST PAUL, NEW BECKENHAM**

I report on the accounts of the charity for the year ended 31st December 2021.

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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. An 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matter have come to my attention

1. which give me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

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.



Ernest KABERA
BSc Accounting

25 Wrenbury drive
Bilston
WV14 7BS

April 9th, 2022

Accounts

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31 December 2020

Bank:
National Westminster
PO Box 28
Beckenham
Kent BR3 4YN

Independent Examiner:
Ernest Kabera, BSc Accounting
3 Fircroft
51 Copers Cope Road
Beckenham BR3 1NJ

PAROCHIAL CHURCH COUNCIL OF ST PAUL NEW BECKENHAM
ANNUAL REPORT FOR 2020

Background

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the Charity Commission under registered charity no. 1133108. In 2012 St Paul's adopted the mission statement "Sharing God's love revealed in Jesus Christ".

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Within these Rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously, following their current term of office, but that they may stand for election after a one year break. At its APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

<i>Vicar:</i>	Rev Simon Couper	Chairman
<i>Reader:</i>	Mr Simon Dalwood	(resigned 11 th October 2020)
	Miss Sarah Butler	(from APCM 2020)
<i>Wardens:</i>	Mr Richard Bradley	(from APCM 2020)
	Mrs Rosemary Dear	
	Mrs Biddy Gillman	(resigned 11 th October 2020)
<i>Representatives on Beckenham Deanery Synod:</i>	Mr David Gillman	(resigned 11 th October 2020)
	Mr Keith Howick	(<i>ex officio</i>)
	Dr Barbara Judge	(from APCM 2020)
	Mrs Hazel Koungoue	(from APCM 2020)
<i>Elected members:</i>	Mr John Blakely	
	Mrs Katie Burr	
	Mr Simon Dalwood	(resigned 11 th October 2020)
	Dr Pete Glenister	
	Mr Andrew Griffiths	(from APCM 2020)
	Mr David Holmes	(resigned 11 th October 2020)
	Mrs Anne Howick	
	Mr Keith Howick	
	Dr Barbara Judge	
	Mrs Hazel Koungoue	
	Miss Nomsa Mafohla	(from APCM 2020)
	Mrs Anthea Prendergast	(co-opted December 2020)
	Mrs Liz Spencer	

Appointed Secretary: Mrs Anne Howick

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

The Teams

All teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish.

Buildings Team

The buildings team is responsible for planning and providing for the future needs of the parish in terms of buildings, grounds, and facilities. This team also has responsibility for significant maintenance projects including the Quinquennial Inspection. Day to day responsibility for maintenance of the buildings and grounds sits with the wardens.

Finance

This team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship.

Worship (and Children's Work)

This team is responsible for the public services of worship at St Paul's. This involves reflecting on styles of worship, our use of music and liturgy, as well as thinking about future sermon series. During the pandemic, our children's work has come under this bracket with the 11:15. This team is therefore responsible, for the time being, for making sure that children and young people are well served by our services of worship. As the country transitions out of the pandemic, St Paul's will look to form a Children and Youth a team in its own right.

Communications

This team has oversight of the various channels of communication in use at St Paul's, both in contacting the immediate church-family, but also in sharing news and events with the wider parish and beyond. This team ensures St Paul's is keeping the website current, making good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services.

Mission Partners

This team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

Church attendance

At the end of 2020 there were 123 members on the Electoral Roll, of whom 51 are resident within the Parish and 72 are not resident within the Parish. The average weekly attendance on a Sunday in October 2020, which are the statistics we are required to return to the Diocese each year, was 80 adults and 12 children. During the year, due to the Covid-19 pandemic, it was necessary to close the church for some weeks and it was not possible to hold services in the church. However when the church was closed St Paul's was able to pre-record services and make them available on the church website, and on average each week there were 135 viewings. As it had not been possible to hold a Christingle service in the church, boxes or gifts and a personal letter had been prepared. 451 people had received the boxes or gifts and there had been 439 views of the online Christingle service. In 2019 287 adults and 116 children had attended the Christingle Service in church.

Safeguarding and Clergy Discipline Measure 2016

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. Anne Howick was appointed the Parish Safeguarding Officer and Parish Children's representative, and Biddy Gillman was appointed the Parish Safeguarding Adults representative.

DBS Lead Recruiter

The PCC appointed Richard Bradley as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

Review of the year

The full PCC met seven times in 2020 to deal with church matters, with an average attendance of 82%. With effect from April 2020 it was necessary to hold meetings by Zoom, due to the Covid-19 pandemic. In 2019 the full PCC met ten times with an average attendance of 72%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important, and some of which were affected by the pandemic in 2020.

Due to the pandemic it was decided that, when it was possible to meet in person, services would be held at 8.00 am (BCP), 10.00 am (Morning Worship or Holy Communion) and 11.15 am (Family Service). For many weeks when the church was closed the services were pre-recorded and were available to watch on the St Paul's website. Following the re-opening of the church for services the 10.00 am services and the 11.15 am services were livestreamed and available on the website.

On Sunday 1st March 2020 over 100 people gathered for a Service of Celebration for forty years of St Paul's Pre-school. Past and present leaders, staff, volunteers, pupils and parents joined together to give thanks for the dedicated service of the many who saw the need to help young families in our community. The Bishop of Tonbridge attended a special lunch for parents and children on 2nd March, along with special guests, Jean Pogose the first leader, Judith Frost, and Lindsey Lamb representing all the other current church members who had an association with the Pre-school.

The Prayer Ministry Group was unable to meet during the year, and it was not possible to offer prayer in the Chapel during the 10.00 am Service of Holy Communion. The group was kept informed by email of any urgent requests, and a time of prayer was set up on a Thursday evening, by Zoom, for anyone to attend.

The vicar, two wardens, one Reader, the Pastoral Assistant, the Evangelist and the Church Administrator have continued to meet each week during 2020, either in person or via Zoom, to review the previous Sunday services and to share thoughts and requests.

Some of the Home Groups have continued to meet via Zoom, and as always this is an important time for study, discussion and nurture outside Sunday worship. Up to fifteen members of the Wednesday Friendship Support Group have continued to meet weekly for friendship and chats, either outside in the Church garden or inside the Church, in accordance with the Government Covid-19 guidelines on support groups. Due to the pandemic there were no weddings at St Paul's in 2020 and only one baptism.

With the Coronavirus lockdown in March 2020 a weekly 'buddy system' was organised to prevent isolation and offer support to the local community. Through social media and leaflets offers to help were received from 71 people, of which 36 were from the community outside St Paul's. Like many similar arrangements the level of volunteers significantly outstripped the 23 people asking for support. In addition a number of church members were supporting each other in more informal arrangements. With the ending of shielding arrangements, the scheme was discontinued at the beginning of August 2020.

The Church website continues to be a source of information for church members, visitors and local residents. In 2020 major efforts were required as the church went 'virtual' to cope with Covid-19 lockdown. A Communications Group was established to sort out the requirements for enhanced membership emailing, streaming of virtual services and the live streaming of services which necessitated improvements to the church internet and provision of a camera. As a result of lockdown the website, streaming and social media had become the most important general communications and promotional link to the wider community. The use of these media by the church generally is limited in terms of awareness of opportunity, the provision of information and we are grateful to those who have continued to support the use of the technology at the Morning services. This area had become part of the 'new normal' for church and would require greater involvement and updating of the equipment.

The church continues to be extremely well served by its many volunteers who clean the church and the brass, operate the worship presentation software and sound system during services, arrange the flowers, serve on the Welcome Team, maintain the gardens, wind the clock, serve as

sidesmen at services, lead services and we give thanks for all their work. We are also grateful to the musicians who play the organ or piano at each service, and to those who have pre-recorded hymns to be played at the online and actual services.

The PCC has several teams responsible for particular areas of the life of the church at St Paul's. All members of the teams are required to complete a Conflict of Interest form. The following team reports summarise activity in those areas.

Buildings Team

This report will deal with the three most significant projects to have been undertaken in 2020, while taking the opportunity to thank the Gardening Team for keeping the church gardens so well, and for working around activities of contractors and their hut during Quinquennial Inspection works. The gardens were a blessing and a gift to our local community during lockdown periods in 2020, and much used and loved.

Quinquennial Inspection Works

The 2015 Quinquennial Inspection listed, as ever, many aspects of the buildings needing attention. These included replacement or repair of the external secondary windows protecting the clerestory windows above the nave, significant areas of plaster needing repair, and remedial works in the Church Halls, notably windows and a long standing concern about a leak over the hall stage. Nothing enormous, but a long list of works. The same contractor also carried out improvements in the Chapel at the same time. The contractors started on site during the first 2020 lockdown, and were at St. Paul's longer than planned because they used a smaller team, and because with the buildings closed, there was less time pressure on early completion. It was a great benefit to us that these works (and some additional plaster repairs identified as necessary by our architect) could be carried out during lockdown.

Chapel Improvements

Works planned for the Chapel had been scaled back for a variety of reasons. The project in the end has achieved the following improvements:

- Joinery works to make uniform the boxing in of redundant heating pipes around the base of the external walls.
- Laying heating mats on the floor (with an electricity supply and controls), providing a new carpet and replacing the mat at the Chapel door.
- Making good and redecorating the internal walls of the Chapel.

Halls Redecoration

A decision was made to redecorate the Church Halls on a self-help basis, and much credit for leadership and motivation must go to the Wardens at the time, Biddy and Rosemary. A large team (including help from Pre-school staff) assembled and Liz Spencer created a project plan. There was concern about the ceiling material over the stage, but a fresh asbestos survey confirmed that no asbestos was present. So over a concentrated period of about three weeks in August 2020, the halls were transformed. Huge thanks to all who scraped, filled holes, painted walls, painted cupboards (there are so many cupboards) painted woodwork and got the job done before Pre-school term began in September. You all know who you are – THANK YOU!

Communications Team

During the first lockdown, St Paul's adjusted quickly to many of the challenges presented by the pandemic. Lines of communication were established in the first week of Lockdown, and this report notes particular thanks to:

Simon Dalwood, for setting up the parish email system and serving as Postmaster

David Charlesworth for managing *St Paul's Connect* and serving as Webmaster

Ian Rodgers for the vital prayer updates

Richard Bradley for his diligent support of our offline members

Gilbert Safarian for producing the content for the Prayers for the Day

To everyone who has contributed a thought to the now weekly TFTDs.

Following last year's APCM the Communications Team was formed to take strategic oversight of the various channels of communication used at St Paul's, both in contacting the immediate church-family, but also in sharing news and events with the wider parish and beyond. In February, the team reviewed the average weekly communications sent from the church. The findings are set out in the diagram below:

A Typical Week

This highlights that our "in-house" or internal communications are now well established.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
PFTD Offline deliveries	TFTD	PFTD		News sheet		Service

Although we have responded to many aspects of the pandemic well, the group reflected that there is much work to be done with our external communications, particularly with our strategic use of the website and social media. While our online presence has enormous potential as a tool for reaching out and connecting with new people, the team reflected that we have yet to answer the deeper questions of purpose. It is one thing to be online, and to make use of social media, but we must first consider:

What is the goal? What is the message? What is the response we are after?

Since April, we have tried to be more consistent in posting regularly on social media, but we must attend to these questions in the coming months.

Going forward, we will:

- Sustain the support of our offline members
- Maintain our internal communications
- Develop our external communications

Finance Team

The first point is to record enormous thanks to David Holmes, who stepped down as Treasurer after preparing the 2019 Annual Accounts for the last APCM in October 2020. David stepped down, but did not step back, as he has supported the process and answered all questions relating to the 2020 Annual accounts with his usual thoroughness, attention to detail and grace.

In the absence of a Treasurer, the PCC concluded that we should find and appoint an external accountant to prepare the 2020 Annual Accounts and put in place provision of Management Information at appropriate intervals. We were only in a position to engage readily with an external provider because Rosemary Dear and Stephanie Fox had kept fully on top of day to day management of recording and reconciling day to day handling of income, expenditure and reconciliation of the church finances. Five firms of accountants were approached with an invitation to tender, and with a copy of the 2019 Annual Report and Accounts. Two firms submitted proposals, and Assuretax Accountants in South Croydon were selected and engaged by the PCC. Jayen Patel and Antony Thevathas have worked under significant time pressure to prepare these accounts, engage with the Finance Team and with our Independent Examiner. Thanks once again to Ernest Kabera for undertaking Independent Examination of the 2020 Annual Accounts.

Looking ahead, the increase in planned giving shown in 2020 is a wonderful witness to the strength of the fellowship and to the commitment to God's work here. The vision for St. Paul's is all about people and their journey of faith, both individually and together in fellowship. We must encourage giving if this vision is to become real. The PCC is acutely aware that any expenditure must be aligned with the vision, and is totally committed to fruits for God's Kingdom that this will bring.

The **Mission Partners** team met three times in 2020, twice on Zoom, to plan the Away Giving support by St Paul's for six Mission organisations and mission partners during the year and the contingency funds amounting to 2% of Away Giving. The PCC had requested that each Mission of the Month should be supported for two months. During 2020 each member of the team planned the presentation of an organisation to the Church members. Ben and Katy Ray with Church Mission Society, Julian and Catherine with Wycliffe Bible Translators, and Nick and Harriet Algeo with Crosslinks each received £1,269.87; Julia Birkett with Overseas Missionary Fellowship, Christians Against Poverty, and Welcare in Bromley each received £1,460.61. 2% of Away Giving was sent from Contingencies during the year to Societies giving disaster relief in Somalia, Syria, Beirut and Covid Relief in Africa.

Worship (and Children's work)

The Team met early in 2021 to review the Christmas services and the ongoing worship of the church in the light of Covid restrictions. Team members also put forward suggestions for the sermon series between Epiphany and Easter.

2020 Financial Review

INCOME OVERVIEW

2020 was far from a normal year. It has, however, been a huge blessing and witness to the strength and commitment to God's work here that Voluntary Income (see under 'Incoming Resources') rose in 2020 to £135,806 from £120,323 in 2019. Gift Aid donations (a key financial indicator, as it excludes legacies and tax recoverable – see note 2a to the Accounts) rose to £96,785 in 2020 from £78,692 in 2019. It is a matter for prayer that this upward trend continues in 2021. There were 65 regular givers in 2020, as compared to 63 in 2019.

Unsurprisingly, compared to 2019 figures, there was a 31% drop in 'Other giving (including collections)' (see Note 2a), and an 83% drop in 'Fund raising' (see Note 2b). 'Incoming resources from charitable activities' (see Note 2c) dropped 52% compared to 2019. All these income drops were a result of the Covid pandemic, as the Church buildings were closed for long periods and the halls could not be used or hired out for many months in 2020.

EXPENDITURE OVERVIEW

Our Parish Share (what we contribute to the Diocese, in return for our Vicar and Diocesan support) was essentially unchanged in 2020, and we met this in full. Away giving increased in 2020, as it is related directly to the amount of planned giving, and most general running costs were broadly similar in 2020 to what they had been in 2019 (See all this in note 3a to the Accounts).

The really significant expenditure in 2020, as was planned and expected, was carrying out and completing Quinquennial Repairs (Repairs identified and prioritised in the 2015 Quinquennial Report). This project was long in gestation and (probably unwisely, in retrospect) was combined in the same contract as Chapel improvements, on the recommendation of the architects we appointed. The Chapel project was scaled back significantly, and the opportunity was taken to carry out more plaster repairs than specified originally, as areas needing attention were identified. The internal works were carried out during the time the Church building was closed. Chapel costs and QI works appear together in the Accounts as 'Quinquennial & other major repairs' in Note 3a and total £78,051. This expenditure was met in large part from the Diocesan Repair Fund (our savings for QI works which are on deposit with the Diocese), and restricted funds for the Chapel and QI repairs. These fund movements are detailed in Note 9 to the Accounts, where 'The Designated Funds' and 'The Restricted Funds' are set out.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH
COUNCIL OF ST PAUL, NEW BECKENHAM**

I report on the accounts of the charity for the year ended 31st December 2020.

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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. An 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matter have come to my attention

1. which give me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

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.



Ernest KABERA
BSc Accounting

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51 Copers Cope Road
Beckenham
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May 22nd, 2021

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2020

	Note	31 December 2020 £	31 December 2019 £
FIXED ASSETS			
Investment property	5	350,000	350,000
Fixtures and Fittings	5	45,125	59,526
		<u>395,125</u>	<u>409,526</u>
CURRENT ASSETS			
Deposits with the Diocese		30,915	24,772
Balance at bank		106,836	157,531
Income tax recoverable	7	5,722	5,820
Other prepayments and debtors	7	3,845	5,522
		<u>147,318</u>	<u>193,644</u>
CREDITORS DUE WITHIN ONE YEAR	8	(13,491)	(10,934)
NET CURRENT ASSETS		<u>133,827</u>	<u>182,710</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		528,952	592,235
NET ASSETS		<u>528,952</u>	<u>592,235</u>
FUNDS			
Unrestricted	6&9	384,424	414,008
Unrestricted but designated	6&9	86,149	113,908
Restricted	6&9	58,379	64,319
		<u>528,951</u>	<u>592,235</u>
Unrestricted free reserves included above		<u>34,250</u>	<u>63,312</u>

The financial statements on pages 10 to 15 were approved by the Parochial Church Council on 12th May, 2021 and are signed on its behalf by Rev Simon Couper, PCC Chairman.



(VICAR)

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Statement of Financial Activities

Income and Expenditure for year ending 31 December 2020

	Note	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary Income	2(a)	125,756	50	10,000	135,806	120,323
- Activities for generating funds	2(b)	1,926	-	-	1,926	11,483
- Investment income	2(c)	11,963	84	-	12,047	11,029
<i>Incoming resources from charitable activities</i>	2(d)	9,057	-	880	9,938	30,824
<i>Sale of assets</i>	2	-	-	-	-	-
TOTAL INCOMING RESOURCES		148,702	134	10,880	159,717	173,659
RESOURCES EXPENDED						
<i>Charitable activities</i>	3(a)	192,442	76	454	192,971	145,717
<i>Church management and administration</i>	3(b)	16,151	9,616	4,262	30,029	29,650
TOTAL RESOURCES EXPENDED		208,592	9,692	4,716	223,001	175,367
Transfers between funds		30,306	(18,201)	(12,104)	-	-
NET INCOMING/(OUTGOING) RESOURCES		(29,585)	(27,759)	(5,940)	(63,284)	(1,709)
Profit on revaluation	5	-	-	-	-	-
NET MOVEMENT IN FUNDS		(29,585)	(27,759)	(5,940)	(63,284)	(1,709)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020		414,008	113,908	64,319	592,235	593,944
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020	6	384,424	86,149	58,379	528,952	592,235

Detailed Income for year ending 31 December 2020

INCOMING RESOURCES

	General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
2a Voluntary Income					
Planned giving:					
Gift Aid donations	95,785	-	-	95,785	78,692
Tax recoverable	17,800	-	-	17,800	22,557
Other giving (including collections)	11,172	-	-	11,172	16,117
Sundry donations	-	50	-	50	2,958
Legacies	1,000	-	10,000	11,000	-
	<u>125,756</u>	<u>50</u>	<u>10,000</u>	<u>135,806</u>	<u>120,323</u>
2b Activities for generating funds					
Fund raising	1,926	-	-	1,926	11,483
	<u>1,926</u>	<u>-</u>	<u>-</u>	<u>1,926</u>	<u>11,483</u>
2c Investment Income					
Rental income – 3 Ashford House	11,810	-	-	11,810	10,660
Interest on bank & diocesan accounts	153	84	-	237	369
	<u>11,963</u>	<u>84</u>	<u>-</u>	<u>12,047</u>	<u>11,029</u>
2d Incoming resources from charitable activities					
Bookstall and bible reading notes	-	-	650	650	43
Income from use of church halls	7,281	-	-	7,281	14,727
Fees	1,776	-	-	1,776	4,749
Children's & youth activities	-	-	126	126	651
Church Away Day/Away Weekend	-	-	-	-	10,274
Flowers	-	-	105	105	161
Christian Aid	-	-	-	-	-
Ladies Group	-	-	-	-	-
Garden Group	-	-	-	-	220
Organ repairs	-	-	-	-	-
Chapel	-	-	-	-	-
	<u>9,057</u>	<u>-</u>	<u>880</u>	<u>9,938</u>	<u>30,824</u>
Income from sale of assets	-	-	-	-	-
TOTAL INCOMING RESOURCES	<u>148,702</u>	<u>134</u>	<u>10,880</u>	<u>159,717</u>	<u>173,659</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2020

RESOURCES EXPENDED

	Unrestricted Funds			Restricted Funds	TOTAL	TOTAL
	£	General	Designated	£	2020	2019
			£		£	£
3a Charitable activities						
Missionary & charitable giving:						
Overseas missionary societies		6,890	-	-	6,890	5,804
Relief & development agencies		1,700	-	-	1,700	200
Home mission & church societies		2,424	-	-	2,424	3,462
Secular charities		-	-	-	-	-
Ministry: Diocesan Parish Share (including Vicar's stipend)		66,447	-	-	66,447	66,507
Vicar's expenses		42	-	-	42	171
Vicarage Costs		3,829	-	-	3,829	3,930
Other		825	-	-	825	100
Men's Group		-	-	-	-	-
Ladies Group		-	-	-	-	-
Church: Running costs		19,023	-	-	19,023	16,102
Maintenance (incl. grounds)		3,292	-	-	3,292	2,863
Cost of services		2,993	-	-	2,993	5,927
Flower Group		-	-	-	-	608
Children & youth activities		1,662	76	-	1,737	1,689
Catering & social		298	-	-	298	1,034
Church halls: Running costs		2,333	-	-	2,333	5,120
3 Ashford House - upkeep & insurance		1,589	-	-	1,589	5,812
Church Away Day / Away Weekend		-	-	-	-	14,395
Parish newsletter, publicity, bookstall & bible reading notes		1,014	-	438	1,452	1,693
Training, Alpha Courses & Home groups		28	-	-	28	543
New Beckenham Together Week		-	-	16	16	818
Forwarding funds raised		-	-	-	-	1,603
Quinquennial & other major repairs		78,051	-	-	78,051	7,338
		<u>192,442</u>	<u>76</u>	<u>454</u>	<u>192,971</u>	<u>145,717</u>
3b Church management & administration						
Parish Administrator & Office (incl. governance)		15,629	-	-	15,629	13,718
Depreciation		522	9,616	4,262	14,401	15,932
		<u>16,151</u>	<u>9,616</u>	<u>4,262</u>	<u>30,029</u>	<u>29,650</u>
TOTAL RESOURCES EXPENDED		<u>208,592</u>	<u>9,692</u>	<u>4,716</u>	<u>223,001</u>	<u>175,367</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2020	2019
	£	£
Salaries & wages	9,814	11,271
Tax and pension costs	526	456
	<u>10,340</u>	<u>11,727</u>

Note 5: FIXED ASSET

	2020	2019
	£	£
Leasehold investment property		
Book value 31 December 2019	350,000	350,000
Gain on revaluation	-	-
Book value 31 December 2020	350,000	350,000
Historical cost	7,886	7,886

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2017 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General	Designated	Restricted	Totals
	£	£	£	£
Net book value at 31 December 2019	696	47,546	11,283	59,526
Actual cost of additions	-	-	-	-
Depreciation during year	(522)	(9,616)	(4,262)	(14,401)
Net book value at 31 December 2020	<u>174</u>	<u>37,930</u>	<u>7,021</u>	<u>45,125</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the Investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds		Restricted Funds	Total
	General	Designated	Funds	£
	£	£	£	£
Fixed Assets	350,174	37,930	7,021	395,125
Net Current Assets	34,250	48,219	51,358	133,827
Long Term Liabilities	-	-	-	-
	<u>384,424</u>	<u>86,149</u>	<u>58,379</u>	<u>528,951</u>
Unrestricted free reserves included above	<u>34,250</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2020	2019
	£	£
Tax recoverable	5,722	5,820
Prepayments	3,845	5,522
	<u>9,567</u>	<u>11,342</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Other creditors	3,229	3,297
Bank overdraft	1,154	1,564
Accruals	9,109	6,074
	<u>13,491</u>	<u>10,934</u>

Note 9: FUND DETAILS

	2020	2019
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	3,673	24,772
Legacy for project	4,500	4,500
Development	13,486	13,486
Chapel Development	7,626	7,626
Audio Visual Equipment	33,020	37,737
Organ Repairs	9,205	9,205
Parish Weekend retreat surplus	3,031	-
Fixed Assets (net book value)	4,909	9,809
Children and Youth	6,697	6,772
	<u>86,148</u>	<u>113,907</u>

The Restricted Funds:

	2020	2019
	£	£
Quinquennial Repairs	(0)	4,745
Fixed asset (lighting)	7,021	11,283
Garden group	744	744
Lighting Improvement Fund: Brackley Road to Church Entrance	1,500	1,500
Maintenance/improvement of St Paul's	12,478	12,478
Organ Repairs	3,636	3,636
Parish Weekend retreat surplus	-	2,981
Development	16,125	20,125
Other	16,876	6,828
	<u>58,379</u>	<u>64,319</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial inspection of 3 Ashford House took place in 2018. The inspection of the Church was in 2015.