

**PAROCHIAL CHURCH COUNCIL OF
ST JOHN THE BAPTIST BECKENHAM**

**FINANCIAL STATEMENTS FOR THE
YEAR ENDING
31st DECEMBER 2024**

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INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST. JOHN THE BAPTIST BECKENHAM

This report on the financial statements of the PCC for the year ended 31 December 2024, as set out on the attached pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and of the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements: you consider that the audit requirement of Regulations does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of the Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

I am pleased to report I have completed the Independent Examination of the Financial Statements of St John the Baptist Beckenham for the year ending 31st December 2024

During 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 records in accordance with section 130 of the Act: also the financial statements accord with the underlying accounting records and comply with the requirements of the Act

or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Thank you for clear and concise presentation of Accounts and working papers which has made my examination a smooth task in arriving to a conclusion.

Ray Sargeant & Co
Chartered Certified Accountants
131 Hayes Lane Hayes Kent BR2 9EJ

14th April 2025

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2024**

	See Tables below	Unrestricted/ Designated Funds	Restricted Funds	Total Funds	
		2024	2024	2024	2023
		£	£	£	£
INCOMING RESOURCES					
Giving, donations & special collections	Table 1	110,347	3,394	113,741	138,627
Interest & Investment income	Table 2	8,303	2,272	10,575	4,895
Church & Community Activities	Table 3	173,441	68,617	242,058	167,484
TOTAL INCOMING RESOURCES		292,091	74,283	366,374	311,006
RESOURCES EXPENDED					
Church Missionary & Charitable Gifts	See also Table 4	15,000	425	15,425	15,000
Church Activities	Table 5	248,666	85,666	334,332	233,606
Special Collections	Table 5	0	0	0	2,336
TOTAL RESOURCES EXPENDED	Table 4 & 5	263,666	86,091	349,757	250,942
NET INCOME / EXPENDITURE		28,425	(11,808)	16,617	60,064
Transfers betw. funds		(36,831)	36,831	0	0
NET MOV'T OF FUNDS		(8,406)	25,023	16,617	60,064
Total funds b/fwd	Table 7	225,094	102,116	327,211	267,146
TOTAL FUNDS CARRIED FORWARD	Table 7	216,688	127,139	343,828	327,210

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

**BALANCE SHEET
FOR THE YEAR ENDED 31st DECEMBER 2024**

		2024	2023
		£	£
FIXED ASSETS			
Tangible	See also Table 6	2,557,244	2,557,244
Investment		6,104	5,967
Total fixed assets		2,563,348	2,563,211
CURRENT ASSETS			
Short term deposits		314,297	260,568
Cash at bank		28,499	80,490
Plus accounts receivable & prepayments		4,352	0
Less accounts payable		4,457	13,847
Cash in hand		28,294	66,643
Other assets		1,238	-
Total Current Assets		343,829	327,211
TOTAL ASSETS		2,907,177	2,890,422
<i>Represented by:</i>			
Fixed Asset reserves		2,563,348	2,563,211
Parish Funds:			
Restricted	See also Table 7	126,427	102,116
Designated		111,543	93,889
Unrestricted		105,848	131,206
Total Parish Funds		343,829	327,211
TOTAL		2,907,177	2,890,422

Approved by the Parochial Church Council on 1st May 2025 and signed on its behalf by:

..... (A. Clayton, Lay Chair of PCC)

..... (Gill Clayton, Treasurer)

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

ACCOUNTING POLICIES

The Financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accountancy standards and the Charities SORP 2005.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

FUNDS

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The purpose of each restricted fund is implied by the fund's designation. Restricted funds include a Ministry fund and a Youth fund, both of which may be used to help fund children & family/youth worker(s). There is the Vicar's Discretionary Fund, which receives an annual grant from general church funds. There are also funds for specific congregation appeals and collections, which includes one established in 2019 for maintenance of the sacred garden. In 2021 one was created for donations to Living Well (inc. The Larder) and one for gifts to help set-up the Green Bird café, with the balance of set-up costs being drawn from general funds. As from October 2023, this fund holds the income and costs of all Green Bird activities. Finally, in 2024 we created a Building Repair fund, to be used alongside our diocesan repair fund reserves for future major building projects.

These accounts include transactions, assets and liabilities for which the PCC can be held responsible. All activities at St John's Church are fully consolidated (including the Green Bird café as from November 2023), summary details of which are appended to these accounts (Table 8).

The accounts do not include the accounts of any church groups that are informal gatherings of church members, nor those that owe their main affiliation to another body.

INCOMING RESOURCES

Voluntary Income

- Collections are recognised when received by or on behalf of the PCC.
- Amounts receivable under Gift Aid declaration are recognised only when honoured by the donor.
- Income Tax recoverable on Gift Aid donations is recognised when claimed.
- Income raised by fairs and other similar events are accounted for gross.

Income from Church Activities

- Rental income from letting the church halls, flat, and 21 Glanfield Road is accounted for when due and received.
- Fees due to the PCC for weddings and funerals are accounted for when received.

Income from Investments

- Dividends and interest are accounted for when due and notified.

Investment Gains and Losses

- Realised gains and losses are recognised when investments are sold.
- Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

RESOURCES USED

Grants

- Grants and Donations are accounted for when paid or transferred to Restricted Funds.

Costs directly related to the work of the Church

- The Parish Pledge is accounted for when due.

FIXED ASSETS

Consecrated property and movable church furnishings

- Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.
- No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and requiring a faculty for disposal since these are considered to be inalienable property.
- All expenditure incurred during the year on consecrated or beneficial buildings and movable church furnishings, whether maintenance or improvements, is written off.

Other land and buildings

- Other freehold land and buildings held on behalf of the PCC for its own purposes is valued at market or insurance value.

Other fixtures, fittings and office equipment

- Equipment used within the church premises is either written off in the year in which the asset is acquired or written down on a straight-line basis over 4 years.

CURRENT ASSETS

- Short Term Deposits and Cash at Bank are held either with the Diocese or with CAF Bank (Gold account).

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

SUPPORTING TABLES & NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2024

1. Voluntary Income

This includes all planned and other giving as follows:

TABLE 1	Unrestricted /designated Funds	Restricted Funds	Total Funds	
	2024	2024	2024	2023
	£	£	£	£
Giving (unrestricted)				
Regular giving - SO & Churchsuite (Annual gifts in Sundry donations below)	65,367		65,367	80,414
Offering envelopes	796		796	2,907
Weekly collections	7,308		7,308	5,680
Gifts where tax included	1,900		1,900	2,450
Special Collections	700		700	0
Sundry donations	17,023		17,023	18,154
<i>Sub-total</i>	<i>93,094</i>		<i>93,094</i>	<i>109,605</i>
Total tax recovered	17,253	546	17,799	21,753
Total Giving	110,347	546	110,893	131,358
Sundry donation income (restricted)				
Children & Youth Fund		0	0	1,532
Ministry Fund		2,400	2,400	2,400
Special Collections		0	0	3,012
Sacred Garden		0	0	300
Living Well		448	448	25
Legacies		0	0	0
TOTAL GIVING & DONATIONS	110,347	3,394	113,741	138,627

Note: Sundry donation income excludes tax recovered via Gift Aid which is shown in Total tax recovered line)

A full analysis of Restricted, Designated and Unrestricted Funds is shown on page 12

2. Income from Investments

TABLE 2	Unrestricted & designated Funds	Restricted Funds	Investments Income (restricted)	Total Funds	
Interest & Investment income	2024	2024	2024	2024	2023
Bank Accounts	154	1,893	0	2,047	1,028
Accounts at Diocese	8,149	213	0	8,362	3,704
CBF – Share Income (to Fabric fund <i>(restricted)</i>)	0	0	166	166	163
TOTAL INCOME FROM INVESTMENTS	8,303	2,106	166	10,575	4,895

- This represents interest from bank accounts and sums deposited with the Rochester Diocesan Board of Finance
- CBF share income relates to a holding of 264 income shares in the CBF Investment Funds. The Rochester Diocesan Society and Board of Finance is the custodian trustee. The total book value of these shares is £200, with a current valuation of **£6,104.39**. The income is credited to the (restricted) Fabric Fund.

3. Church & Community Activities

TABLE 3				
	2024		2024	2023
Income from Church & Community Activities	£		£	£
	Unrestricted	Restricted	Total	
<i>Lettings income</i>				
Church flat lettings	14,400	0	14,400	9,983
21 Glanfield Road lettings (to BRF)	0	19,211	19,211	14,880
Hall rental	144,167	0	144,167	125,288
<i>sub-total</i>	<i>158,567</i>	<i>19,211</i>	<i>177,778</i>	<i>150,151</i>
<i>Other income</i>				
Bookstall	837	0	837	0
Fees – weddings & funerals	958	0	958	1,476
Grants & miscellaneous (<i>Energy Support & Warm Space</i>)	0	0	0	550
Green Bird donation to St J	0	0	0	1,460
Green Bird café income	0	49,406	49,406	8,231

Outreach events income	1,015	0	1,015	5,616
Socials	984	0	984	0
Special events	9,087	0	9,087	0
Contributions and refunds (excl grants)	520	0	520	0
Toddlers	1,473	0	1,473	(Inc in Green Bird)
TOTAL INCOME FROM CHURCH & COMMUNITY ACTIVITIES	173,441	68,617	242,058	167,484

4. Expenditure - Church Missionary & Charitable Gifts

TABLE 4	Unrestricted Funds	Restricted Funds	Total Funds	
Missionary & Charitable Giving	2024	2024	2024	2023
	£		£	£
Open Doors	0	0	0	5,000
Living Well	5,000	425	5,425	
Tear Fund	2,500	0	2,500	
Missionary Aviation Fellowship	2,500	0	2,500	5,000
Christians Against Poverty	2,500	0	2,500	5,000
New Wine	2,500	0	2,500	
TOTAL CHURCH MISSIONARY & CHARITABLE GIFTS	15,000	425	15,425	15,000

5. Expenditure on Ministry, the running & maintenance costs of the Church, Halls, Office and other activities

TABLE 5	Total Funds	
Church Activities Expenditure	2024	2023
Unrestricted:	£	£
Administration		
Church Office	15,226	12,082
<i>Administration sub-total</i>	<i>15,226</i>	<i>12,082</i>
Buildings		
Insurance - church & halls	7,221	7,155
- 21 Glanfield Road	1,783	648
Bin collection	3,612	0
Cleaning	3,420	3,034

Maintenance & repair	19,108	21,332
Utilities	31,004	20,665
Vicarage	4,384	0
<i>Buildings sub-total</i>	<i>70,532</i>	<i>52,834</i>
Ministry		
@Home	0	34
Bookstall	260	0
Children, Youth and School	2,010	1,817
Toddlers	200	0
Communications/Media, Worship/Sound	3,214	4,878
Groups at St John's	38	47
Outreach:		
Outreach	2,369	0
Socials	1,784	3,636
Special events	6,078	7,306
Other Outreach	554	1,839
<i>Outreach total</i>	<i>10,785</i>	<i>12,781</i>
Pastoral team	65	340
Safeguarding	75	38
Church Refreshments (inc counters)	1,425	609
Training	205	350
VDF top up	0	0
Other	0	531
<i>Ministry subtotal</i>	<i>18,277</i>	<i>21,425</i>
Staffing		
Clergy/Ministry expenses	252	2,817
Clergy/Ministry - housing & related expenses	0	6,689
Staff salaries & pension	50,551	48,783
Finance administration	7,800	5,200
<i>Staffing sub-total</i>	<i>58,603</i>	<i>63,489</i>
Diocesan Pledge	86,226	69,289
Other		
Special collections top-up	0	2,000
Quinquennial inspection fee	(198)	198
Music	<i>inc above</i>	<i>inc above</i>
Sub-total (unrestricted)	248,666	221,317
Restricted:		
Children & Youth Fund	0	1,752
Ministry Fund	0	2,676
Special collections	0	2,336
Sacred Garden	1,320	1,739
Vicar's Discretionary Fund	90	1,200

Green Bird café trading expenditure (<i>from 21.11.23</i>)	46,345	4,922
Building Repair fund	37,911	-
Sub-total (restricted)	85,666	14,625
CHURCH ACTIVITIES EXPENDITURE – TOTAL	334,332	235,942

A full analysis of Restricted, Designated and Unrestricted Funds is shown on page 12

Staff Costs

During 2024, the PCC employed part-time staff covering the following roles: a Church Office Administrator, a Halls Bookings Administrator, a personal assistant to the Vicar, a Cleaning Supervisor, a Children's & Family worker and a Media/Communications facilitator.

The total cost of salaries, overtime, pension and related social security costs in the year was **£50,551** (2023: £48,783).

Pension Builder Scheme

The PCC participates in the Pension Scheme section of CWPf for lay staff. The scheme is administered by the Church of England Pension Board. The pension costs charged in the year are contributions payable.

6. Tangible Fixed Assets

TABLE 6		
Buildings	Value 2024	Value 2023
	£	£
21 Glanfield Road	622,244	622,244
Large Hall & Flat	325,000	325,000
New Halls ('Cornerstone')	1,610,000	1,610,000
TOTAL VALUE	2,557,244	2,557,244

- The value of 21 Glanfield Road is based on its insurance value as at December 2021.
- The Large Hall is shown at its book value in 1997. As this is a functional property used by the PCC for its activities there is no need to undertake a market valuation.
- The New Halls value is based on the insurance value at December 2017.

7. Funds and Reserves

See Table 7 below.

As at 31st December 2024, funds determined by the PCC as restricted (including fabric fund investment) totalled **£126,427**

£111,543 has been designated by the PCC for specific property-related projects and is held in Diocesan Repair Funds at the diocese on behalf of St John's.

The remaining General Funds (unrestricted) total **£105,857**, including Stripe & GoCardless funds (still to be credited to CAF account at year end).

TABLE 7	Balance at 1.1.24	Income 2024	Expenditure 2024	Transfers & adjustments	Balance at 31.12.24
FUNDS	£	£	£	£	£
Restricted Funds					
Fabric Fund	2,385	0	0	166	2,551
Ministry Fund	38,406	4,293	0	450	43,150
Living Well	129	448	425	0	152
Special Collections Fund	6	0	0	0	6
Children & Youth Fund	56,179	213	0	1,215	57,607
Sacred Garden Fund	(189)	0	1,320	5,000	3,491
Vicar's Discretionary Fund	(172)	0	90	0	(262)
Legacies	5,000	0	0	(5000)	0
Green Bird café	372	49,406	46,345	0	3,433
Building Repair Fund	0	19,211	37,911	35,000	16,300
Total Restricted Funds	102,116	73,571	86,091	36,831	126,427
Designated Funds (Diocesan Repair Funds)					
Church DRF	54,204	2,265	0	22,000	78,469
Halls DRF	30,838	1,063	0	0	31,901
21 Glanfield Road DRF	8,848	186	0	(7,860)	1,173
Total Designated Funds	93,890	3,513	0	14,140	111,543
General Funds					
General Reserve	127,382	4,636	0	(26,200)	105,818
CAF Cash (unrestricted)	3,824	284,654	263,668	(24,771)	39
Total General Funds	131,206	289,290	263,668	(50,971)	105,857
TOTAL FUNDS	327,212	366,375	349,759	0	343,828

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

CHURCH ORGANISATIONS ACCOUNTS 2024

(included in the above statements)

TABLE 8				
Organisation	Opening Balance	Income received	Expenditure	Closing Balance
	at 1.1.24	2024	2024	At 31.12.24
	£	£	£	£
St John's Bookshop	0*	837	260	577
Green Bird Café	372	49,406	46,435	3,343

* Note: £760 was reported as the closing balance at the end of 2023. This sum was held outside the church accounts and together with other monies, was credited as sundry donations to the St John's account when the Bookstall accounts were consolidated during 2024.

The 2024 closing balance thus represents the Bookstall trading surplus as shown in the church accounts.