

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, BECONTREE

England & Wales · Charity number 1157461

Details

Other names	ST MARY'S PCC, BECONTREE
Status	Registered
Legal form	Previously excepted
Registered	2014-06-12
Register	View on the Charity Commission register

Contact

Address	St Mary's Church The Vicarage 191 Valence Wood Road Dagenham RM8 3AH
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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: The PCC's activities are regular public worship open to all, the provision of sacred space for personal prayer and contemplation, pastoral work, including visiting the sick and the bereaved, teaching of Christianity through sermons, courses and small groups, taking of religious assemblies in schools, promotion of Christianity in our community and the promotion of the whole mission of the Church.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Barking And Dagenham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£358,274	£338,058	-	-
2023-12-31	£174,349	£193,449	-	-
2022-12-31	£106,868	£130,304	-	-
2021-12-31	£93,634	£89,064	-	-
2020-12-31	£84,031	£97,100	-	-

Trustees

Name	Role	Appointed
Rev Kathryn Miller	Chair	2018-07-26
Cliff McLeod		2018-03-25
Daniel Robert Lammin		2023-04-30
Emilia Tejuoso		2020-10-04
Gemma Ralls		2025-05-25
Karen Lindsey Cartlidge		2024-06-24
LINDA SEXTON		2023-04-30
LISA MARY GROVES		2020-10-04
Leigh Dowling		2024-05-12
Sheila Lammin		2018-03-25
Sylvia Patricia Brooks		2019-04-05
VICTORIA ANITA FORECAST		2024-05-12

Accounts



The parish of
**ST.MARY'S
BECONTREE**

Making Jesus Known

Charity No. 608012

**Trustees' Annual Report
Year Ending 31st December 2024**

Page 2	Administration Information
Page 3	Structure, Governance and Management, Aims & Purposes Objectives, Achievement & Performance, Governance
Page 4	Review of the Year
Page 8	Receipts and Payments
Page 9	Balance Sheet
Page 10	Statement of Assets and Liabilities
Page 11	Analysis of Receipts and Payments
Page 14	Fund Movement Summary

Supplementary Information

Page 15	Return of Parish Finance
Page 16	Examiner's Report

Chair of PCC

Kathryn R. Miller

Date 25 May 2025

Church of St Mary, Becontree

Annual Report of the Parochial Church Council (TAR)

For the Year Ended 31st December 2025

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from May 2024 until April 2025 are:

Incumbent:	Rev Kathryn Miller (Chairperson)	
Curates:	Rev Cliff McLeod	
Wardens:	Lisa Groves Emilia Tejuoso	
Licensed Lay Ministers/Workers:	Bill Miller	
Secretary:	Vikki Forecast	
Representatives on the Deanery Synod:	Mary McLeod	(2023 – 2026)
	Bill Miller	(2024 – 2026)
Treasurer:	Finance Team	
Elected Members:	Sheila Lammin	(2022 – 2025)
	Vikki Forecast	(2023 – 2025)
	Kaz Cartlidge (co-opted)	(2024 – 2025)
	Sylvie Brooks	(2023 – 2026)
	Daniel Lammin Jr	(2023 – 2026)
	Linda Sexton	(2023 – 2026)
	Leigh Dowling	(2024 – 2027)

Independent Examiner/Auditor: Mr. Jonathan Annan

Structure, Governance and Management

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

Aims and Purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and

ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of the Parish of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & Activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer: learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish including but not limited to the Community Café, Craft Chat Create, Community Gospel Choir and supporting the local food bank.
- Missionary and outreach work with emphasis on youth and schools work, supporting outside agencies (CPAS, CMS, and Turn on the Tap) and taking the 'church' out into the community.

Achievements Performance

The number on the Electoral Roll in 2024 was 106.

Governance

The PCC (Trustees) met on a regular, bi-monthly, basis. All meetings commence with prayer and a short reflection and are followed by regular reports from Safeguarding, Fabric and Finance, Treasurer, Youth and Children's work, Discipleship Team and Outreach Team. All meetings are minuted and these are accepted for accuracy at the subsequent meeting.

The PCC discuss various relevant issues concerning the life of the church including building projects undertaken and planned together with maintenance issues that arise and any relevant costs implication pertaining to the church buildings and properties.

The PCC has 4 main teams; Fabric, Finance, Discipleship and Outreach. Each member of the PCC is encouraged to be a participating member on one of these four teams. The PCC teams may also include members of the congregation. When required, these teams carry out research, obtain quotations and make recommendations to the PCC to enable the PCC to concentrate their time on relevant matters.

Chairperson/Vicar: Review of 2024

We continue to make significant progress in our vision of *Making Jesus Known* as we have addressed works on our building, discipleship, outreach, financial governance and our families, children and youth ministries have continued to grow.

Our Buildings: We were pleased in this last year to see the completion of the renewal of the render on the front of church. This has made a huge difference to the appearance of St Marys and so to our welcome. Internally we saw the complete renewal of our sound and screens due to the awarding of an SDF (Strategic Development Fund) grant. The removal of the television screens and the installation of a new large single retractable screen has given us much more flexibility with the space and allowed us, among other things, to show films and run Alpha church. As part of the SDF grant we were also able to renew our lighting in St Mary's. The new lights have opened the space and given us flexibility to light discrete areas of the church, thus aiding our welcome and worship. We also saw the installation of WiFi in Church. At Hartley Brook we saw major works in preparation for a preschool starting on the premises. The gardens were relandscaped, the fence renewed, lights, ceiling and fresh paint have made the space lighter and more welcoming. Our Finance Team: continued to develop more transparent and accountable systems and the card payment machine was introduced in church.

Our Discipleship team have continued to lead our Quiet days for Lent and Advent and annual Retreat Day at All Saints Chigwell as well as overseeing the house groups and Lent Course; this year looking at our stewardship of creation. The prayer ministry team continues to be available after the service at 11am and we have added early morning prayer on a Sunday 8-9am which has become a much valued time of intercession and silence. While our Outreach Team spearheaded the Community production of 'Let my People go', organised our Summer and Christmas Fayres, Live Nativity and our Your Church event; along with Church socials at Harvest, Bonfire Night, Christmas and Maundy Thursday. The new Eco Group was formed and saw the completion of our Bronze EcoChurch Award. Alpha was run for 13 weeks in church and the group continues to support our ongoing Outreach through Café, Craft Group, Guitar lessons, Toddlers and Community Choir

Our Children, Youth, Families and Schools Team continued their excellent work of providing assemblies, curriculum based schools' visits and RE lessons throughout the year. Over 600 children attended Easter Experience, and our October Light Party saw over 80 participants, a record attendance. The July Holiday club was literally out of this world being space themed this year. Many schools visited for Christmas and families for Live Nativity and our Christmas Film event. The team continued their excellent work with Ignite (Sunday School), After School Club, which tripled in membership and now has a waiting list, and Friday Youth Club. In September the team additionally took on the running of St Mary's Toddlers which has now grown in size and seen a number of families begin to attend Sunday church.

We have much to look forward to in the next year. The awarding of the Demonstrator funding will allow us to renew our heating at St Marys as we move to not only a more efficient, reliable and cost effective heating system but one that honours our commitment to carbon net zero. We will be working more closely with our neighbouring parishes in North Becontree in the areas of youth, children and schools work with the SMMIB Genesis Church Funding. This coming year we also hope to renew our railings and install new noticeboards as we continue to make St Marys welcoming and accessible. We continue to look towards the building of a New Hall at St Marys and to renew our commitment to services at Hartley Brook Church

Treasurer's Financial Review

Total Income for 2024 was £358,274 of which £348,274 was General Unrestricted Fund. Planned Giving for the year was £25629, a decrease of £1252 compared to 2023. Income of £10,000 was a London Over the Boarder grant for Youth Work. There was a decrease of £1158 on Gift Aid recovered.

Rental/Investment Income of £18729, this amount was rental income of £16890 on our properties and £1838 from dividends and interest. Receipts from Church Activities include £25077, of which £23458 was for church hall lettings.

Total Payment for the year was £338,057. Diocesan Parish Share was £24750. Staffing cost was £30914, made up of £23314 for Youth Work and £7600 for other paid staff.

Church Running Expense was £69574, an increase of £29,292.

Church Repairs and Maintenance amounted to £196645, our largest category of expenditure in 2024. The net result for the year 2024 was a profit of £20,216.

Total funds carried forward on 31st December 2024 were £150,812 made up of; unrestricted funds of £212,601 included in this amount is Organ Fund Investment of £5,374, designated funds deficit £50,218 and restricted funds deficit of £11,571.

Reserves Policy

Our Unrestricted Reserves is £ 119,749, the amount readily available is £65,290. The PCC in the past maintained a minimum balance on unrestricted funds which equate to three months unrestricted payments. Given the PCC's strategic plans, it will try to maintain a minimum balance of six months unrestricted

payments. From the balance of the Unrestricted Reserves, the PCC plans to draw down funds: to replace the church heating system, replace a section of the church railings, replace the notice board and make other changes in line with the carbon net zero policy. The funds drawn down will supplement funds raised in our annual gift day.

£45,000 Restricted Reserves is retained for our Youth Work. Designated Funds is £60,449; £41,955 is for major church repairs.

It is our policy to invest our funds balances with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using Receipts and Payments basis, and the Charities Act 2011.

1. The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road), moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members

Church Workers Pension Fund (CWPF)
Draft FRS102 Wording - December 2024 Year End

EMPLOYER participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable **(2024: £1051, 2023: £1051)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, **EMPLOYER** could become responsible for paying a share of the failed employer's pension liabilities.

St Marys Church Becontree - 1157461

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	25,269	0	0	0	25,269	26,881
Collections and other giving	10,718	0	0	0	10,718	9,951
Other voluntary receipts	147,098	0	10,000	0	157,098	21,782
Gift Aid recovered	8,072	0	0	0	8,072	9,230
Other receipts	113,312	0	0	0	113,312	50,425
Activities for generating funds	20,015	0	0	0	20,015	9,940
Investment Income	18,729	0	0	0	18,729	26,008
Receipts from church activities	5,062	0	0	0	5,062	20,133
Total income	348,274	0	10,000	0	358,274	174,350
Payments						
Cost of generating funds	686	0	0	0	686	571
Missionary and Charitable Giving	7,915	0	0	0	7,915	5,732
Parish Share	24,750	0	0	0	24,750	21,715
Clergy and Staffing costs	5,140	2,460	23,315	0	30,915	26,869
Church Running Expenses	67,888	1,687	0	0	69,575	40,282
Hall Running Costs	6,532	0	0	0	6,532	4,576
Church Repairs & Maintenance	87,716	108,930	0	0	196,646	83,809
Hall Repairs & Maintenance	640	0	0	0	640	9,495
Governance Costs	400	0	0	0	400	400
Total expenditure	201,666	113,077	23,315	0	338,058	193,449
Net Income / (expenditure) resources before transfer	146,608	(113,077)	(13,315)	0	20,216	(19,099)
Other recognised gains / losses						
Net movement in funds	146,608	(113,077)	(13,315)	0	20,216	(19,099)
Reconciliation of funds						
Total funds brought forward	65,994	62,858	1,743	0	130,596	149,695
Total funds carried forward	212,602	(50,218)	(11,571)	0	150,812	130,596

St Marys Church Becontree - 1157461

Balance sheet (Church of England)

As at: 31 December 2024

	As at 31/12/2024 £	As at 31/12/2023 £
Current assets		
<i>Investments</i>	5,374	5,528
<i>Cash at bank and in hand</i>	146,154	126,589
	<u>151,528</u>	<u>132,117</u>
Liabilities		
<i>Creditors: Amounts falling due in one year</i>	716	1,522
Net current assets less current liabilities	<u>150,812</u>	<u>130,596</u>
Total assets less current liabilities	<u>150,812</u>	<u>130,596</u>
Total net assets less liabilities	<u>150,812</u>	<u>130,596</u>
Represented by		
Unrestricted		
<i>Unrestricted - General fund</i>	212,602	65,994
Designated		
<i>Designated - Accessibility Deposit</i>	0	0
<i>Designated - Decorating Vicarage Deposit</i>	1	1
<i>Designated - Flowers</i>	1	1
<i>Designated - Mission</i>	(2,179)	281
<i>Designated - Church New Heating System</i>	(68,799)	0
<i>Designated - Roof & Render St Marys Deposit</i>	0	0
<i>Designated - Toilets Deposit</i>	0	0
<i>Designated - Alpha</i>	0	0
<i>Designated - Building, Rents, Maintenance etc</i>	41,955	43,642
<i>Designated - Major works</i>	(21,196)	18,935
<i>Designated - Church Lighting Deposit</i>	0	0
<i>Designated - Decorating Bosworth Rd Deposit</i>	0	0
<i>Designated - Decorating Church Deposit</i>	0	0
<i>Designated - Decorating Hall Deposit</i>	0	0
<i>Designated - Decorating Temple Ave Deposit</i>	0	0
Restricted		
<i>Restricted - HLF Beacon Project</i>	0	0
<i>Restricted - Funeral Expenses</i>	0	0
<i>Restricted - HLF Small Project</i>	0	0
<i>Restricted - Youth Worker</i>	(32,071)	(18,756)
<i>Restricted - Youth Worker Deposit</i>	20,378	20,378
<i>Restricted - Agency collection</i>	122	122
Funds of the church	<u>150,812</u>	<u>130,596</u>

St Marys Church Becontree - 1157461
Statement of Assets and Liabilities (by code)
As at: 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Central Fund Account	150,682.06	(52,608.80)	(83,794.93)	0.00	14,278.33	17,816.17
6505 : No. 2 account	60.85	(14,346.33)	26,412.12	0.00	12,126.64	21,138.43
6510 : CCLA (CBF) deposit account	65,289.93	9,459.09	45,000.00	0.00	119,749.02	87,634.37
6590 : Cash in hand	3,254.29	(1,222.22)	(2,032.07)	0.00	0.00	0.00
Total	219,287.13	(58,718.26)	(14,414.88)	0.00	146,153.99	126,588.97
Current assets - Investments						
6515 : CCLA (CBF) Organ Fund	5,373.85	0.00	0.00	0.00	5,373.85	5,528.39
Total	5,373.85	0.00	0.00	0.00	5,373.85	5,528.39
Liabilities - Agency accounts						
6699 : Agency collections	0.00	0.00	715.78	0.00	715.78	1,521.78
Total	0.00	0.00	715.78	0.00	715.78	1,521.78
Net total assets	224,660.98	(58,718.26)	(15,130.66)	0.00	150,812.06	130,595.58
Represented by						
Unrestricted - General	212,601.75	0.00	0.00	0.00	212,601.75	65,993.85
Designated - Building	0.00	41,955.13	0.00	0.00	41,955.13	43,641.73
Designated - Building-A	0.00	(21,195.98)	0.00	0.00	(21,195.98)	18,935.09
Designated - DecorVicD	0.00	0.53	0.00	0.00	0.53	0.53
Designated - Flowers	0.00	0.51	0.00	0.00	0.51	0.51
Designated - Mission	0.00	(2,179.40)	0.00	0.00	(2,179.40)	280.50
Designated - NewHeating	0.00	(68,799.05)	0.00	0.00	(68,799.05)	0.00
Restricted - Beacon	0.00	0.00	(0.20)	0.00	(0.20)	(0.20)
Restricted - YW	0.00	0.00	(32,071.23)	0.00	(32,071.23)	(18,756.43)
Restricted - YouthWD	0.00	0.00	20,378.00	0.00	20,378.00	20,378.00
Restricted - None	0.00	0.00	122.00	0.00	122.00	122.00
Total	212,601.75	(50,218.26)	(11,571.43)	0.00	150,812.06	130,595.58

	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
St Marys Church Becontree - 1157461						
Analysis of income and expenditure						
Selected period: 01 January 2024 to 31 December 2024						
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
Receipts						
Planned giving						
0101 - Gift Aid - Bank	21,979	—	—	—	21,979	22,091
0110 - Gift Aid - Envelopes	465	—	—	—	465	920
0201 - Other planned giving	2,825	—	—	—	2,825	3,870
Planned giving Totals	25,269	—	—	—	25,269	26,881
Collections and other giving						
0301 - Loose plate collections	8,794	—	—	—	8,794	9,951
0401 - Regular gift days	—	—	—	—	—	—
0420 - Giving through contactless device	1,924	—	—	—	1,924	—
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
Collections and other giving Totals	10,718	—	—	—	10,718	9,951
Other voluntary receipts						
0410 - Giving through church boxes	105	—	—	—	105	—
0502 - One Off NGA Gift	—	—	—	—	—	921
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	74,431	—	—	—	74,431	2,801
0701 - Legacies	68,799	—	—	—	68,799	—
0801 - Recurring grants	—	—	10,000	—	10,000	10,000
08A1 - Non-recurring one-off grants	3,763	—	—	—	3,763	8,060
Other voluntary receipts Totals	147,098	—	10,000	—	157,098	21,782
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	8,072	—	—	—	8,072	9,230
Gift Aid recovered Totals	8,072	—	—	—	8,072	9,230
Other receipts						
0551 - Tower Repair	—	—	—	—	—	—
0602 - Tax recoverable on VAT	—	—	—	—	—	—
0901 - Other funds generated	63,048	—	—	—	63,048	50,425
0902 - Refund of overpayment	263	—	—	—	263	—
1110 - SDF Arts Project	49,170	—	—	—	49,170	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	830	—	—	—	830	—
Other receipts Totals	113,312	—	—	—	113,312	50,425
Activities for generating funds						
0910 - Rummage sales etc	—	—	—	—	—	—
1220 - Bookstall sales - fund raising	—	—	—	—	—	—

	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
1240 - Church hall lettings - fund raising	20,015	—	—	—	20,015	9,940
1250 - Magazine income - advertising	—	—	—	—	—	—
1260 - Parish magazine sales	—	—	—	—	—	—
Activities for generating funds Totals	20,015	—	—	—	20,015	9,940
Investment Income						
1001 - Dividends	1,839	—	—	—	1,839	2,521
1020 - Bank and building society interest	—	—	—	—	—	1,272
1030 - Rent from lands or buildings	16,890	—	—	—	16,890	22,215
Investment Income Totals	18,729	—	—	—	18,729	26,008
Receipts from church activities						
1101 - Fees for weddings and funerals	1,619	—	—	—	1,619	1,774
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	3,443	—	—	—	3,443	18,359
Receipts from church activities Totals	5,062	—	—	—	5,062	20,133
Receipts Grand totals	348,274	—	10,000	—	358,274	174,350

Payments

Cost of generating funds						
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	46	—	—	—	46	—
1740 - Investment management costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2830 - Bosworth Road Repairs Structure	—	—	—	—	—	—
2831 - Bosworth Road Repairs Installation	—	—	—	—	—	—
2832 - Bosworth Road Decorating	—	—	—	—	—	—
2833 - Bosworth Road Maintenance	—	—	—	—	—	—
2834 - Bosworth Road Insurance	640	—	—	—	640	571
2840 - Church Flat Repairs Structure	—	—	—	—	—	—
2841 - Church Flat Repairs Installation	—	—	—	—	—	—
2842 - Church Flat Decorating	—	—	—	—	—	—
Cost of generating funds Totals	686	—	—	—	686	571
Missionary and Charitable Giving						
1801 - Giving to missionary societies	1,000	—	—	—	1,000	1,000
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	3,568	—	—	—	3,568	2,134
1851 - Youth Mission	2,099	—	—	—	2,099	2,598
1855 - Overseas Mission	—	—	—	—	—	—

	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
1870 - Secular charities	1,248	—	—	—	1,248	—
Missionary and Charitable Giving Totals	7,915	—	—	—	7,915	5,732
Parish Share						
1901 - Stipends quota	—	—	—	—	—	21,715
1910 - Ministry parish share etc	24,750	—	—	—	24,750	—
Parish Share Totals	24,750	—	—	—	24,750	21,715
Clergy and Staffing costs						
2010 - Curate Expenses	27	—	—	—	27	—
2011 - Curate expenses (petrol)	122	—	—	—	122	66
2020 - Youth Worker Expenses	—	—	—	—	—	—
2021 - Youth Worker (Travel)	—	—	—	—	—	—
2022 - Youth Worker (training)	—	—	—	—	—	—
2030 - Visiting speakers / locums	—	—	—	—	—	—
2031 - Verger Organist	—	—	—	—	—	—
2050 - Salary of parish administrator	2,165	—	—	—	2,165	1,992
2051 - Salary of Youth Worker	—	—	23,315	—	23,315	23,560
2052 - Salary of Beacon Project Administrator	—	—	—	—	—	—
2053 - Salary of Cleaner	2,790	—	—	—	2,790	1,251
2054 - Salary of SDF Arts Project Worker	—	2,460	—	—	2,460	—
2101 - Working expenses of incumbent	36	—	—	—	36	—
2102 - Petrol expenses of incumbent	—	—	—	—	—	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	—	—	—	—	—	—
2151 - Curate's Telephone	—	—	—	—	—	—
2152 - Youth Worker's Telephone	—	—	—	—	—	—
Clergy and Staffing costs Totals	5,140	2,460	23,315	—	30,915	26,869
Church Running Expenses						
2170 - Education	203	—	—	—	203	—
2201 - Parish training and mission	—	—	—	—	—	388
2210 - SDF Arts Project	36,999	—	—	—	36,999	—
2301 - Church running - insurance	2,322	—	—	—	2,322	2,096
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	155	—	—	—	155	—
2330 - Church maintenance	2,508	1,687	—	—	4,195	8,973
2331 - Cleaning Church	233	—	—	—	233	639

	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
2332 - Cleaning Hall	371	—	—	—	371	—
2333 - Cleaning Hartley Brook	46	—	—	—	46	—
2340 - Upkeep of services	889	—	—	—	889	794
2341 - Printing (service Cards Etc)	669	—	—	—	669	189
2342 - Music (Books, CD, etc.)	—	—	—	—	—	—
2350 - Upkeep of churchyard	6,752	—	—	—	6,752	13,734
2360 - Administration	5,729	—	—	—	5,729	1,321
2361 - Stationary	—	—	—	—	—	—
2362 - Photocopier	—	—	—	—	—	333
2363 - License, Copyright, membership	715	—	—	—	715	849
2364 - Publicity For Mission	32	—	—	—	32	—
2370 - GA Tax Return transfer to centres	—	—	—	—	—	—
2372 - Refund of Over Payment	—	—	—	—	—	—
2401 - Church running - electric	4,431	—	—	—	4,431	2,038
2410 - Church running - gas	30	—	—	—	30	—
2420 - Church running - water	1,461	—	—	—	1,461	627
2430 - Church running - oil	2,174	—	—	—	2,174	2,919
2440 - Church running - heating and lighting	750	—	—	—	750	258
2450 - HB Church Running - Elec	884	—	—	—	884	2,944
2460 - HB Church Running - Gas	234	—	—	—	234	735
2465 - Hartley Brook Annual Servicing	300	—	—	—	300	—
2470 - HB Church Running - Water	—	—	—	—	—	—
2480 - HB Church Running - Insurance	—	—	—	—	—	1,445
2501 - Magazine expenses	—	—	—	—	—	—
Church Running Expenses	67,888	1,687	—	—	69,575	40,282
Totals						
Hall Running Costs						
2490 - HB Church Running - Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running -paper towels	542	—	—	—	542	—
2530 - Hall running - electricity	—	—	—	—	—	—
2540 - Hall running - gas	112	—	—	—	112	853
2550 - Hall running - insurance	1,135	—	—	—	1,135	736
2560 - Hall running - maintenance	1,193	—	—	—	1,193	544
2570 - Hall running - Deposit	1,550	—	—	—	1,550	—
2580 - Hall running - water	—	—	—	—	—	70
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2823 - Temple Avenue Maintenance	—	—	—	—	—	372
Hall Running Costs Totals	6,532	—	—	—	6,532	4,576

	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Total Last year</i>
Church Repairs & Maintenance						
2334 - hartley Brook Maintenance	20,274	—	—	—	20,274	540
2701 - Church major repairs - structure	68	22,578	—	—	22,646	5,728
2710 - Church major repairs - installation	45,000	86,352	—	—	131,352	75,494
2720 - Church interior and exterior decorating	—	—	—	—	—	2,047
2810 - Hartley Brook Repairs Structure	—	—	—	—	—	—
2811 - Hartley Brook Repairs Installation & REPL	22,374	—	—	—	22,374	—
2812 - Hartley Brook Decoration	—	—	—	—	—	—
Church Repairs & Maintenance Totals	87,716	108,930	—	—	196,646	83,809
Hall Repairs & Maintenance						
2801 - Hall + major repairs - structure	—	—	—	—	—	1,800
2802 - Hall + major repairs - installation	—	—	—	—	—	7,125
2803 - Hall + interior and exterior decorating	—	—	—	—	—	—
2820 - Temple Avenue Repairs Structure	—	—	—	—	—	—
2821 - Temple Avenue Repairs Installation	—	—	—	—	—	—
2822 - Temple Avenue Decoration	55	—	—	—	55	—
2824 - Temple Avenue Insurance	585	—	—	—	585	571
Hall Repairs & Maintenance Totals	640	—	—	—	640	9,495
New Building work						
2730 - New Installation Church	—	—	—	—	—	—
3300 - New building parsonage house	—	—	—	—	—	—
3400 - New building house for curate	—	—	—	—	—	—
3500 - New building Church	—	—	—	—	—	—
3600 - New building Hall	—	—	—	—	—	—
New Building work Totals	—	—	—	—	—	—
Governance Costs						
2601 - Governance costs examination/audit fee	400	—	—	—	400	400
Governance Costs Totals	400	—	—	—	400	400
Payments Grand totals	201,666	113,077	23,315	—	338,058	193,449

St Marys Church Becontree - 1157461

Fund movement by type

Selected period: 01 January 2024 to 31 December 2024

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
AccessD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Alpha							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Beacon							
Restricted	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Building							
Designated	43,642	—	1,687	—	—	—	41,955
Sub-totals	43,642	—	1,687	—	—	—	41,955
Building-A							
Designated	18,935	—	40,131	—	—	—	(21,196)
Sub-totals	18,935	—	40,131	—	—	—	(21,196)
ChLightD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorBosD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorChurD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorHallD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

St Marys Church Becontree - 1157461
Fund movement by type
Selected period: 01 January 2024 to 31 December 2024

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
<i>DecorTempD</i>							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
<i>DecorVicD</i>							
Designated	1	—	—	—	—	—	1
Sub-totals	1	—	—	—	—	—	1
<i>Flowers</i>							
Designated	1	—	—	—	—	—	1
Sub-totals	1	—	—	—	—	—	1
<i>FuneralEx</i>							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
<i>HLFsmall</i>							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
<i>Mission</i>							
Designated	281	—	2,460	—	—	—	(2,179)
Sub-totals	281	—	2,460	—	—	—	(2,179)
<i>NewHeating</i>							
Designated	—	—	68,799	—	—	—	(68,799)
Sub-totals	—	—	68,799	—	—	—	(68,799)
<i>RoofD</i>							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
<i>ToiletsD</i>							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

St Marys Church Becontree - 1157461

Fund movement by type

Selected period: 01 January 2024 to 31 December 2024

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
YW							
Restricted	(18,756)	10,000	23,315	—	—	—	(32,071)
Sub-totals	(18,756)	10,000	23,315	—	—	—	(32,071)
YouthWD							
Restricted	20,378	—	—	—	—	—	20,378
Sub-totals	20,378	—	—	—	—	—	20,378
General							
Unrestricted	65,994	348,274	201,666	—	—	—	212,602
Sub-totals	65,994	348,274	201,666	—	—	—	212,602
Totals	130,474	358,274	338,058	—	—	—	150,690

Independent Examiner's Report to the Parochial Church Council of
St Mary Becontree
For the year ended 31 December 2024

I report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2024 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC 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 required.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

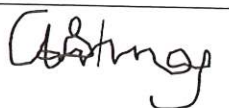
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mr J A Annan MSc, BA(Hons), ICA (GH) Finalist, ACCA P/Qual, PGCE.
42 Alderney Road, Slade Green Erith, Kent DA8 2JD
April 14 2025

Accounts



The parish of
**ST.MARY'S
BECONTREE**

Making Jesus Known

Charity No. 608012

**Trustees' Annual Report
Year Ending 31st December 2023**

Page 2	Administration Information
Page 3	Structure, Governance and Management, Aims & Purposes Objectives, Achievement & Performance, Governance
Page 4	Review of the Year
Page 8	Receipts and Payments
Page 9	Balance Sheet
Page 10	Statement of Assets and Liabilities
Page 11	Analysis of Receipts and Payments
Page 14	Fund Movement Summary

Supplementary Information

Page 15	Return of Parish Finance
Page 16	Examiner's Report

Chair of PCC

Kathryn R. Miller

Date 12 May 2024

Church of St Mary, Becontree

Annual Report of the Parochial Church Council (TAR)

For the Year Ended 31st December 2023

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from May 2023 until April 2024 are:

Incumbent:	Rev Kathryn Miller (<i>Chairperson</i>)	
<i>Curates:</i>	Rev Cecilia Morkeh-Yamson Pelligrin Rev Cliff McLeod	
<i>Youth Worker:</i>	Leigh Dowling (non-voting)	
<i>Wardens:</i>	Lisa Groves and Emilia Tejuoso	
<i>Licensed Lay Ministers:</i>	Bill Miller	
<i>Secretary:</i>	Lisa Groves	
<i>Representatives on the Deanery Synod:</i>	Mary McLeod	(2023 – 2026)
	Lisa Groves	(2023 – 2024)
	Bill Miller	(2024 – 2026)
<i>Treasurer:</i>	Rev Cecilia Morkeh-Yamson Pelligrin	
<i>Elected Members:</i>	Sheila Lammin	(2022 – 2025)
	Daniel Lammin Jr	(2023 – 2026)
	Linda Sexton	(2023 – 2026)
	Vikki Forecast	(2023 – 2025)
	Sylvie Brooks	(2023 – 2025)
<i>Independent Examiner/Auditor:</i>	Mr. Jonathan Annan	

Structure, Governance and Management

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

Aims and Purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of the Parish of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & Activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer: learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish including but not limited to the Community Café, Craft Chat Create, Community Gospel Choir and supporting the local food bank.
- Missionary and outreach work with emphasis on youth and schools work, supporting outside agencies (CPAS, CMS, and Turn on the Tap) and taking the 'church' out into the community.

Achievements Performance

The number on the Electoral Roll in 2023 was 106.

Governance

The PCC (Trustees) met on a regular, bi-monthly, basis. All meetings commence with prayer and a short reflection and are followed by regular reports from Safeguarding, Fabric and Finance, Treasurer, Youth and Children's work, Discipleship Team and Outreach Team. All meetings are minuted and these are accepted for accuracy at the subsequent meeting.

The PCC discuss various relevant issues concerning the life of the church including building projects undertaken and planned together with maintenance issues that arise and any relevant costs implication pertaining to the church buildings and properties.

The PCC has 4 main teams; Fabric, Finance, Discipleship and Outreach. Each member of the PCC is encouraged to be a participating member on one of these four teams. The PCC teams may also include members of the congregation. When required, these teams carry out research, obtain quotations and make recommendations to the PCC to enable the PCC to concentrate their time on relevant matters.

Chairperson/Vicar: Review of 2023

2023 was a year of continued restoration and growth for us at St Marys. Our grounds were refreshed and relandscaped and so have become a better welcoming space for our community. Our back vestry was turned into a full working office and we received permissions for; the renewal of the render on the front of church; our sound, screens and lights. We moved our bank account and are currently looking into setting up a card payment system in church.

We continued to see good attendance at our 9.30am and 11.00 as service. We held Quiet days for Lent and Advent and a Retreat Day at All Saints Chigwell in May, which we anticipate becoming an annual event. The Lent Course on Hospitality was very well received and resulted in the formation of a fourth weekly house group. Several congregation members undertook the Part One Pastoral Care course as the Discipleship group look to setting up a pastoral team for the parish. In January the team lead the SHAPE course where participants explored their call to ministry.

The Outreach Team again ran several Church Social Events including Quiz nights, a Church Summer Barbecue, Harvest Bring and Share and Christmas meals as well as an August Alpha course, Live Nativity and both a Summer Fete and Christmas Fayre as we invited members of our community into the buildings. Our Midweek Café, Craft groups and Community Choir continued to meet throughout the year. We received SDF (Strategic Development Fund) funding to undertake an arts project which will culminate in a performance of Prince of Egypt Autumn 2024.

Our Youth Families and Children's work continues to flourish with school assemblies, classroom based workshops to support the RE curriculum, schools visits to church and schools carol services. Six hundred and fifty children attended our Easter Experience this year, we held our Summer Holiday Club, October Light Party and Live Nativity. Our church children met weekly for Ignite and Quarterly youth services. St Marys After School Club for our primary aged children met weekly in term time, as did Friday Club our group for Secondary aged children.

Cliff McLeod was ordained priest in September, and we said goodbye to Tim Broadbent as he took up his post as Vicar of St Marks Leamington Spa and to Cecilia Morkeh-Yamson Pelligrin in March as she continues her ministry at St Margaret's Barking. Charlie Waters our St Mellitus youth intern also left us in July and we were able to welcome Gemma Ralls as our new Assistant Youth and Children's worker. We sadly said goodbye to a number of longstanding church members and members of their families as God called them home.

We have much to look forward to in the next twelve months as we see the completion of many projects and the growth in ministry as we seek to serve and make Jesus known in our community.

Treasurer's Financial Review

Total Income for 2023 was £174,349 of which £112,728 was General Unrestricted Funds, Designated Funds was £60,449. Planned Giving for the year was £26,881, an increase of £2,428 compared to 2022. Income of £10,000 was a London Over the Boarder grant for Youth Work. There was an increase of £146 on Gift Aid recovered.

Rental/Investment Income of £26,008, this amount was rental income of £22,214 on our properties and £3,793 from dividends and interest. Receipts from Church Activities include £18,358, for church hall lettings, this gave a 49% increase compared to the prior year.

Total Payment for the year was £193,449. Diocesan Parish Share was £21,714, giving a reduction of £12,479 compared to 2022 figures. Staffing cost was £26,869, made up of £23,560 for Youth Work and £3,309 for other paid staff.

Church Running Expense was £40,282, an increase of £25,716.

Church Repairs and Maintenance amounted to £81,221, our largest category of expenditure in 2023. The net result for the year 2023 was a deficit of (£19,099), a decrease of 19% compared to 2022.

Total funds carried forward on 31st December 2023 were £130,595, made up of; unrestricted funds of £65,993 included in this amount is Organ Fund Investment of £5,528, designated funds of £62,858 and restricted funds of £1,743.

Reserves Policy

Our Unrestricted Reserves is £ £87,634, the amount readily available is £73,809. The PCC in the past maintained a minimum balance on unrestricted funds which equate to three months unrestricted payments. Given the PCC's strategic plans, it will try to maintain a minimum balance of six months unrestricted payments. In keeping with current practice, the PCC will gradually build up its unrestricted funds so that it can maintain a minimum balance equivalent to nine months unrestricted payments. From the balance of the Unrestricted Reserves, the PCC plans to draw down funds: to renew the render on the front of church, to install a new sound system, loop system, projector, and screen, to install new lights. The funds drawn down will supplement funds raised in our annual gift day.

£20,378 Restricted Reserves is retained for our Youth Work. Designated Funds is £60,449; £43,641 is for major church repairs, £18,935 is for our properties; the aim is to build this up to £20,000 towards meeting the costs of ongoing repairs on these buildings.

It is our policy to invest our funds balances with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using Receipts and Payments basis, and the Charities Act 2011.

1. The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road), moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members

Church Workers Pension Fund (CWPF)
Draft FRS102 Wording - December 2023 Year End

St Mary's Becontree participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (**2023: 1051, 2022: £1051**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, **St Mary's Becontree** could become responsible for paying a share of the failed employer's pension liabilities.

St Mary's Church Becontree – 1157461

Statement of Financial Activities For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	26,881	—	—	—	26,881	24,453
Collections and other giving	9,951	—	—	—	9,951	13,802
Other voluntary receipts	21,282	500	—	—	21,782	12,249
Gift Aid recovered	9,229	—	—	—	9,229	9,083
Other receipts	10,421	40,000	3	—	50,424	—
Activities for generating funds	9,190	750	—	—	9,940	1,227
Investment Income	12,939	13,068	—	—	26,008	30,323
Receipts from church activities	12,832	7,300	—	—	20,132	15,727
Total income	112,728	61,618	3	—	174,349	106,868
Payments						
Cost of generating funds	570	—	—	—	570	514
Missionary and Charitable Giving	4,827	904	—	—	5,732	7,178
Parish Share	21,714	—	—	—	21,714	34,193
Clergy and Staffing costs	3,309	—	23,560	—	26,869	24,291
Church Running Expenses	40,264	17	—	—	40,282	14,566
Hall Running Costs	4,196	379	—	—	4,575	4,550
Church Repairs & Maintenance	28,871	54,937	—	—	83,809	44,094
Hall Repairs & Maintenance	6,524	2,970	—	—	9,495	514
New Building work	—	—	—	—	—	—
Governance Costs	400	—	—	—	400	400
Total expenditure	110,679	59,210	23,560	—	193,449	130,304
Gains / losses on investment assets	—	—	—	—	—	—
Net income / (expenditure) resources before transfer	2,048	2,408	(23,557)	—	(19,099)	(23,436)
Transfers						
Gross transfers between funds - in	—	—	—	—	—	50,000
Gross transfers between funds - out	—	—	—	—	—	(50,000)
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	2,048	2,408	(23,557)	—	(19,099)	(23,436)
Reconciliation of funds						
Total funds brought forward	63,944	60,449	25,300	—	149,695	173,131
Total funds carried forward	65,993	62,858	1,743	—	130,595	149,695

There may be minor discrepancies in the totals if the pence are not being shown

St Marys Church Becontree – 1157461

Balance sheet (Church of England)

As at: 31 December 2023

	As at 31/12/2023	As at 31/12/2022
	£	£
Current assets		
Investments	5,528	5,375
Cash at bank and in hand	126,588	146,270
	<u>132,117</u>	<u>151,646</u>
Liabilities		
Creditors: Amounts falling due in one year	1,521	1,951
Net current assets less current liabilities	<u>130,595</u>	<u>149,695</u>
Total assets less current liabilities	<u>130,595</u>	<u>149,695</u>
Total net assets less liabilities	<u>130,595</u>	<u>149,695</u>
Represented by		
Unrestricted		
Unrestricted - General fund	65,993	63,944
Designated		
Designated - Accessibility Deposit	—	—
Designated - Decorating Vicarage Deposit	0	0
Designated - Flowers	0	0
Designated - Mission	280	1,185
Designated - Roof & Render St Marys Deposit	—	—
Designated - Toilets Deposit	—	—
Designated - Alpha	—	—
Designated - Building, Rents, Maintenance etc	43,641	22,419
Designated - Major works	18,935	36,843
Designated - Church Lighting Deposit	—	—
Designated - Decorating Bosworth Rd Deposit	—	—
Designated - Decorating Church Deposit	—	—
Designated - Decorating Hall Deposit	—	—
Designated - Decorating Temple Ave Deposit	—	—
Restricted		
Restricted - HLF Beacon Project	0	0
Restricted - Funeral Expenses	—	—
Restricted - HLF Small Project	—	—
Restricted - Youth Worker	(18,756)	4,800
Restricted - Youth Worker Deposit	20,378	20,378
Restricted - Agency collection	122	122
Funds of the church	<u>130,595</u>	<u>149,695</u>

There may be minor discrepancies in the totals if the pence are not being shown

St Marys Church Becontree - 1157461
Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Central Fund Account	28,709.08	58,781.22	(69,674.13)	—	17,816.17	6,647.41
6505 : No. 2 account	7,386.04	(12,659.73)	26,412.12	—	21,138.43	15,554.06
6510 : CCLA (CBF) deposit account	33,175.28	9,459.09	45,000.00	—	87,634.37	124,069.37
6590 : Cash in hand	3,254.29	(1,222.22)	(2,032.07)	—	—	—
Total	72,524.69	54,358.36	(294.08)	—	126,588.97	146,270.84
Current assets - Investments						
6515 : CCLA (CBF) Organ Fund	5,528.39	—	—	—	5,528.39	5,375.98
Total	5,528.39	—	—	—	5,528.39	5,375.98
Liabilities - Agency accounts						
6699 : Agency collections	—	—	1,521.78	—	1,521.78	1,951.78
Total	—	—	1,521.78	—	1,521.78	1,951.78
Net total assets	78,053.08	54,358.36	(1,815.86)	—	130,595.58	149,695.04
Represented by						
Unrestricted - General	65,993.85	—	—	—	65,993.85	63,944.94
Designated - Building	—	43,641.73	—	—	43,641.73	22,419.73
Designated - Building-A	—	18,935.09	—	—	18,935.09	36,843.88
Designated - DecorVicD	—	0.53	—	—	0.53	0.53
Designated - Flowers	—	0.51	—	—	0.51	0.51
Designated - Mission	—	280.50	—	—	280.50	1,185.00
Restricted - Beacon	—	—	(0.20)	—	(0.20)	(0.20)
Restricted - YW	—	—	(18,756.43)	—	(18,756.43)	4,800.65
Restricted - YouthWD	—	—	20,378.00	—	20,378.00	20,378.00
Restricted - None	—	—	122.00	—	122.00	122.00
Total	65,993.85	62,858.36	1,743.37	—	130,595.58	149,695.04

St Marys Church Becontree - 1157461

Analysis of income and expenditure Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Planned giving						
0101 - Gift Aid - Bank	22,091	—	—	—	22,091	20,550
0110 - Gift Aid - Envelopes	920	—	—	—	920	490
0201 - Other planned giving	3,870	—	—	—	3,870	3,413
Planned giving Totals	26,881	—	—	—	26,881	24,453
Collections and other giving						
0301 - Loose plate collections	9,951	—	—	—	9,951	5,814
0401 - Regular gift days	—	—	—	—	—	7,988
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
Collections and other giving Totals	9,951	—	—	—	9,951	13,802
Other voluntary receipts						
0410 - Giving through church boxes	—	—	—	—	—	—
0502 - One Off NGA Gift	921	—	—	—	921	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	2,801	—	—	—	2,801	2,249
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	10,000	—	—	—	10,000	—
08A1 - Non-recurring one-off grants	7,560	500	—	—	8,060	10,000
Other voluntary receipts Totals	21,282	500	—	—	21,782	12,249
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	9,229	—	—	—	9,229	9,083
Gift Aid recovered Totals	9,229	—	—	—	9,229	9,083
Other receipts						
0551 - Tower Repair	—	—	—	—	—	—
0602 - Tax recoverable on VAT	—	—	—	—	—	—
0901 - Other funds generated	10,421	40,000	3	—	50,424	—
0902 - Refund of overpayment	—	—	—	—	—	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
Other receipts Totals	10,421	40,000	3	—	50,424	—
Activities for generating funds						
0910 - Rummage sales etc	—	—	—	—	—	704
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	9,190	750	—	—	9,940	522
1250 - Magazine income - advertising	—	—	—	—	—	—
1260 - Parish magazine sales	—	—	—	—	—	—
Activities for generating funds Totals	9,190	750	—	—	9,940	1,227

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Investment Income						
1001 - Dividends	2,521	—	—	—	2,521	—
1020 - Bank and building society interest	1,272	—	—	—	1,272	1,340
1030 - Rent from lands or buildings	9,145	13,068	—	—	22,214	28,983
Investment Income Totals	12,939	13,068	—	—	26,008	30,323
Receipts from church activities						
1101 - Fees for weddings and funerals	1,774	—	—	—	1,774	3,384
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	11,058	7,300	—	—	18,358	12,343
Receipts from church activities Totals	12,832	7,300	—	—	20,132	15,727
Receipts Grand totals	112,728	61,618	3	—	174,349	106,868

Payments

Cost of generating funds

1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2830 - Bosworth Road Repairs Structure	—	—	—	—	—	—
2831 - Bosworth Road Repairs Instalation	—	—	—	—	—	—
2832 - Bosworth Road Decorating	—	—	—	—	—	—
2833 - Bosworth Road Maintenance	—	—	—	—	—	—
2834 - Bosworth Road Insurance	570	—	—	—	570	514
2840 - Church Flat Repairs Structure	—	—	—	—	—	—
2841 - Church Flat Repairs Instalation	—	—	—	—	—	—
2842 - Church Flat Decorating	—	—	—	—	—	—
Cost of generating funds Totals	570	—	—	—	570	514

Missionary and Charitable Giving

1801 - Giving to missionary societies	1,000	—	—	—	1,000	2,347
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	2,133	—	—	—	2,133	566
1851 - Youth Mission	1,693	904	—	—	2,598	3,793
1855 - Overseas Mission	—	—	—	—	—	471
1870 - Secular charities	—	—	—	—	—	—
Missionary and Charitable Giving Totals	4,827	904	—	—	5,732	7,178

Parish Share

1901 - Stipends quota	21,714	—	—	—	21,714	—
1910 - Ministry parish share etc	—	—	—	—	—	34,193
Parish Share Totals	21,714	—	—	—	21,714	34,193

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Clergy and Staffing costs						
2010 - Curate Expenses	—	—	—	—	—	95
2011 - Curate expenses (petrol)	66	—	—	—	66	100
2020 - Youth Worker Expenses	—	—	—	—	—	—
2021 - Youth Worker (Travel)	—	—	—	—	—	337
2022 - Youth Worker (training)	—	—	—	—	—	—
2030 - Visiting speakers / locums	—	—	—	—	—	—
2031 - Verger Organist	—	—	—	—	—	—
2050 - Salary of parish administrator	1,992	—	—	—	1,992	3,559
2051 - Salary of Youth Worker	—	—	23,560	—	23,560	20,198
2052 - Salary of Beacon Project Administrator	—	—	—	—	—	—
2053 - Salary of Cleaner	1,250	—	—	—	1,250	—
2101 - Working expenses of incumbent	—	—	—	—	—	—
2102 - Petrol expenses of incumbent	—	—	—	—	—	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	—	—	—	—	—	—
2151 - Curate's Telephone	—	—	—	—	—	—
2152 - Youth Worker's Telephone	—	—	—	—	—	—
Clergy and Staffing costs Totals	3,309	—	23,560	—	26,869	24,291
Church Running Expenses						
2170 - Education	—	—	—	—	—	—
2201 - Parish training and mission	388	—	—	—	388	232
2301 - Church running - insurance	2,096	—	—	—	2,096	3,730
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	—	—	—	—	—	—
2330 - Church maintenance	8,972	—	—	—	8,972	1,714
2331 - Cleaning Church	639	—	—	—	639	49
2332 - Cleaning Hall	—	—	—	—	—	—
2333 - Cleaning Hartley Brook	—	—	—	—	—	—
2340 - Upkeep of services	793	—	—	—	793	705
2341 - Printing (service Cards Etc)	189	—	—	—	189	—
2342 - Music (Books, CD, etc.)	—	—	—	—	—	80
2350 - Upkeep of churchyard	13,734	—	—	—	13,734	408
2360 - Administration	1,321	—	—	—	1,321	444
2361 - Stationary	—	—	—	—	—	242
2362 - Photocopier	332	—	—	—	332	345
2363 - License, Copyright, membership	849	—	—	—	849	773
2364 - Publicity For Mission	—	—	—	—	—	—
2370 - GA Tax Return transfer to centres	—	—	—	—	—	—
2372 - Refund of Over Payment	—	—	—	—	—	—
2401 - Church running - electric	2,037	—	—	—	2,037	505
2410 - Church running - gas	—	—	—	—	—	1,251
2420 - Church running - water	609	17	—	—	626	249
2430 - Church running - oil	2,919	—	—	—	2,919	3,218
2440 - Church running - heating and lighting	258	—	—	—	258	—
2450 - HB Church Running - Elec	2,944	—	—	—	2,944	386
2460 - HB Church Running - Gas	735	—	—	—	735	210
2465 - Hartley Brook Annual Servicing	—	—	—	—	—	—
2470 - HB Church Running - Water	—	—	—	—	—	17
2480 - HB Church Running - Insurance	1,445	—	—	—	1,445	—
2501 - Magazine expenses	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Church Running Expenses Totals	40,264	17	—	—	40,282	14,566
Hall Running Costs						
2490 - HB Church Running - Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running -paper towels	—	—	—	—	—	—
2530 - Hall running - electricity	—	—	—	—	—	11
2540 - Hall running - gas	853	—	—	—	853	—
2550 - Hall running - insurance	736	—	—	—	736	705
2560 - Hall running - maintenance	544	—	—	—	544	1,493
2570 - Hall running - Deposit	—	—	—	—	—	—
2580 - Hall running - water	63	7	—	—	70	339
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2823 - Temple Avenue Maintenance	—	372	—	—	372	—
Hall Running Costs Totals	4,196	379	—	—	4,575	4,550
Church Repairs & Maintenance						
2334 - hartley Brook Maintenance	540	—	—	—	540	240
2701 - Church major repairs - structure	5,727	—	—	—	5,727	42,455
2710 - Church major repairs - installation	20,556	54,937	—	—	75,494	—
2720 - Church interior and exterior decorating	2,047	—	—	—	2,047	—
2810 - Hartley Brook Repairs Structure	—	—	—	—	—	540
2811 - Hartley Brook Repairs Instalation & REPL	—	—	—	—	—	859
2812 - Hartley Brook Decoration	—	—	—	—	—	—
Church Repairs & Maintenance Totals	28,871	54,937	—	—	83,809	44,094
Hall Repairs & Maintenance						
2801 - Hall + major repairs - structure	1,800	—	—	—	1,800	—
2802 - Hall + major repairs - installation	4,153	2,970	—	—	7,124	—
2803 - Hall + interior and exterior decorating	—	—	—	—	—	—
2820 - Temple Avenue Repairs Structure	—	—	—	—	—	—
2821 - Temple Avenue Repairs Instalation	—	—	—	—	—	—
2822 - Temple Avenue Decoration	—	—	—	—	—	—
2824 - Temple Avenue Insurance	570	—	—	—	570	514
Hall Repairs & Maintenance Totals	6,524	2,970	—	—	9,495	514
New Building work						
2730 - New Instalation Church	—	—	—	—	—	—
3300 - New building parsonage house	—	—	—	—	—	—
3400 - New building house for curate	—	—	—	—	—	—
3500 - New building Church	—	—	—	—	—	—
3600 - New building Hall	—	—	—	—	—	—
New Building work Totals	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

Governance Costs2601 - Governance costs
examination/audit fee

400

—

—

—

400

400

Governance Costs Totals

400

—

—

—

400

400

Payments Grand totals

110,679

59,210

23,560

—

193,449

130,304

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
AccessD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Alpha							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Beacon							
Restricted	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Building							
Designated	22,419	21,618	396	—	—	—	43,641
Sub-totals	22,419	21,618	396	—	—	—	43,641
Building-A							
Designated	36,843	40,000	57,908	—	—	—	18,935
Sub-totals	36,843	40,000	57,908	—	—	—	18,935
ChLightD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorBosD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorChurD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorHallD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorTempD							
Designated	—	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Sub-totals	—	—	—	—	—	—	—
DecorVicD							
Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Flowers							
Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
FuneralEx							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
HLFsmall							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Mission							
Designated	1,185	—	904	—	—	—	280
Sub-totals	1,185	—	904	—	—	—	280
RoofD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
ToiletsD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
YW							
Restricted	4,800	3	23,560	—	—	—	(18,756)
Sub-totals	4,800	3	23,560	—	—	—	(18,756)
YouthWD							
Restricted	20,378	—	—	—	—	—	20,378
Sub-totals	20,378	—	—	—	—	—	20,378
General							
Unrestricted	63,944	112,728	110,679	—	—	—	65,993
Sub-totals	63,944	112,728	110,679	—	—	—	65,993

There may be minor discrepancies in the totals if the pence are not being shown

Totals	149,573	174,349	193,449	-----	-----	-----	130,473
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There may be minor discrepancies in the totals if the pence are not being shown

Return of Parish Finance

January to December 2023

Parish ref :
590012

Parish :
Becontree: St Mary

If this form is NOT completed on behalf of the entire parish,
please list below the churches included.

Deanery :
Barking & Dagenham
Diocese :
Chelmsford

INCOMING RESOURCES

	UNRESTRICTED		RESTRICTED	
	Voluntary income / receipts	(nearest £)	(nearest £)	
01 Regular giving	20881	—	—	—
03 Collections at services	9801	—	—	—
04 All other giving and voluntary receipts, including special appeals (recurring and one-off)	3722	—	—	—
06 Gift Aid recovered	9230	—	—	—
07 Legacies received (capital value)	—	—	—	—
08 Grants (include recurring and one-off)	18000	—	—	—
TOTAL Voluntary income	67844	—	—	—
Activities for generating funds				
09 Gross income from fundraising activities	50422	3	—	—
10 Dividends, interest, income from property etc	20008	—	—	—
Church activities				
11 Statutory fees retained by the PCC (weddings, funerals etc)	1774	—	—	—
12 Gross income from trading (e.g. hall bookings, magazine, bookstall)	28299	—	—	—
Other incoming resources				
13 Other incoming resources / receipts not already listed	—	—	—	—
TOTAL INCOMING RESOURCES (from Financial Statements)				
A Unrestricted	174347			
B Restricted	3			
C TOTAL	174350			
Planned givers and legacies				
14 Number of regular givers	26			
16 Number of new legacies received	0			

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2017.

Looking back across 2023, were there any exceptional circumstances or significant changes that may have led to unusual figures? Please provide details in the box below.

Becontree: St Mary

RESOURCES EXPENDED

	UNRESTRICTED		RESTRICTED	
	Costs of generating income	(nearest £)	(nearest £)	
17 Fund-raising activities (costs and payments)	—	—	—	—
Church activities				
18 Mission giving and donations	5732	—	—	—
19 Diocesan parish share contribution	21715	—	—	—
20 Salaries, wages and honoraria	2058	—	—	—
21 Clergy and staff expenses	—	—	—	—
Church expenses				
22 Church expenses: Mission and evangelism costs	388	—	—	—
23 Church running expenses	29898	—	—	—
24 Church utility bills	12006	—	—	—
25 Costs of trading	2204	—	—	—
Major capital expenditure				
27 Major repairs to the church building	83209	—	—	—
28 Major repairs to the church hall or other PCC property, including redecoration	10438	—	—	—
29 New building work to the church, church hall, clergy housing or any other PCC property	—	—	—	—
SUB-TOTAL for Church activities & expenses	168638	23560		
99 Other outgoing resources / payments	—	—	—	—
TOTAL RESOURCES EXPENDED (from Financial Statements)				
D Unrestricted	168639			
E Restricted	23560			
F TOTAL	192199			
Cash and investment balances				
31 Cash and deposit balance as at 31st December	126883	(1938)		
32 Investments as at 31st December	5328	—		
Account banks: On which banks are your accounts prepared? (indicate ONE)				
30 RECEIPTS AND PAYMENTS	☒ Y	ACCRUALS	☐	

Date 05 Apr 2022

Name CECILIA MORKEH YAMSON

Position Treasurer

Contact (Phone or E-mail) cecilia@stmarysbecontree.org.uk

Independent Examiner's Report to the Parochial Church Council of St
Mary Becontree
For the year ended 31 December 2023

I report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2023 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC 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 required.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PCC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

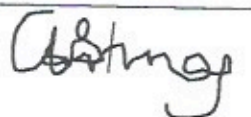
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mr J A Annan MSc, BA(Hons), ICA (GH) Finalist, ACCA P/Qual, PGCE.
42 Alderney Road, Slade Green Erith, Kent DA8 2JD
April 18 2024

Accounts



The parish of
**ST.MARY'S
BECONTREE**

Making Jesus Known

Charity No. 608012

**Trustees' Annual Report
Year Ending 31st December 2022**

Page 2	Administration Information
Page 3	Structure, Governance and Management, Aims & Purposes Objectives, Achievement & Performance, Governance
Page 4	Review of the Year
Page 8	Receipts and Payments
Page 9	Balance Sheet
Page 10	Statement of Assets and Liabilities
Page 11	Analysis of Receipts and Payments
Page 14	Fund Movement Summary

Supplementary Information

Page 15	Return of Parish Finance
Page 16	Examiner's Report

Chair of PCC

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Warden

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Warden

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Date 30 April 2023

Church of St Mary, Becontree

Annual Report of the Parochial Church Council (TAR)

For the Year Ended 31st December 2022

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from May 2022 until April 2023 are:

Incumbent:	Rev Kathryn Miller (<i>Chairperson</i>)	
<i>Curates:</i>	Rev Tim Broadbent	
	Rev Cecilia Morkeh-Yamson Pelligrin	
	Rev Cliff McLeod (from September 2022)	
<i>Youth Worker:</i>	Leigh Dowling (non-voting)	
<i>Wardens:</i>	Denver Pieterse and Lisa Groves	
<i>Licensed Lay Ministers:</i>	John Brook (Deceased December 2022) Cliff McLeod (Lay Chairperson) (until September 2022) and Bill Miller	
<i>Secretary:</i>	Lisa Groves	
<i>Representatives on the Deanery Synod:</i>	Sylvia Brooks	(2020 - 2023)
	Lisa Groves	(2020 - 2023)
Treasurer:	Rev Cecilia Morkeh-Yamson Pelligrin	
<i>Elected Members:</i>	Gloria Cobbina	(2020 – 2023)
	Catherina Rowland	(2020 – 2023)
	Emilia Tejuoso	(2020 – 2023)
	Sheila Lammin	(2022 – 2025)
	Chikodi Ozuzuma	(2022 – 2025)
<i>Co-opted Members</i>	Daniel Lammin Jr	
	Kaz Cartlidge	
	Vikki Forecast	

Independent Examiner/Auditor: Mr. Jonathan Annan

Structure, Governance and Management

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

Aims and Purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of the Parish of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & Activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer: learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish including but not limited to the Community Café, Craft Chat Create, Community Gospel Choir and supporting the local food bank.
- Missionary and outreach work with emphasis on youth and schools work, supporting outside agencies (CPAS, CMM, Night Shelter and Turn on the Tap) and taking the 'church' out into the community.

Achievements Performance

The number on the Electoral Roll in 2022 was 96.

Governance

The PCC (Trustees) met on a regular, bi-monthly, basis. All meetings commence with prayer and a short reflection and are followed by regular reports from Safeguarding, Fabric and Finance, Treasurer, Youth and Children's work, Discipleship Team and Outreach Team. All meetings are minuted and these are accepted for accuracy at the subsequent meeting.

The PCC discuss various relevant issues concerning the life of the church including building projects undertaken and planned together with maintenance issues that arise and any relevant costs implication pertaining to the church buildings and properties.

The PCC has 4 main teams; Fabric, Finance, Discipleship and Outreach. Each member of the PCC is encouraged to be a participating member on one of these four teams. The PCC teams may also include members of the congregation. When required, these teams carry out research, obtain quotations and make recommendations to the PCC to enable the PCC to concentrate their time on relevant matters.

Chairperson/Vicar: Review of 2022

2022 was a year of restoration for us at St Mary's. Restoration of meeting in person and all our activities and restoration of our beautiful building.

All our services returned to in person; though we have maintained the livestreaming of the 9.30am Sunday service for those unable to attend in person. We held Quiet days for Lent and Advent. At Easter we held a Maundy Thursday Seder Meal. We ran a course on 'Leading in Church' for our own members and others from around the deanery. Cliff McLeod was ordained deacon in September, and we again hosted the ordinations as Cecilia was ordained Priest in October. We sadly said goodbye to our long standing Reader (lay minister) John who died just before Christmas. We employed an administrator.

We again ran an August Alpha course; Live Nativity and for the first time in many years both a Summer (Platinum Jubilee) Fete and Christmas Fayre as we invited members of our community into the building. We

hosted our CMS missionaries Andrew and Lisa Peart when they were home from Bolivia on furlough. Our Midweek Café, Craft groups and Community Choir were able to meet in person.

Our young people's work continued to flourish as we delivered assemblies and RE lessons in local schools and welcomed schools in for our Easter Experience, Church visits and Carol services. We began an afterschool club at St Mary's for primary school aged young people as well as holding a secondary aged Afterschool Club in Dagenham Parish School in conjunction with other deanery churches. Our Youth groups combined to the new 'Friday Club'. We took some of our young people away to Norfolk at Easter and Leigh Abbey in Devon in the summer. We held our annual Holiday Club with a superhero theme.

We were most delighted to see the major drainage works completed on the church; repairs, and replastering, as a result of the water damage, begin. In 2023 we look forward to completing the decoration of the church after these major works. We also hope to see our grounds refreshed and relandscaped and so be a better welcoming space for our communities. We are looking to refurbish our back vestry into a full working office and renew our sound and audio-visual provision in church.

Treasurer's Financial Review

Total Income for 2022 was £ 106,868 of which £88,879 was General Unrestricted Funds, Designated Funds was £7,988. Planned Giving for the year was £24,453, a decrease of £7659 compared to 2021. Restricted Income of £10,000 was a London Over the Boarder grant for Youth Work. There was an increase of £1,569 on Gift Aid recovered.

Rental/Investment Income of £30,323, this amount was rental income of £28,983 on our properties and £1,340 from dividends and interest. Receipts from Church Activities include £12,343, for church hall lettings, this gave a 275% increase compared to the prior year.

Total Payment for the year was £130,304. Diocesan Parish Share was £34,193, giving a reduction of £345 compared to 2021 figures. Staffing cost was £24,291, made up of £20,198 for Youth Work and £4,092 for other paid staff.

Church Running Expenses, we had another year in which this category of expenditure at £14,566, was significantly lower than the last two years.

Church Repairs and Maintenance amounted to £42,434, this was our largest category of expenditure in 2022. Today, as we look at the restoration carried out, undoubtedly, we can say it was money well spent. The net result for the year 2022 was a deficit of (£23,430).

Total funds carried forward on 31st December 2022 were £149,695, made up of; unrestricted funds of £63,944, included in this amount is Organ Fund Investment of £5,375, designated funds of £60,449 and restricted funds of £25,300.

Reserves Policy

Our Unrestricted Reserves is £ £92,737, the amount readily available is £87,362. The PCC in the past maintained a minimum balance on unrestricted funds which equate to three months unrestricted payments. In the current economic climate and rising cost of goods and services, it is anticipated that monthly unrestricted payments in 2022, will be £6,500. Given the PCC's strategic plans, it will try to maintain a minimum balance of six months unrestricted payments. In keeping with current practice, the PCC will gradually build up its unrestricted funds so that it can maintain a minimum balance equivalent to nine months unrestricted payments. From the balance of the Unrestricted Reserves, the PCC plans to draw down funds to set up a parish office in the back Vestry as well as pay for plans for landscaping the front garden. The funds drawn down will supplement funds raised in our 2022 gift day.

£20,378 Restricted Reserves is retained for our Youth Work. Designated Funds is £59,895; £43,426 is for major church repairs, £15,281 is for our four properties, the aim is to build this up to £20,000 towards meeting the costs of ongoing repairs on these buildings.

It is our policy to invest our funds balances with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using Receipts and Payments basis, and the Charities Act 2011.

1. The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road), moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members

Church Workers Pension Fund (CWPF)
FRS102 - December 2022 Year End

St. Mary's Becontree participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections.
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the Receipts and Payments Accounts in the year are the contributions payable **(2022: £1051, 2021: £1051)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 10.1 % following improvements in the funding position over 2022. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, **St. Mary's Becontree** could become responsible for paying a share of the failed employer's pension liabilities.

St Mary's Church Becontree - 1157461
Statement of Financial Activities
For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	24,453	—	—	—	24,453	32,112
Collections and other giving	5,854	7,948	—	—	13,802	5,365
Other voluntary receipts	2,209	40	10,000	—	12,249	19,690
Gift Aid recovered	9,083	—	—	—	9,083	7,514
Other receipts	—	—	—	—	—	468
Activities for generating funds	1,227	—	—	—	1,227	—
Investment Income	30,323	—	—	—	30,323	23,601
Receipts from church activities	15,727	—	—	—	15,727	4,882
Total income	88,879	7,988	10,000	—	106,868	93,634
Payments						
Cost of generating funds	514	—	—	—	514	1,200
Missionary and Charitable Giving	7,178	—	—	—	7,178	3,999
Parish Share	34,193	—	—	—	34,193	35,707
Clergy and Staffing costs	4,092	—	20,198	—	24,291	19,969
Church Running Expenses	14,566	—	—	—	14,566	17,349
Hall Running Costs	4,550	—	—	—	4,550	4,619
Church Repairs & Maintenance	1,660	42,434	—	—	44,094	4,444
Hall Repairs & Maintenance	514	—	—	—	514	1,373
Governance Costs	400	—	—	—	400	400
Total expenditure	67,672	42,434	20,198	—	130,304	89,064
Net income / (expenditure) resources before transfer	21,207	(34,445)	(10,198)	—	(23,436)	4,570
Transfers						
Gross transfers between funds - in	—	35,000	15,000	—	50,000	80,122
Gross transfers between funds - out	(50,000)	—	—	—	(50,000)	(80,122)
Other recognised gains / losses						
Net movement in funds	(28,792)	554	4,801	—	(23,436)	4,570
Reconciliation of funds						
Total funds brought forward	92,737	59,895	20,498	—	173,131	168,560
Total funds carried forward	63,944	60,449	25,300	—	149,695	173,131

St Mary's Church Becontree - 1157461
Balance sheet (Church of England)
As at: 31 December 2022

	As at 31/12/2022 £	As at 31/12/2021 £
Current assets		
<i>Investments</i>	5,375	5,375
<i>Cash at bank and in hand</i>	146,270	169,064
	<u>151,646</u>	<u>174,440</u>
Liabilities		
<i>Creditors: Amounts falling due in one year</i>	1,951	1,308
Net current assets less current liabilities	<u>149,695</u>	<u>173,131</u>
Total assets less current liabilities	<u>149,695</u>	<u>173,131</u>
Total net assets less liabilities	<u>149,695</u>	<u>173,131</u>
Represented by		
Unrestricted		
<i>Unrestricted - General fund</i>	63,944	92,737
Designated		
<i>Designated - Accessibility Deposit</i>	—	—
<i>Designated - Decorating Vicarage Deposit</i>	0	0
<i>Designated - Flowers</i>	0	0
<i>Designated - Mission</i>	1,185	1,185
<i>Designated - Roof & Render St Marys Deposit</i>	—	—
<i>Designated - Toilets Deposit</i>	—	—
<i>Designated - Alpha</i>	—	—
<i>Designated - Building, Rents, Maintenance etc</i>	22,419	15,281
<i>Designated - Major works</i>	36,843	43,428
<i>Designated - Church Lighting Deposit</i>	—	—
<i>Designated - Decorating Bosworth Rd Deposit</i>	—	—
<i>Designated - Decorating Church Deposit</i>	—	—
<i>Designated - Decorating Hall Deposit</i>	—	—
<i>Designated - Decorating Temple Ave Deposit</i>	—	—
Restricted		
<i>Restricted - HLF Beacon Project</i>	0	0
<i>Restricted - Funeral Expenses</i>	—	—
<i>Restricted - HLF Small Project</i>	—	—
<i>Restricted - Youth Worker</i>	4,800	0
<i>Restricted - Youth Worker Deposit</i>	20,378	20,378
<i>Restricted - Agency collection</i>	122	122
<i>Funds of the church</i>	<u>149,695</u>	<u>173,131</u>

St. Mary Church Becontree – 1157461
Statement of Assets and Liabilities
As at 31 December 2022

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
6501 : Central Fund Account	18,210.93	34,123.53	(45,687.05)	—	6,647.41	18,640.57
6505 : No. 2 account	19,552.69	(30,410.75)	26,412.12	—	15,554.06	17,542.76
6510 : CCLA (CBF) deposit account	29,610.28	49,459.09	45,000.00	—	124,069.37	132,881.00
6590 : Cash in hand	3,254.29	(1,222.22)	(2,032.07)	—	—	—
Total	70,628.19	51,949.65	23,693.00	—	146,270.84	169,064.33
Current assets - Investments						
6515: CCLA (CBF) Organ Fund	5,375.98	—	—	—	5,375.98	5,375.98
Totals	5,375.98	—	—	—	5,375.98	5,375.98
Liabilities - Agency accounts						
6699: Agency collections	—	—	1,951.78	—	1,951.78	1,308.81
Totals	—	—	1,951.78	—	1,951.78	1,308.81
Net total assets	76,004.17	51,949.65	21,741.22	—	149,695.04	173,131.50

Represented by

	General	Designated	Restricted	Endowment	Total	Last year
Unrestricted – General	63,944.94	—	—	—	63,944.94	92,737.46
Designated – Building	—	22,419.73	—	—	22,419.73	15,281.03
Designated – Building A	—	36,843.88	—	—	36,843.88	43,428.12
Designated – DecorVicD	—	0.53	—	—	0.53	0.53
Designated – Flowers	—	0.51	—	—	0.51	0.51
Designated – Mission	—	1,185.00	—	—	—	1,185.00
Designated – Beacon	—	—	(0.20)	—	(0.20)	(0.20)
Restricted – YW	—	—	4,800.65	—	4,800.65	(0.95)
Restricted – Youth WD	—	—	20,378.00	—	20,378.00	20,378.00
Restricted – none	—	—	122.00	—	122.00	122.00
Total	63,944.94	60,449.65	25,300.45	—	149,695.04	173,131.50

St. Mary Church Becontree – 1157461
Analysis of Income and Expenditure
For the period 1 January 2022 to 31 December 2022

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
INCOME						
Planned giving						
0101 - Gift Aid – Bank	20,550	—	—	—	20,550	25,650
0110 - Gift Aid - Envelopes	490	—	—	—	490	350
0201 - Other planned giving	3,413	—	—	—	3,413	6,112
Total	24,453	—	—	—	24,453	32,112
Collections and other giving						
0301 - Loose plate collections	5,814	—	—	—	5,814	4,365
0401 – Regular gift days	40	7,948	—	—	7,988	—
0501 - One-off Gift Aid gifts	—	—	—	—	—	1,000
Total	5,854	7,948	—	—	13,802	5,365
Other voluntary receipts						
0502 - One Off NGA Gift	—	—	—	—	—	10,751
0550 - Donations appeals etc	2,209	40	—	—	2,249	1,439
08A1 - Non-recurring one-off grants	—	—	10,000	—	10,000	7,500
Total	2,209	40	10,000	—	12,249	19,690
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	9,083	—	—	—	9,083	7,514
Total	9,083	—	—	—	9,083	7,514
Other receipts						
0902 - Refund of overpayment	—	—	—	—	—	468
Total	—	—	—	—	—	468
Activities for generating funds						
0910 - Rummage sales etc	704	—	—	—	704	—
1240 - Church hall lettings - fund raising	522	—	—	—	522	—
Total	1,227	—	—	—	1,227	—
Investment Income						
1001 – Dividends	—	—	—	—	—	494
1020 - Bank and building society interest	1,340	—	—	—	1,340	(4,421)
1030 - Rent from lands or buildings	28,983	—	—	—	28,983	27,528
Total	30,323	—	—	—	30,323	23,601
Receipts from church activities						
1101 - Fees for weddings and funerals	3,384	—	—	—	3,384	275
1210 - Bookstall sales to promote objectives	—	—	—	—	—	129
1230 - Church hall lettings – objectives	12,343	—	—	—	12,343	4,478
Total	15,727	—	—	—	15,727	4,882
INCOME GRAND TOTAL	88,879	7,988	10,000	—	106,868	93,634

EXPENDITURE

Cost of generating funds

2830 - Bosworth Road Repairs Structure	—	—	—	—	—	114
2832 - Bosworth Road Decorating	—	—	—	—	—	322
2834 - Bosworth Road Insurance	514	—	—	—	514	434
2841 - Church Flat Repairs Installation	—	—	—	—	—	330
Total	514	—	—	—	514	1,200

Missionary and Charitable Giving

1801 - Giving to missionary societies	2,347	—	—	—	2,347	2,000
1850 - Home mission	566	—	—	—	566	495
1851 - Youth Mission	3,793	—	—	—	3,793	1,504
1855 - Overseas Mission	471	—	—	—	471	—
Total	7,178	—	—	—	7,178	3,999

Parish Share

1910 - Ministry parish share etc	34,193	—	—	—	34,193	35,707
Total	34,193	—	—	—	34,193	35,707

Clergy and Staffing costs

2010 – Curate Expenses	95	—	—	—	95	—
2011 – Curate expenses (petrol)	100	—	—	—	100	—
2020 - Youth Worker Expenses	—	—	—	—	—	182
2021 – Youth Worker (travel)	337	—	—	—	337	—
2050 – Salary of parish administrator	3,559	—	—	—	3,559	—
2051 - Salary of Youth Worker	—	—	20,198	—	20,198	19,622
2150 - Vicar's telephone	—	—	—	—	—	164
Total	4,092	—	20,198	—	24,291	19,969

Church Running Expenses

2201 - Parish training and mission	232	—	—	—	232	75
2301 - Church running – insurance	3,730	—	—	—	3,730	2,078
2330 - Church maintenance	1,714	—	—	—	1,714	1,386
2331 - Cleaning Church	49	—	—	—	49	27
2340 - Upkeep of services	705	—	—	—	705	829
2341 - Printing (service Cards Etc)	—	—	—	—	—	107
2342 - Music (Books, CD, etc.)	80	—	—	—	80	—
2350 - Upkeep of churchyard	408	—	—	—	408	5,410
2360 - Administration	444	—	—	—	444	847
2361 – Stationary	242	—	—	—	242	65
2362 – Photocopier	345	—	—	—	345	738
2363 - License, Copyright, membership	773	—	—	—	773	1,185
2401 - Church running – electric	505	—	—	—	505	1,054
2410 - Church running - gas	1,251	—	—	—	1,251	443
2420 - Church running - water	249	—	—	—	249	257
2430 - Church running - oil	3,218	—	—	—	3,218	787
2450 - HB Church Running – Elec	386	—	—	—	386	322
2460 - HB Church Running – Gas	210	—	—	—	210	400
2465 - Hartley Brook Annual Servicing	—	—	—	—	—	636
2470 - HB Church Running – Water	17	—	—	—	17	7
2480 - HB Church Running – Insurance	—	—	—	—	—	688
Total	14,566	—	—	—	14,566	17,349

Hall Running Costs

2490 - HB Church Running – Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running -paper towels	—	—	—	—	—	25
2530 - Hall running - electricity	11	—	—	—	11	—
2550 - Hall running - insurance	705	—	—	—	705	1,599
2560 - Hall running – maintenance	1,493	—	—	—	1,493	343
2580 - Hall running - water	339	—	—	—	339	236
2823 - Temple Avenue Maintenance	—	—	—	—	—	413
Total	4,550	—	—	—	4,550	4,619

Church Repairs & Maintenance

2334 - Hartley Brook Maintenance	240	—	—	—	240	186
2701 - Church major repairs – structure	21	42,434	—	—	42,455	4,228
2810 - Hartley Brook Repairs Structure	540	—	—	—	540	—
2811 – Hartley Brook Installation	859	—	—	—	859	—
2812 - Hartley Brook Decoration	—	—	—	—	—	30
Total	1,660	42,434	—	—	44,094	4,444

Hall Repairs & Maintenance

2821 - Temple Avenue Repairs Installation	—	—	—	—	—	261
2822 - Temple Avenue Decoration	—	—	—	—	—	677
2824 - Temple Avenue Insurance	514	—	—	—	514	434
Total	514	—	—	—	514	1,373

Governance Costs

2601 - Governance costs examination/audit fee	400	—	—	—	400	400
Total	400	—	—	—	400	400

EXPENDITURE GRAND TOTAL	67,672	42,434	20,198	—	130,304	89,064
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St Marys Church Becontree - 1157461
Fund movement by type
Selected period: 01 January 2022 to 31 December 2022

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
AccessD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Alpha							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Beacon							
Restricted	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Building							
Designated	15,281	2,138	—	5,000	—	—	22,419
Sub-totals	15,281	2,138	—	5,000	—	—	22,419
Building-A							
Designated	43,428	5,850	42,434	30,000	—	—	36,843
Sub-totals	43,428	5,850	42,434	30,000	—	—	36,843
ChLightD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorBosD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorChurD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorHalID							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

DecorTempD

Designated							
Sub-totals	—	—	—	—	—	—	—

DecorVicD

Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0

Flowers

Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0

FuneralEx

Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

HLFsmall

Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

Mission

Designated	1,185	—	—	—	—	—	1,185
Sub-totals	1,185	—	—	—	—	—	1,185

RoofD

Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

ToiletsD

Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

YW

Restricted	0	10,000	20,198	15,000	—	—	4,800
Sub-totals	0	10,000	20,198	15,000	—	—	4,800

YouthWD

Restricted	20,378	—	—	—	—	—	20,378
Sub-totals	20,378	—	—	—	—	—	20,378

General

Unrestricted	92,737	88,879	67,672	(50,000)	—	—	63,944
Sub-totals	92,737	88,879	67,672	(50,000)	—	—	63,944

Totals	173,009	106,868	130,304	—	—	—	149,573
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Return of Parish Finance

Parish ref : If this form is NOT completed on behalf of the entire parish,

Deanery :

January to December 2022

Parish : please list below the churches included.
Diocese :

Barking & Dagenham

Chelmsford

INCOMING RESOURCES

UNRESTRICTED

RESTRICTED

RESOURCES EXPENDED

UNRESTRICTED

RESTRICTED

Voluntary income / receipts (nearest £)				Generating income			
01 Regular giving 24454				17 Fund-raising activities (costs and payments)			
03 Collections at services 5814							
04 All other giving and voluntary receipts (recurring) 19							
Mission giving and donations 7179							
19 Diocesan parish share contribution 34194							
05 All other giving and voluntary receipts, (non-recurring) 2250							
06 Gift Aid recovered 9084				20 Salaries, wages and honoraria 4093 20198			
07 Legacies received (capital value)				21 Clergy and staff expenses			
08 Grants (recurring)				22 Church expenses: Mission and evangelism costs 233			
08A Grants (non-recurring) 10000				23 Church running expenses 9134			
49590 10000				24 Church utility bills 7840			
25 Costs of trading 2550							
09 Gross income from fundraising activities 705							
27 Major repairs to the church building 42456							
10 Dividends, interest, income from property etc 30324				28 Major repairs to the church hall or other PCC property, including 2429			
11 Statutory fees retained by the PCC (weddings, funerals etc) 3385				29 New building work to the church, church hall, clergy housing or			
12 Gross income from trading (e.g. hall lettings, magazine, bookstall) 12866				any other PCC property			
. NOT fundraising.				SUB-TOTAL for Church activities & expenses 110108 20198			
Other incoming resources				99 Other outgoing resources / payments			
13 Other incoming resources / receipts not already listed				TOTAL RESOURCES EXPENDED (from Financial Statements)			
A Unrestricted 96869				D Unrestricted 110107			
B Restricted 10000				E Restricted 20198			
C TOTAL 106869				F TOTAL 130305			
14 Number of regular 22				31 Cash and deposit balance as at 31st 122578 21619			
16 Number of new legacies received 0				32 Investments as at 31st 5376			

Account basis: On which basis are your accounts prepared? (indicate ONE)

30 RECEIPTS AND PAYMENTS



ACCRUALS



Date 30 April 2023

Name CECILIA MORKEH-

Position Treasurer

Contact (Phone or E-mail) cecilia@stmarvsbecontree.org.uk

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2013.

Looking back across 2022, were there any exceptional circumstances or significant changes that may have led to unusual figures? Please provide details in the box below.

Independent Examiner's Report to the Parochial Church Council of
St Mary Becontree
For the year ended 31 December 2022

I report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2022 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC 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 required.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PCC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

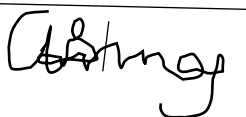
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mr J A Annan MSc, BA(Hons), ICA (GH) Finalist, ACCA P/Qual, PGCE.

42 Alderney Road, Slade Green Erith, Kent DA8 2JD

24rd April 2023

Accounts



The parish of
**ST. MARY'S
BECONTREE**

Making Jesus Known

Charity No. 608012

**Trustees' Annual Report
Year Ending 31st December 2021**

Page 2	Administration Information
Page 3	Structure, Governance and Management, Aims & Purposes Objectives, Achievement & Performance, Governance
Page 4	Review of the Year
Page 8	Receipts and Payments
Page 9	Balance Sheet
Page 10	Statement of Assets and Liabilities
Page 11	Analysis of Receipts and Payments
Page 14	Fund Movement Summary

Supplementary Information

Page 15	Return of Parish Finance
Page 16	Examiner's Report

Chair of PCC

Warden

Warden

Date

Kathryn R. Miller

S. L. L. L.

P. C. C.

1st May 2022

Church of St Mary, Becontree

Annual Report of the Parochial Church Council (TAR)

For the Year Ended 31st December 2021

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from April 2020 until April 2021 are:

Incumbent:	Rev Kathryn Miller (<i>Chairperson</i>)	
Curates:	Rev Tim Broadbent Rev Cecilia Morkeh-Yamson Pelligrin (from September 2021)	
Youth Worker:	Leigh Dowling (non-voting)	
Wardens:	Denver Pieterse and Sheila Lammin	
Licensed Lay Ministers:	John Brook Cliff McLeod (Lay Chairperson), and Bill Miller	
Secretary:	Lisa Groves	
Representatives on the Deanery Synod:	Sylvia Brooks	(2020 - 2023)
	Lisa Groves	(2020 - 2023)
Treasurer:	Rev Cecilia Morkeh-Yamson Pelligrin	
Elected Members:	Cecilia Morkeh-Yamson Pelligrin	(2020 – September 2021)
	Oluwakemi Ademoso-Jaiyeok	(2019 – 2022)
	Olajumoke Okoya	(2019 – 2022)
	Gloria Cobbina	(2020 – 2023)
	Catherina Rowland	(2020 – 2023)
	Emilia Tejuoso	(2020 – 2023)
	Kathy Harvey	(2021 – 2023)

Independent Examiner/Auditor: Mr. Jonathan Annan

Structure, Governance and Management

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

Aims and Purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of the Parish of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & Activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer: learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish including but not limited to the Community Café, Craft Chat Create, Community Gospel Choir and supporting the local food bank.
- Missionary and outreach work with emphasis on youth and schools work, supporting outside agencies (CPAS, CMM, Night Shelter and Turn on the Tap) and taking the 'church' out into the community.

Achievements Performance

The number on the Electoral Roll in 2021 was 94.

Governance

The PCC (Trustees) met on a regular, bi-monthly, basis. All meetings commence with prayer and a short reflection and are followed by regular reports from Safeguarding, Fabric and Finance, Treasurer, Youth and Children's work, Discipleship Team and Mission and Outreach Team. All meetings are minuted and these are accepted for accuracy at the subsequent meeting.

The PCC discuss various relevant issues concerning the life of the church including building projects undertaken and planned together with maintenance issues that arise and any relevant costs implication pertaining to the church buildings and properties.

The PCC has 3 main teams; Fabric and Finance, Discipleship and Mission and Outreach. Each member of the PCC is encouraged to be a participating member on one of these three teams. The PCC teams may also include members of the congregation. When required, these teams carry out research, obtain quotations and make recommendations to the PCC to enable the PCC to concentrate their time on relevant matters.

Chairperson/Vicar: Review of 2021

2021 saw its own challenges as we again began the year in lockdown with online services and 'zoom after church coffee'. But it also proved another year of finding new and creative ways to 'Make Jesus known' through our worship and service in church and in the community.

It was a year of mixed mode ministry as we worked both online and in person across all our activities. Having spent the first part of the year delivering services online only, we returned to our three-service system March 21st which continued until the end of July, singing outside to be compliant with COVID regulations. In August we had our usual one service per Sunday for the summer months, returning to two services on a Sunday from September 5th. We have continued to live stream the 9.30am service and have reached people who only now engage with us online. We further instigated an online bible study group for Lent 'God on the Box' which led to an ongoing online bible study group for those unable to engage with us in person. In August we were able to hold an in person Alpha course for those seeking to explore faith. We were delighted to hold our Christmas Services in person in 2021, including Christingle, Carol Service, Midnight Communion and Live Nativity with animals from the local community farm.

Our youth and children's work were similarly undertaken in mixed mode during 2021. We were delighted to be able to hold our Summer Holiday Club in person (with reduced numbers to allow for social distancing and additional COVID measures). Our Sunday and mid-week activities for young people returned in person in September and we held an in-person Youth Alpha. We were able to move from recorded assemblies for local schools to in person assemblies. Our schools work continued to flourish as we engaged with additional local schools. In June our schools team delivered a range of National Curriculum based RE workshops for classes from nursery through to Year 6 in one of our local schools. We had schools' visits including an exploration of the Bible held in church. In October we were able to hold our Light Party in person.

We were finally granted a Faculty in September of 2021 for the major repairs works on the building identified during our quinquennial inspection. We anticipate these works, including the reordering of drainage for the church, which has been causing major water ingress and damage, to begin in 2022. A quinquennial inspection was undertaken on Hartley Brook Church in August of 2021, which thankfully showed no major issues. We refurbished the church flat for the use of our youth intern and moved the management of our three properties to Glenly LLP.

Charlie Waters, who is on placement with us while he studies for a BA in youth work at St Mellitus, joined us in person in April 2021, taking up residence in the Church Flat. We were delighted to host the ordinations for priests at St Mary's in June 2021 when our curate, Tim Broadbent was ordained to the priesthood. This was also the first time we were able to hold an event in our new church garden. Cecilia Morkeh-Yamson Pelligrin completed her studies at St Mellitus Chelmsford and was ordained deacon at Chelmsford Cathedral in September 2021 and joined us as a self-supporting curate.

In 2022 we are looking forward to the completion of our major works on the church, landscaping of our front and back gardens and the development of the back vestry into an office. We anticipate the continued expansion of our youth, children and school's work and continued outreach to our community. We look forward to Cecilia's priesting and the ordination of Cliff McLeod as a deacon. Cliff will join us as a self-supporting curate following his ordination.

Treasurer's Financial Review

Total Receipts for 2021 was £ 93,634 of which £75,228 was General Unrestricted Funds, Designated Funds was £18,406. Planned giving for the year was £32,112, an increase of £5,134 compared to 2020. Although there was a decrease of £3,175 in loose plate collection and other giving compared to the prior year, Other Voluntary receipts was significantly up, £19,690 compared to prior year's figure of £833. Included in this category for the year under review; is a non-recurring grant of £7,500 as well as a large donation of £8,500. There was a slight increase of £196 on Gift Aid recovered.

Rental/Investment Income of £23,601 is gross rental income of £23,107 on our properties and £494 from dividends and interest. During the year Glenly LLP took over management of our properties, rent collected remitted to us by Glenly, quarterly in arrears after deduction of management fees and any cost of repairs incurred. Receipts from church activities includes £4,478 from church hall lettings.

Total Payment for the year was £89,064. Our largest annual expenditure for many years has been the contribution to Diocesan Parish Share, it was £36,052 in the prior year and £35,707 in 2021, a reduction of £345. Staffing costs was £19,622, the increase in 2021, is due to the addition of our Youth Trainee; funds transferred from Youth Restricted reserves to cover these costs.

Church Running Expense is lower, from £30,506 in the prior year to £17,349 in the year under review. In 2020, Upkeep of churchyard was £16,365 this was expenditure on clearing the waste land to create our new church garden at the bottom of the car park. In 2021, expenditure on Upkeep of churchyard was £4,718; £3,000 of which repairing the storm damage caused by a tree and making safe another tree.

Church Repairs and Maintenance expenditure is at the same level as 2020. However, the builders will soon complete the first phase of major quinquennial identified repairs, so Church Repairs will be our largest single expenditure in 2022.

Overall, we are most grateful to God and to all who gave generously in 2021. The net result for the year was an excess of receipts over payments, after transfers between funds of £4,570. Allowing for bank and deposit balances brought forward in January 2021, the balances carried forward on 31st December 2021 on Unrestricted Funds is £92,737 (includes £5,375, investment), Designated funds of £59,895 and Restricted Funds of £20,498 giving Total funds carried forward of £173,131.

Reserves policy

Our Unrestricted Reserves is £ 92,737, the amount readily available is £87,362. The PCC in the past maintained a minimum balance on unrestricted funds which equate to three months unrestricted payments. In the current economic climate and rising cost of goods and services, it is anticipated that monthly unrestricted payments in 2022, will be £6,500. Given the PCC's strategic plans, it will try to maintain a minimum balance of six months unrestricted payments. In keeping with current practice, the PCC will gradually build up its unrestricted funds so that it can maintain a minimum balance equivalent to nine months unrestricted payments. From the balance of the Unrestricted Reserves, the PCC plans to draw down

funds to set up a parish office in the back Vestry as well as pay for plans for landscaping the front garden. The funds drawn down will supplement funds raised in our 2022 gift day.

£20,378 Restricted Reserves is retained for our Youth Work. Designated Funds is £59,895; £43,426 is for major church repairs, £15,281 is for our four properties, the aim is to build this up to £20,000 towards meeting the costs of ongoing repairs on these buildings.

It is our policy to invest our funds balances with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using Receipts and Payments basis, and the Charities Act 2011.

1. The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road), moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members

Church Workers Pension Fund (CWPF)
FRS102 - December 2021 Year End

St. Mary's Becontree participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections.
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the Receipts and Payments Accounts in the year are the contributions payable (**2021: £1051, 2020: £1051**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, **St. Mary's Becontree** could become responsible for paying a share of the failed employer's pension liabilities.

St. Mary Church Becontree – 1157461
Receipts and Payments Account
For the period 1 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	32,112	—	—	—	32,112	26,978
Collections and other giving	4,365	1,000	—	—	5,365	8,540
Other voluntary receipts	2,284	17,406	—	—	19,690	833
Gift Aid recovered	7,514	—	—	—	7,514	7,318
Other receipts	468	—	—	—	468	513
Activities for generating funds	—	—	—	—	—	2,824
Rental/ Investment Income	23,601	—	—	—	23,601	31,585
Receipts from church activities	4,882	—	—	—	4,882	5,437
Total receipts	75,228	18,406	—	—	93,634	84,031
Payments						
Cost of generating funds	1,200	—	—	—	1,200	2,594
Missionary and Charitable Giving	3,999	—	—	—	3,999	1,999
Parish Share	35,707	—	—	—	35,707	36,052
Clergy and Staffing costs	346	—	19,622	—	19,969	14,328
Church Running Expenses	12,630	4,718	—	—	17,349	30,506
Hall Running Costs	4,619	—	—	—	4,619	6,685
Church Repairs & Maintenance	1,355	3,088	—	—	4,444	4,372
Hall Repairs & Maintenance	1,373	—	—	—	1,373	360
Governance Costs	400	—	—	—	400	200
Total payments	61,633	7,807	19,622	—	89,064	97,100
Net income / (expenditure)	13,595	10,598	(19,622)	—	4,570	(13,068)
Transfers						
Gross transfers between funds – in	15,000	45,500	19,622	—	80,122	92,448
Gross transfers between funds – out	(35,000)	(10,500)	(34,622)	—	(80,122)	(92,448)
Net income / (expenditure)	(6,404)	45,598	(34,622)	—	4,570	(13,068)
Other recognised gains / losses						
Net movement in funds	(6,404)	45,598	(34,622)	—	4,570	(13,068)
Total funds brought forward	99,142	14,297	55,121	—	168,560	181,629
Total funds carried forward	<u>92,737</u>	<u>59,895</u>	<u>20,498</u>		<u>173,131</u>	<u>168,560</u>

St. Mary Church Becontree – 1157461
Balance Sheet (Church of England)
For the period 1 January 2021 to 31 December 2021

	Total funds	Prior year funds
Current assets		
Investments	5,375	5,029
Cash at bank and in hand	169,064	164,756
	174,440	169,785
Liabilities		
Creditors: Amounts falling due in one year	1,308	1,224
	1,308	1,224
Net current assets less current liabilities	173,131	168,560
Total assets less current liabilities	173,131	168,560
Total net assets less liabilities	173,131	168,560
 Represented by:		
Unrestricted		
General fund	92,737	99,142
Designated		
Mission (Youth Sponsored Walk)	1,185	—
Building, Rents, Maintenance	15,281	0
Major works	43,428	14,296
Restricted		
Youth Worker Deposit	20,378	55,000
Agency collection	122	122
Funds of the church	173,131	168,560

St. Mary Church Becontree – 1157461
Statement of Assets and Liabilities
For the period 1 January 2021 to 31 December 2021

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Central Fund Account -	(1,848)	53,089	(32,599)	—	18,640	15,706
No. 2 account -	56,034	(49,930)	11,439	—	17,542	16,224
CCLA (CBF) deposit account -	38,421	49,459	45,000	—	132,881	132,824
Cash in hand -	3,254	(1,222)	(2,032)	—	—	—
Totals	95,861	51,395	21,807	—	169,064	164,756
Current assets - Investments						
CCLA (CBF) Organ Fund -	5,375	—	—	—	5,375	5,029
Totals	5,375	—	—	—	5,375	5,029
Liabilities - Agency accounts						
Agency collections -	—	—	1,308	—	1,308	1,224
Totals	—	—	1,308	—	1,308	1,224
Grand total	101,237	51,395	20,498	—	173,131	168,560

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Building - Building, Rents, Maintenance						
Designated	0	9,500	4,718	10,500	—	15,281
Sub-total for Building	0	9,500	4,718	10,500	—	15,281
Building-A - Major works						
Designated	14,296	7,721	3,088	24,500	—	43,428
Sub-total for Building-A	14,296	7,721	3,088	24,500	—	43,428
Mission - Mission (Youth Sponsored Walk)						
Designated	—	1,185	—	—	—	1,185
Sub-total for Mission	—	1,185	—	—	—	1,185
YW - Youth Worker						
Restricted	0	—	19,622	19,622	—	0
Sub-total for YW	0	—	19,622	19,622	—	0
YouthWD - Youth Worker Deposit						
Restricted	55,000	—	—	(34,622)	—	20,378
Sub-total for YouthWD	55,000	—	—	(34,622)	—	20,378
General - General fund						
Unrestricted	99,142	75,228	61,633	(20,000)	—	92,737
Sub-total for General	99,142	75,228	61,633	(20,000)	—	92,737
Grand total	168,438	93,634	89,064	—	—	173,009

St. Mary Church Becontree – 1157461
Analysis of Receipts and Payments
For the period 1 January 2021 to 31 December 2021

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME						
Planned giving						
0101 - Gift Aid – Bank	25,650	—	—	—	25,650	20,238
0110 - Gift Aid - Envelopes	350	—	—	—	350	2,430
0201 - Other planned giving	6,112	—	—	—	6,112	4,310
Total	32,112	—	—	—	32,112	26,978
Collections and other giving						
0301 - Loose plate collections	4,365	—	—	—	4,365	5,716
0501 - One-off Gift Aid gifts	—	1,000	—	—	1,000	2,824
Total	4,365	1,000	—	—	5,365	8,540
Other voluntary receipts						
0502 - One Off NGA Gift	—	10,751	—	—	10,751	142
0550 - Donations appeals etc	2,284	(845)	—	—	1,439	20
08A1 - Non-recurring one-off grants	—	7,500	—	—	7,500	671
Total	2,284	17,406	—	—	19,690	833
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	7,514	—	—	—	7,514	7,318
Total	7,514	—	—	—	7,514	7,318
Other receipts						
0901 - Other funds generated	—	—	—	—	—	325
0902 - Refund of overpayment	468	—	—	—	468	188
Total	468	—	—	—	468	513
Activities for generating funds						
1240 - Church hall lettings - fund raising	—	—	—	—	—	2,824
Total	—	—	—	—	—	2,824
Investment Income						
1001 – Dividends	494	—	—	—	494	437
1020 - Bank and building society interest	(4,421)	—	—	—	(4,421)	647
1030 - Rent from lands or buildings	27,528	—	—	—	27,528	30,500
Total	23,601	—	—	—	23,601	31,585
Receipts from church activities						
1101 - Fees for weddings and funerals	275	—	—	—	275	365
1210 - Bookstall sales to promote objectives	129	—	—	—	129	618
1230 - Church hall lettings – objectives	4,478	—	—	—	4,478	4,454
Total	4,882	—	—	—	4,882	5,437
INCOME TOTAL	75,228	18,406	—	—	93,634	84,031

EXPENDITURE

Cost of generating funds

2830 - Bosworth Road Repairs Structure	114	—	—	—	114	—
2831 - Bosworth Road Repairs Installation	—	—	—	—	—	285
2832 - Bosworth Road Decorating	322	—	—	—	322	—
2833 - Bosworth Road Maintenance	—	—	—	—	—	70
2834 - Bosworth Road Insurance	434	—	—	—	434	—
2840 - Church Flat Repairs Structure	—	—	—	—	—	1,040
2841 - Church Flat Repairs Installation	330	—	—	—	330	1,199
Total	1,200	—	—	—	1,200	2,594

Missionary and Charitable Giving

1801 - Giving to missionary societies	2,000	—	—	—	2,000	—
1850 - Home mission	495	—	—	—	495	839
1851 - Youth Mission	1,504	—	—	—	1,504	660
1870 - Secular charities	—	—	—	—	—	500
Total	3,999	—	—	—	3,999	1,999

Parish Share

1910 - Ministry parish share etc	35,707	—	—	—	35,707	36,052
Total	35,707	—	—	—	35,707	36,052

Clergy and Staffing costs

2020 - Youth Worker Expenses	182	—	—	—	182	—
2051 - Salary of Youth Worker	—	—	19,622	—	19,622	13,813
2101 - Working expenses of incumbent	—	—	—	—	—	13
2150 - Vicar's telephone	164	—	—	—	164	501
Total	346	—	19,622	—	19,969	14,328

Church Running Expenses

2201 - Parish training and mission	75	—	—	—	75	—
2301 - Church running - insurance	2,078	—	—	—	2,078	2,858
2330 - Church maintenance	1,386	—	—	—	1,386	708
2331 - Cleaning Church	27	—	—	—	27	1,272
2340 - Upkeep of services	829	—	—	—	829	—
2341 - Printing (service Cards Etc)	107	—	—	—	107	24
2342 - Music (Books, CD, etc.)	—	—	—	—	—	75
2350 - Upkeep of churchyard	691	4,718	—	—	5,410	16,365
2360 - Administration	847	—	—	—	847	214
2361 - Stationary	65	—	—	—	65	44
2362 - Photocopier	738	—	—	—	738	981
2363 - License, Copyright, membership	1,185	—	—	—	1,185	2,012
2401 - Church running - electric	1,054	—	—	—	1,054	976
2410 - Church running - gas	443	—	—	—	443	—
2420 - Church running - water	257	—	—	—	257	1,025
2430 - Church running - oil	787	—	—	—	787	2,414

2450 - HB Church Running - Elec	322	—	—	—	322	292
2460 - HB Church Running - Gas	400	—	—	—	400	285
2465 - Hartley Brook Annual Servicing	636	—	—	—	636	276
2470 - HB Church Running - Water	7	—	—	—	7	—
2480 - HB Church Running - Insurance	688	—	—	—	688	677
Total	12,630	4,718	—	—	17,349	30,506

Hall Running Costs

2490 - HB Church Running - Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running - paper towels	25	—	—	—	25	—
2540 - Hall running - gas	—	—	—	—	—	837
2550 - Hall running - insurance	1,599	—	—	—	1,599	1,553
2560 - Hall running - maintenance	343	—	—	—	343	1,698
2580 - Hall running - water	236	—	—	—	236	—
2823 - Temple Avenue Maintenance	413	—	—	—	413	597
Total	4,619	—	—	—	4,619	6,685

Church Repairs & Maintenance

2334 - Hartley Brook Maintenance	186	—	—	—	186	83
2701 - Church major repairs - structure	1,139	3,088	—	—	4,228	4,259
2810 - Hartley Brook Repairs Structure	—	—	—	—	—	30
2812 - Hartley Brook Decoration	30	—	—	—	30	—
Total	1,355	3,088	—	—	4,444	4,372

Hall Repairs & Maintenance

2821 - Temple Avenue Repairs Installation	261	—	—	—	261	360
2822 - Temple Avenue Decoration	677	—	—	—	677	—
2824 - Temple Avenue Insurance	434	—	—	—	434	—
Total	1,373	—	—	—	1,373	360

Governance Costs

2601 - Governance costs examination/audit fee	400	—	—	—	400	200
Total	400	—	—	—	400	200
EXPENDITURE TOTAL	61,633	7,807	19,622	—	89,064	97,100
GRAND TOTAL	13,595	10,598	(19,622)	—	4,570	(13,068)

St Marys Church Becontree - 1157461

Fund movement summary

Selected period: 01 January 2021 to 31 December 2021

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund Balances Carried forward
Building - Building Rents.	0	9,500	4,718	10,500	—	—	15,281
Project							
Building-A - Major works	14,296	7,721	3,088	24,500	—	—	43,428
Mission - Mission	—	1,185	—	—	—	—	1,185
YW - Youth Worker	0	—	19,622	19,622	—	—	0
YouthWD - Youth Worker	55,000	—	—	(34,622)	—	—	20,378
Deposit							
General - General fund	99,142	75,228	61,633	(20,000)	—	—	92,737
Totals	168,438	93,634	89,064	—	—	—	173,009

Return of Parish Finance

January to December 2021

Parish ref:

Diocese:

If this form is NOT completed on behalf of the entire parish, please list below the churches included:

Barling & Dagenham
Chelmsford

INCOMING RESOURCES

UNRESTRICTED RESTRICTED

01 Regular gifts	22173	
02 Contributions at services	4825	
03 All other giving and voluntary receipts (excluding)		
04 All other giving and voluntary receipts (non-recurring)	13791	
05 Gift Aid (recurring)	7915	
06 Gift Aid (non-recurring)		
07 Grants (recurring)	7500	
08 Grants (non-recurring)	64460	
09 Gross income from fundraising activities	401	
10 Doublets, offertory, income from property etc	25621	
11 Stationery, fees retained by the PCC (weddings, baptisms etc)	275	
12 Gross receipts from trading e.g. hall hire, magazine, book stall	4007	
13 NOT RECORDED		
14 Other incoming resources (recurring/non-recurring)		
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Independent Examiner's Report to the Parochial Church Council of St Mary Becontree

For the year ended 31 December 2021

I report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2021 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC 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 required.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PCC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

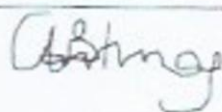
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mr J A Annan MSc, BA(Hons), ICA (GH) Finalist, ACCA P/Qual, PGCE.

42 Alderney Road, Slade Green Erith, Kent DA8 2JD

5th April 2022

Accounts

St Mary Becontree

608012



Trustees' Annual Report

Year Ending December 31st, 2020

Page 2	Administration Information Structure, Governance & Management Aims & Purposes
Page 3	Objectives Achievements & Performance Review of the Year Reports
Page 6	Receipts & Payments
Page 7	Balance Sheet
Page 8	Statement of Assets & Liabilities
Page 9	Analysis of Receipts & Payments
Page 13	Fund Movement Summary

Supplementary Information

Page 14	Return of Parish Finance
Page 15	Examiners Report

Chair of PCC

Kathryn R. Miller

Warden

S A Lammiman

Church of St Mary, Becontree

Annual Report to the of the Parochial Church Council (TAR)

for the Year Ended 31st December 2020

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from April 2019 until April 2020 are:

<i>Incumbent:</i>	The Revd. Kathryn Miller	<i>Chairperson</i>	
<i>Curate:</i>			
<i>Youth Worker:</i>	Leigh Dowling		
<i>Readers</i>	Cliff McLeod	John Brook	
<i>Wardens:</i>	Denver Pieterse		
	Sheila Lammin		
 <i>Secretary</i>	 Lisa Groves		
 <i>Representatives on the Deanery Synod</i>	 Sylvia Brooks Chikodi Ozuzuma Carol Leaver		
 <i>Treasurer:</i>	 James Hagger		
 <i>Elected Members</i>			
	Cecilia Morkeh-Yamson Pelligrin	<i>Vice Chair</i>	2017
	Oluwasikemi Sopekan		2018
	Brian Evans	2016	Joy Kiyem
	James Hagger	2018	Kathleen Harvey
	Irene Hagger	2018	Patricia Wood
	Leigh Dowling	2018	2018

Independent Examiner/Auditor

Mr. Jonathan Annan

Structure governance & management

The method of appointment of PCC members is set out in the Church Representative Rules. All church attendees are encouraged to register on the Electoral Role and stand for election to the PCC.

Aims and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Centre complex of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer; learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish focusing on the 'Open Door Cafe' and supporting the local food bank.
- Missionary and outreach work with emphasis on youth work, supporting outside agencies (CPAS, CMM, Night Shelter and Turn on the Tap) and taking the 'church' out into the community.

Achievements & performance

Electoral Role

At the APCM in April 2017 our total roll was 100

At the APCM in April 2018 our total roll was 101.

This roll was completely revised in 2019

At the APCM in April 2019 our total roll was 93

Governance

The PCC, as trustees, met on a regular, bi-monthly, basis. All meetings commence with prayer and are followed by regular reports from finance, wardens, leadership team members and youth leader. The PCC maintains a wide remit and discusses various relevant issues concerning the life of the church including mission, festival services and worship. The PCC also discusses building projects undertaken and planned together with maintenance issues that arise and relevant cost implications of all matters pertaining to the church of St Mary, Becontree. The PCC operates with a system of sub committees to delegate work to who will research and report back to the PCC with facts to allow the PCC to concentrate their time on relevant matters. All meetings are minuted and these are agreed for accuracy at the subsequent meeting

Chairperson/Vicar:

Review of 2020

2020 has of course been a challenging year for all of us, finding new and creative ways to 'Make Jesus known' through our worship and service in church and in the community

During the initial lockdown, the regular Sunday and Wednesday services, including Holy Week and Easter, were initially livestreamed from the Vicarage then from Church as restrictions permitted. We were then able to open the church for personal prayer and finally for services. In order to turn no one away initiated a three service Sunday system: 9.30am for those shielding, 11am for families with school aged children and 3pm for all others. We became very adept at sanitising pews between services and continued to livestream the 11am services Wednesdays and Sundays from church. Service leading was divided into three teams in order to minimise contact across households. Nevertheless, during this time we were able to hold two COVID compliant baptisms and a COVID compliant wedding.

Our APCM (AGM) was held in person, socially distanced, in October where we elected new PCC members. We also saw the election of a new Treasurer and PCC Secretary. Our PCC Teams continued with their work largely via zoom and PCCs were held by email. At each PCC we received reports from our Safeguarding Officer and PCC Teams. The Fabric and Finance Team have continued to work hard with the progressing the quinquennial repairs to the church building, obtaining renewed licenses for our rental properties and most significantly this year with the refurbishing of the flat above the vestry as accommodation for our new youth intern and with erecting a fence on our northern boundary and the clearing of the waste ground behind the church hall for use as a community space. Our Outreach Team hosted an online Alpha Course and a Community Christmas Tree Festival. Our Discipleship and Pastoral Team have led online Bible studies through lockdown and installed Advent Prayer Stations. Pastorally we ensured from the outset of lockdown that each church member was receiving regular contact via phone or email etc. One of our great privileges in lockdown was to partner with the local authority (London Borough of Barking and Dagenham) in order to deliver food and medicines to the most vulnerable in one of our parliamentary wards during lockdown.

Our work with Youth and Young People has continued through lockdown. Leigh Dowling, our youth and children's worker has continued to provide online resources for our young people through lockdown including 'The Jesse Tree' through Advent. She was also able to provide activities to the children of key workers in a local school during lockdown. We have been able to provide pre-recorded assemblies and church tours to our local schools. We have expanded the number of local schools we are reaching. In conjunction with St Thomas Becontree, we have engaged with our young people's groups through zoom.

Significantly this year we were joined in June by Tim Broadbent our new curate. Tim moved into St Elisabeth's Vicarage and was ordained deacon in September at Chelmsford Cathedral. Charlie Waters, who is on placement with us while he studies for a BA in youth work at St Mellitus, joined us virtually in September. We look forward to him joining us in person in 2021. Bill Miller completed his training as a Lay Pioneer in Oxford and was licensed to the parish as Licensed Lay Worker in October. Cliff McLeod and Cecilia Pelligrin both began their studies at St Mellitus Chelmsford in September as self-supporting locally deployed ministers

We look forward in 2021 to the expansion of our leadership team with Tim's priesting, Cecilia becoming a deacon and Charlie joining us in person. We hope for the completion of the quinquennial repairs to St Mary's in 2021 so that we can provide a more welcoming space for worship and mission. We hope also to move towards developing better disabled access and see the full development of the community garden. Mostly we look forward to meeting in person, in church, in our schools and in the community as we seek to serve God and each other in this place.

Finance:

The fellowship planned increase this year with more of the fellowship using standing orders and bank transfers. We have stabilised our voluntary giving but because of covid restrictions our income from church halls has been completely limited. Without the income of rent from parish owned houses we would be severely limited in our mission work. Our total tax efficient (gift aid) giving was up by £5287 and includes one-off donations. Our non-gift aid giving was down by £85. Our tax recovered on gift aid and GASDS was down by £410 at £7,318.

We have been moving forward with our aims of improving the fabric of the church (PCC awayday) and have expended over £20,000 on rear garden clearance and preparatory work for the Quinquennial requirements

Overall, we are £13,068 down on our total funds from 2019

We our utility bills are showing greatly improved but this is a result of the limited use due to covid restrictions. At St Marys, our electricity costs are down to £976 from £2,287 in 2019. The gas cost has reduced to £837 from £1,523, however, oil costs have only reduced by £412

Treasurer:

The deficit of receipts over payments was £13,068 this year. The income from interest on deposit accounts and rents were £30,500. Church halls lettings (both objectives & fund raising) gave an income £7,278 and, together with the rental income from church properties, is the major supporter of our mission work. The parish gave £500 of its budgeted £3,000 to missions, but the CPAS & CMS have received payments in January 2021 as our financial outcome became clear. Parish share (this provides stipend and housing for the clergy, diocesan support for the parish, training, etc. and is largely based on head count minus wedding & funeral fees and the apportion of MMU support) £36,052. Church running costs amounted to £42,123 and cover everything from books, candles, wine, insurance, cleaning, licenses, training, maintenance et al. It should be noted that there were major maintenance costs this year with church flat, hall heater replacement and church yard clearance.

Reserves Policy

We try to maintain a minimum balance on unrestricted funds which equate to 3 months' unrestricted payments to ensure all standing order and direct debit payments are covered. It is our policy to invest any excess with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using Receipts and Payments basis, and the Charities Act 2011.

1. The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road); moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members.

Church Workers Pension Fund (CWPF)**FRS102 - December 2020 Year End**

St Marys Becontree participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2020: £1051.08, 2019: £671.53, 2018: £0, 2017: £1,287, 2016: £2,025).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Marys Becontree could become responsible for paying a share of that employer's pension liabilities.

St Marys Church Becontree - 1157461

Receipts and Payments Account

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	26,978	—	—	—	26,978	21,662
Collections and other giving	7,302	1,061	177	—	8,540	8,625
Other voluntary receipts	738	95	—	—	833	11,631
Gift Aid recovered	7,318	—	—	—	7,318	7,726
Other receipts	413	—	100	—	513	—
Activities for generating funds	2,824	—	—	—	2,824	8,586
Investment income	31,585	—	—	—	31,585	14,033
Receipts from church activities	4,819	618	—	—	5,437	15,662
Total receipts	81,660	1,774	277	—	84,031	88,966
Payments						
Cost of generating funds	2,594	—	—	—	2,594	85
Missionary and Charitable Giving	1,899	—	—	—	1,899	7,376
Parish Share	36,052	—	—	—	36,052	34,582
Clergy and Staffing costs	514	—	13,813	—	14,328	7,187
Church Running Expenses	26,790	3,716	—	—	30,506	22,561
Hall Running Costs	6,685	—	—	—	6,685	8,793
Church Repairs & Maintenance	4,372	—	—	—	4,372	8,731
Hall Repairs & Maintenance	360	—	—	—	360	—
New Building work	—	—	—	—	—	—
Governance Costs	200	—	—	—	200	440
Total payments	79,670	3,716	13,813	—	97,199	90,768
Excess of receipts over payments before transfer	2,410	(1,942)	(13,536)	—	(13,068)	(1,791)
Transfers						
Gross transfers between funds - in	892	45,873	45,883	—	92,448	5,000
Gross transfers between funds - out	(76,410)	(579)	(15,459)	—	(92,448)	(5,000)
Excess of receipts over payments before other...	(73,107)	43,351	16,687	—	(13,068)	(1,791)
Net movement in funds	(73,107)	43,351	16,687	—	(13,068)	(1,791)
Reconciliation of funds						
All assets at 01 January 2020	172,250	(29,054)	38,434	—	181,629	183,420
All assets at 31 December 2020	99,142	14,297	55,121	—	168,560	181,629

There may be minor discrepancies in the totals if the pence are not being shown

Balance sheet (Church of England)
As at: 31 December 2020

	As at 31/12/2020	As at 31/12/2019
	£	£
Current assets		
Investments	5,029	4,736
Cash at bank and in hand	164,756	173,266
	<u>169,785</u>	<u>178,002</u>
Liabilities		
Creditors: Amounts falling due in one year	1,224	(3,827)
Net current assets less current liabilities	<u>168,560</u>	<u>181,629</u>
Total assets less current liabilities	<u>168,560</u>	<u>181,629</u>
Total net assets less liabilities	<u>168,560</u>	<u>181,629</u>
Represented by		
Unrestricted		
Unrestricted - General fund	99,142	172,250
Designated		
Designated - Accessibility Deposit	—	—
Designated - Decorating Vicarage Deposit	0	0
Designated - Flowers	0	29
Designated - Mission	—	550
Designated - Roof & Render St Marys Deposit	—	—
Designated - Toilets Deposit	—	—
Designated - Alpha	—	(112)
Designated - Building, Rents, Maintenance etc	0	(29,522)
Designated - Major works	14,296	—
Designated - Church Lighting Deposit	—	—
Designated - Decorating Bosworth Rd Deposit	—	—
Designated - Decorating Church Deposit	—	—
Designated - Decorating Hall Deposit	—	—
Designated - Decorating Temple Ave Deposit	—	—
Restricted		
Restricted - HLF Beacon Project	0	(31,232)
Restricted - Funeral Expenses	—	36
Restricted - HLF Small Project	—	—
Restricted - Youth Worker	0	(837)
Restricted - Youth Worker Deposit	55,000	70,146
Restricted - Agency collection	122	122
Funds of the church	<u>168,560</u>	<u>181,629</u>

There may be minor discrepancies in the totals if the pence are not being shown

St Marys Church Becontree - 1157461
Statement of Assets and Liabilities (by code)
As at: 31 December 2020

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Central Fund Account	(14,226.98)	43,183.07	(13,249.22)	—	15,706.87	8,035.64
6505 : No. 2 account	45,720.32	(42,122.90)	11,626.89	—	16,224.31	8,053.36
6510 : CCLA (CBF) deposit account	58,365.75	14,459.09	60,000.00	—	132,824.84	157,177.07
6590 : Cash in hand	3,254.29	(1,222.22)	(2,032.07)	—	—	—
Total	94,113.38	14,297.04	56,345.60	—	164,756.02	173,266.07
Current assets - Investments						
6515 : CCLA (CBF) Organ Fund	5,029.06	—	—	—	5,029.06	4,736.14
Total	5,029.06	—	—	—	5,029.06	4,736.14
Liabilities - Agency accounts						
6699 : Agency collections	—	—	1,224.11	—	1,224.11	(3,627.40)
Total	—	—	1,224.11	—	1,224.11	(3,627.40)
Net total assets	99,142.44	14,297.04	55,121.49	—	168,560.97	181,629.61
Represented by						
Unrestricted - General	99,142.44	—	—	—	99,142.44	172,250.25
Designated - Alpha	—	—	—	—	—	(112.00)
Designated - Building	—	(0.09)	—	—	(0.09)	(29,522.95)
Designated - Building-A	—	14,296.09	—	—	14,296.09	—
Designated - Decor/VicD	—	0.53	—	—	0.53	0.53
Designated - Flowers	—	0.51	—	—	0.51	29.51
Designated - Mission	—	—	—	—	—	550.00
Restricted - Beacon	—	—	(0.20)	—	(0.20)	(31,232.20)
Restricted - FuneralEx	—	—	—	—	—	36.00
Restricted - YW	—	—	(0.31)	—	(0.31)	(637.62)
Restricted - YouthWD	—	—	55,000.00	—	55,000.00	70,146.09
Restricted - None	—	—	122.00	—	122.00	122.00
Total	99,142.44	14,297.04	55,121.49	—	168,560.97	181,629.61

Analysis of receipts and payments
Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Receipts						
<i>Planned giving</i>						
0101 - Gift Aid - Bank	20,238	—	—	—	20,238	13,467
0110 - Gift Aid - Envelopes	2,430	—	—	—	2,430	7,144
0201 - Other planned giving	4,310	—	—	—	4,310	1,080
<i>Planned giving Totals</i>	26,978	—	—	—	26,978	21,692
<i>Collections and other giving</i>						
0301 - Loose plate collections	5,716	—	—	—	5,716	7,490
0401 - Regular gift days	—	—	—	—	—	—
0501 - One-off Gift Aid gifts	1,586	1,061	177	—	2,824	1,135
<i>Collections and other giving Totals</i>	7,302	1,061	177	—	8,540	8,625
<i>Other voluntary receipts</i>						
0410 - Giving through church boxes	—	—	—	—	—	—
0502 - One Off NGA Gift	47	95	—	—	142	680
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	20	—	—	—	20	951
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	671	—	—	—	671	10,000
<i>Other voluntary receipts Totals</i>	738	95	—	—	833	11,631
<i>Gift Aid recovered</i>						
0601 - Tax recoverable on Gift Aid	7,318	—	—	—	7,318	7,726
<i>Gift Aid recovered Totals</i>	7,318	—	—	—	7,318	7,726
<i>Other receipts</i>						
0551 - Tower Repair	—	—	—	—	—	—
0602 - Tax recoverable on VAT	—	—	—	—	—	—
0901 - Other funds generated	325	—	—	—	325	—
0902 - Refund of overpayment	88	—	100	—	188	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
<i>Other receipts Totals</i>	413	—	100	—	513	—
<i>Activities for generating funds</i>						
0910 - Rummage sales etc	—	—	—	—	—	—
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	2,824	—	—	—	2,824	9,596
1250 - Magazine income - advertising	—	—	—	—	—	—
1260 - Parish magazine sales	—	—	—	—	—	—
<i>Activities for generating funds Totals</i>	2,824	—	—	—	2,824	9,596

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Investment Income						
1001 - Dividends	437	—	—	—	437	—
1020 - Bank and building society interest	647	—	—	—	647	2,033
1030 - Rent from lands or buildings	30,500	—	—	—	30,500	12,000
Investment Income Totals	31,585	—	—	—	31,585	14,033
Receipts from church activities						
1101 - Fees for weddings and funerals	365	—	—	—	365	118
1210 - Bookstall sales to promote objectives	—	618	—	—	618	1,311
1230 - Church hall lettings - objectives	4,454	—	—	—	4,454	14,233
Receipts from church activities Totals	4,819	618	—	—	5,437	15,662
Receipts Grand totals	81,980	1,774	277	—	84,031	88,966

Payments

Cost of generating funds

1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2830 - Bosworth Road Repairs Structure	—	—	—	—	—	—
2831 - Bosworth Road Repairs Installation	285	—	—	—	285	—
2832 - Bosworth Road Decorating	—	—	—	—	—	—
2833 - Bosworth Road Maintenance	70	—	—	—	70	27
2834 - Bosworth Road Insurance	—	—	—	—	—	—
2840 - Church Flat Repairs Structure	1,040	—	—	—	1,040	57
2841 - Church Flat Repairs Installation	1,199	—	—	—	1,199	—
2842 - Church Flat Decorating	—	—	—	—	—	—
Cost of generating funds Totals	2,594	—	—	—	2,594	85

Missionary and Charitable Giving

1801 - Giving to missionary societies	—	—	—	—	—	1,000
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	839	—	—	—	839	531
1851 - Youth Mission	660	—	—	—	660	4,314
1855 - Overseas Mission	—	—	—	—	—	1,000
1870 - Secular charities	500	—	—	—	500	530
Missionary and Charitable Giving Totals	1,999	—	—	—	1,999	7,376

Parish Share

1901 - Stipends quota	—	—	—	—	—	—
1910 - Ministry parish share etc	36,052	—	—	—	36,052	34,582
Parish Share Totals	36,052	—	—	—	36,052	34,582

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Clergy and Staffing costs						
2010 - Curate Expenses	—	—	—	—	—	—
2011 - Curate expenses (petrol)	—	—	—	—	—	—
2020 - Youth Worker Expenses	—	—	—	—	—	—
2021 - Youth Worker (Travel)	—	—	—	—	—	—
2022 - Youth Worker (training)	—	—	—	—	—	—
2030 - Visiting speakers / locums	—	—	—	—	—	—
2031 - Verger Organist	—	—	—	—	—	—
2050 - Salary of parish administrator	—	—	—	—	—	—
2051 - Salary of Youth Worker	—	—	13,813	—	13,813	6,552
2052 - Salary of Beacon Project Administrator	—	—	—	—	—	—
2101 - Working expenses of incumbent	13	—	—	—	13	150
2102 - Petrol expenses of incumbent	—	—	—	—	—	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	501	—	—	—	501	484
2151 - Curate's Telephone	—	—	—	—	—	—
2152 - Youth Worker's Telephone	—	—	—	—	—	—
Clergy and Staffing costs Totals	514	—	13,813	—	14,328	7,187
Church Running Expenses						
2170 - Education	—	—	—	—	—	356
2201 - Parish training and mission	—	—	—	—	—	153
2301 - Church running - insurance	—	2,858	—	—	2,858	3,793
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	—	—	—	—	—	195
2330 - Church maintenance	528	180	—	—	708	4,287
2331 - Cleaning Church	1,272	—	—	—	1,272	649
2332 - Cleaning Hall	—	—	—	—	—	1,136
2333 - Cleaning Hartley Brook	—	—	—	—	—	—
2340 - Upkeep of services	—	—	—	—	—	1,133
2341 - Printing (service Cards Etc)	24	—	—	—	24	36
2342 - Music (Books, CD, etc.)	75	—	—	—	75	268
2350 - Upkeep of churchyard	16,365	—	—	—	16,365	135
2380 - Administration	214	—	—	—	214	76
2361 - Stationary	44	—	—	—	44	180
2362 - Photocopier	981	—	—	—	981	846
2383 - License, Copyright, membership	2,012	—	—	—	2,012	1,934
2364 - Publicity For Mission	—	—	—	—	—	—
2370 - GA Tax Return transfer to centres	—	—	—	—	—	—
2372 - Refund of Over Payment	—	—	—	—	—	—
2401 - Church running - electric	976	—	—	—	976	2,287
2410 - Church running - gas	—	—	—	—	—	—
2420 - Church running - water	1,025	—	—	—	1,025	621
2430 - Church running - oil	2,414	—	—	—	2,414	2,826
2440 - Church running - heating and lighting	—	—	—	—	—	—
2450 - HB Church Running - Elec	292	—	—	—	292	495
2460 - HB Church Running - Gas	285	—	—	—	285	414
2465 - Hartley Brook Annual Servicing	276	—	—	—	276	—
2470 - HB Church Running - Water	—	—	—	—	—	—
2480 - HB Church Running - Insurance	—	677	—	—	677	673
2501 - Magazine expenses	—	—	—	—	—	57
Church Running Expenses Totals	26,790	3,716	—	—	30,506	22,561

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
Hall Running Costs						
2490 - HB Church Running - Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running - paper towels	—	—	—	—	—	—
2530 - Hall running - electricity	—	—	—	—	—	—
2540 - Hall running - gas	837	—	—	—	837	1,523
2550 - Hall running - insurance	1,553	—	—	—	1,553	—
2560 - Hall running - maintenance	1,698	—	—	—	1,698	1,356
2570 - Hall running - Deposit	—	—	—	—	—	100
2580 - Hall running - water	—	—	—	—	—	—
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2823 - Temple Avenue Maintenance	597	—	—	—	597	3,813
Hall Running Costs Totals	6,685	—	—	—	6,685	8,793
Church Repairs & Maintenance						
2334 - Hartley Brook Maintenance	83	—	—	—	83	—
2701 - Church major repairs - structure	4,259	—	—	—	4,259	—
2710 - Church major repairs - installation	—	—	—	—	—	8,466
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2810 - Hartley Brook Repairs Structure	30	—	—	—	30	—
2811 - Hartley Brook Repairs Installation	—	—	—	—	—	1,265
2812 - Hartley Brook Decoration	—	—	—	—	—	—
Church Repairs & Maintenance Totals	4,372	—	—	—	4,372	9,731
Hall Repairs & Maintenance						
2801 - Hall + major repairs - structure	—	—	—	—	—	—
2802 - Hall + major repairs - installation	—	—	—	—	—	—
2803 - Hall + interior and exterior decorating	—	—	—	—	—	—
2820 - Temple Avenue Repairs Structure	—	—	—	—	—	—
2821 - Temple Avenue Repairs Installation	360	—	—	—	360	—
2822 - Temple Avenue Decoration	—	—	—	—	—	—
2824 - Temple Avenue Insurance	—	—	—	—	—	—
Hall Repairs & Maintenance Totals	360	—	—	—	360	—
New Building work						
2730 - New Installation Church	—	—	—	—	—	—
3300 - New building parsonage house	—	—	—	—	—	—
3400 - New building house for curate	—	—	—	—	—	—
3500 - New building Church	—	—	—	—	—	—
3600 - New building Hall	—	—	—	—	—	—
New Building work Totals	—	—	—	—	—	—
Governance Costs						
2601 - Governance costs examination/audit fee	200	—	—	—	200	440
Governance Costs Totals	200	—	—	—	200	440
Payments Grand totals	79,570	3,716	13,813	—	97,100	90,758

There may be minor discrepancies in the totals if the pence are not being shown

St Marys Church Becontree - 1157461

Fund movement summary

Selected period: 01 January 2020 to 31 December 2020

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
DecorChurD - Decorating Church Deposit	—	—	—	—	—	—	—
AccessD - Accessibility Deposit	—	—	—	—	—	—	—
Alpha - Alpha	(112)	—	—	112	—	—	—
Building - Building, Rents, Maintenance etc	(29,522)	979	3,716	32,260	—	—	0
ChLightD - Church Lighting Deposit	—	—	—	—	—	—	—
DecorBosD - Decorating Bosworth Rd Deposit	—	—	—	—	—	—	—
DecorHallD - Decorating Hall Deposit	—	—	—	—	—	—	—
DecorTempD - Decorating Temple Ave Deposit	—	—	—	—	—	—	—
DecorVicD - Decorating Vicarage Deposit	0	—	—	—	—	—	0
Flowers - Flowers	29	—	—	(29)	—	—	0
FuneralEx - Funeral Expenses	35	277	—	(313)	—	—	—
Beacon - HLF Beacon Project	(31,232)	—	—	31,232	—	—	0
HLFsmall - HLF Small Project	—	—	—	—	—	—	—
Building-A - Major works	—	795	—	13,501	—	—	14,296
Mission - Mission	550	—	—	(550)	—	—	—
RoofD - Roof & Render St Marys Deposit	—	—	—	—	—	—	—
ToiletsD - Toilets Deposit	—	—	—	—	—	—	—
YW - Youth Worker	(637)	—	13,813	14,451	—	—	0
YouthWD - Youth Worker Deposit	70,146	—	—	(15,146)	—	—	55,000
General - General fund	172,250	81,980	79,570	(75,518)	—	—	99,142
Totals	181,507	84,031	97,100	—	—	—	188,438

There may be minor discrepancies in the totals if the pence are not being shown

Return of Parish Finance

January to December 2020

Parish ref :

If this form is NOT completed on behalf of the entire parish please list below the churches included.

Deanery :
Barking & Dagenham

Parish :

Diocese :
Chelmsford

INCOMING RESOURCES

Voluntary income / receipts	UNRESTRICTED	RESTRICTED
01 Tax efficient planned giving	22659	—
02 Other planned giving	4310	—
03 Collections at services	5716	—
04 All other giving and voluntary receipts (recurring)	—	—
05 All other giving and voluntary receipts (non-recurring)	2870	177
06 Gift Aid received	7318	—
07 Legacies received (capital value)	—	—
08 Grants (recurring)	—	—
08A Grants (non-recurring)	671	—
TOTAL Voluntary income	43494	177
Activities for generating funds		
09 Gross income from fundraising activities	414	100
Income from investments		
10 Dividends, interest, income from property etc	31588	—
Church activities		
11 Statutory fees retained by the PCC (weddings, funerals etc)	365	—
12 Gross income from trading (e.g. hall lettings, magazine, bookstall), NOT fundraising	7897	—
Other incoming resources		
13 Other incoming resources / receipts not already listed	—	—
TOTAL INCOMING RESOURCES (from financial statements)		
A Unrestricted	83745	
B Restricted	277	
C TOTAL	84022	
Planned givers and legacies		
14 Number of tax efficient planned givers	20	
15 Number of other planned givers	4	
16 Number of new legacies received	0	

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2013.

RESOURCES EXPENDED

Costs of generating income	UNRESTRICTED	RESTRICTED
17 Fund-raising activities (costs and payments)	—	—
Church activities		
18 Mission giving and donations	2000	—
19 Diocesan parish share contribution	36053	—
20 Salaries, wages and honoraria	—	13814
21 Clergy and staff expenses	515	—
Church expenses		
22 Church expenses: Mission and evangelism costs	—	—
23 Church running expenses	24842	—
24 Church utility bills	7948	—
25 Costs of trading	4088	—
Major capital expenditure		
27 Major repairs to the church building	4259	—
28 Major repairs to the church hall or other PCC property, including redecoration	3562	—
29 New building work to the church, church hall, clergy housing or any other PCC property	—	—
SUB-TOTAL for Church activities & expenses	83287	13814
99 Other outgoing resources / payments	—	—
TOTAL RESOURCES EXPENDED (from financial statements)		
D Unrestricted	83287	
E Restricted	13814	
F TOTAL	97101	
Cash and investment balances		
31 Cash and deposit balance as at 31st December	108410	54999
32 Investments as at 31st December	5929	—
Account held - On which basis are your accounts prepared? (Indicate ONE)		
30 RECEIPTS AND PAYMENTS ☒ ACCRUALS ☐		

Date 08 Feb 2021

Name CECILIA PELIGRIN

Position Treasurer

Contact (Phone or E-mail)

Looking back across 2020, were there any exceptional circumstances or significant changes that may have led to unusual figures? Please provide details in the box below.

Independent Examiner's Report to the Parochial Church Council of

St. Mary Beacontree

For the year ended 31 December 2020

I report on the financial statements of the PCC for the year ended 31 December 2020 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements. The PCC 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 required. It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PCC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

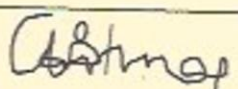
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mr J A Annan MSC, BA (Hons), ICA (GH) Finalist, ACCA P/Qual,
42 Alderney Road, Slade Green
Erith,
Kent DA8 2JD

6th April 2021