

# **The Parish Church of St. Mark, Bromley**

**Notice and Agenda for**

**THE MEETING OF PARISHIONERS  
and  
THE ANNUAL PAROCHIAL CHURCH MEETING  
to be held on Sunday 16<sup>th</sup> May 2021  
11.15am**

**including the Annual Reports  
and 2020 Accounts**



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# Notice of Meeting

## THE ANNUAL MEETING OF PARISHIONERS

The Annual Meeting of Parishioners will take place in the church on  
**Sunday 16<sup>th</sup> May 2021 at 11.15am, after the Parish Eucharist**

### **AGENDA**

1. Appointment of Clerk to the Meeting
2. Apologies for absence
3. Minutes of the Annual Meeting of Parishioners held on Sunday 4<sup>th</sup> October 2020
4. Election of Churchwardens
5. Close of Meeting

### **Please note:**

1. Those entitled to attend and vote are:
  - a) persons whose names are entered on the Church Electoral Roll of the parish; and
  - b) persons resident in the parish whose names are entered on a register of local government electors by reason of such residence.
2. All nominations for election must be received by the chairman in writing prior to the Meeting and have been countersigned by the nominees.

# Minutes of the Annual Meeting of Parishioners held on Sunday 4 October 2020 in church following the Parish Eucharist

There were 50 parishioners present

1. APPOINTMENT OF CLERK TO THE MEETING  
Joanna Seymour was appointed Clerk to the Meeting.
2. APOLOGIES FOR ABSENCE  
Apologies for absence were received from Derek Balding, Eileen Balding, Janet Dewey, Andrew Low, John Ramwell, Tegwen Ramwell.
3. MINUTES OF THE 2019 ANNUAL MEETING OF PARISHIONERS  
The Minutes of the meeting held on Sunday 7<sup>th</sup> April 2019 were approved and signed.
4. ELECTION OF CHURCHWARDENS  
There were two candidates standing to serve as Churchwardens for 2020/2021, duly proposed and seconded prior to the meeting, Mr Richard Collins and Mrs Patricia Openshaw.

Mr Collins and Mrs Openshaw were re-elected unanimously.

VP thanked all those involved in the running of the church during the time of the interregnum.

The meeting closed at 10.35.

Signed \_\_\_\_\_

Date \_\_\_\_\_

# Notice of Meeting

## THE ANNUAL PAROCHIAL CHURCH MEETING

The Annual Parochial Church Meeting will take place in the church on  
**Sunday 16<sup>th</sup> May 2021 following the Annual Meeting of Parishioners**

### **AGENDA**

1. Apologies for absence
2. Minutes of the 73<sup>rd</sup> Annual Parochial Church Meeting held on Sunday 4<sup>th</sup> October 2020
3. Matters arising
4. Report on the church Electoral Roll
5. Report on the proceedings of the Parochial Church Council
6. Churchwardens' Fabric Report
7. Treasurer's Report and Presentation of audited Accounts  
1<sup>st</sup> January - 31<sup>st</sup> December 2020
8. Election of three lay persons to serve on the Parochial Church Council for three years
9. Appointment of Independent Examiner
10. Reception of other reports.
11. Any other business

### **Please note:**

1. It is preferred that all nominations, duly seconded, for election to the PCC be received before the meeting.
2. Only those persons whose names are on the Electoral Roll of St. Mark's Church, Bromley, may vote at the meeting.
3. Elections will be by written ballot, voting papers to be signed by the voter on the reverse.

# Minutes of the 73<sup>rd</sup> Annual Parochial Church Meeting held on Sunday 4 October 2020 in the Church

The meeting opened after the Parish Eucharist and Meeting of Parishioners and was chaired by The Revd Canon Victoria Pask (VP)

1. APOLOGIES FOR ABSENCE were received from Derek Balding, Eileen Balding, Janet Dewey, Andrew Low, John Ramwell, Tegwen Ramwell.
2. MINUTES OF THE 72<sup>nd</sup> ANNUAL PAROCHIAL CHURCH MEETING held on 7<sup>th</sup> April 2019. These were signed as a true record of the meeting.
3. MATTERS ARISING – There were no matters arising.
4. REPORT ON THE NEW CHURCH ELECTORAL ROLL  
There were 138 members, as to 129 in 2019. James Bunting has kindly agreed to take on the role of Electoral Roll officer from Iain Kenny. VP invited those who are not currently on the ER to register.
5. REPORT ON PROCEEDINGS OF THE PAROCHIAL CHURCH COUNCIL  
VP referred those present to the report and asked if there were any comments. VP thanked the PCC for their work over the last year, as well as giving thanks to Theresa Weller and Julia Orford.
6. CHURCHWARDENS' REPORT - VP thanked Roger Parry for bridging the handover to Richard Collins and for maintaining the church building, and to help VP settle in.
7. TREASURER'S REPORT AND PRESENTATION OF AUDITED ACCOUNTS  
1<sup>st</sup> JANUARY – 31<sup>st</sup> DECEMBER 2019  
Any questions please raise them with David Thomas. VP thanked David Thomas for preparing the accounts and David Young for acting as examiner. VP thanked members for their financial support.
8. REPORT ON THE PROCEEDINGS OF BROMLEY DEANERY SYNOD  
There were no questions regarding the report, which had been prepared by James Bunting. VP thanked James Bunting.

VP thanked The Revd Beth Lewis for her Ministry and Mission report and wished her well, along with Beverley Ejimofe.

VP thanked Maureen Mattison and all the Sunday School teachers for their work over the year.

VP thanked the Choir, including the choir master, Andrew Wilson, and organist, Ralf Ayling-Miller, for the past year, and the work on re-instating the choir in groups of 6.

9. ELECTION OF TWO PERSONS TO SERVE ON BROMLEY DEANERY SYNOD FOR THREE YEARS

Thanks was given to retiring Deanery Synod members James Bunting, Stephan Loges and Andrew Low.

Two new Deanery Synod candidates had been nominated and seconded.

Pamela Prisley – nominated by C Robins, seconded by L Bonter.

Carol Robins – nominated by P Prisley, seconded by C Donaldson.

These two were elected.

10. ELECTION OF THREE LAY PERSONS TO SERVE ON THE PAROCHIAL CHURCH COUNCIL FOR THREE YEARS

Thanks was given to retiring PCC members Juliette Anekwe, Sue Duke, Christine Easter.

Three candidates had been nominated and seconded.

Christopher Dadson – nominated by C Donaldson, seconded by C Robins.

Fiona MacMillan – nominated by P Prisley, seconded by C Wagner.

Andrew Wilson – nominated by J Seymour, seconded by C Donaldson.

These three were elected.

Ann Gardner is retiring from the PCC and was given thanks. David Thomas, previously co-opted as Treasurer to fill the casual vacancy until May 2021.

11. APPOINTMENT OF CHURCH STEWARDS

People in any kind of role are required by the Church of England to undertake an online safeguarding model. A corporate training session will be run for anyone needing help with this. It is no longer necessary to appoint stewards at the APCM. There are currently no Stewards and the list will be updated and Stewards appointed in due course. VP has organised the current seating plan. The Churchwardens and Vicar are updating the Risk Assessment as Covid rules unfold. Mr C Donaldson with VP has been logging details for track and trace to be kept for 21 days as per GOV expectations. There is also a QR code on display.

12. APPOINTMENT OF INDEPENDENT EXAMINER

David Young was appointed as the independent examiner for 2019. This was proposed and seconded.

13. RECEPTION OF ST. MARK'S MINISTRY AND OTHER ANNUAL REPORTS - as above.

14. ANY OTHER BUSINESS none. Alan White expressed that he was grateful to VP and all members of the team at St. Mark's, past and present.  
The meeting closed at 11.00.

Signed \_\_\_\_\_

Date \_\_\_\_\_

# REPORTS

## ELECTORAL ROLL

There are 138 people on the Church Electoral Roll, 63 are not resident within the parish. 4 names were added during the year and 4 were removed either through death or because they moved from the parish.

**James Bunting**  
*Electoral Roll Officer*

## PAROCHIAL CHURCH COUNCIL

Following the APCM on Sunday 4<sup>th</sup> October 2020, The Parochial Church Council met every two months, via Zoom, to conduct its business on behalf of the church.

PCC members completed and signed documents in respect of their various responsibilities: Financial Liability, 'Fit and Proper Persons' legislation, Charity Commission registration and Conflict of Interest Policy. Pam Prisley and Carol Robins were appointed as Deanery Synod representatives.

As well as the routine business, significant topics for discussion included: -

- The running of the Church to comply with Government guidelines during the tier system and throughout lockdown, including the temporary closure of the church.
- Redecoration project – the appointment of a project manager and arrangement of a survey by him in relation to the health and safety aspects of the project / advising on things that need to be done prior to a brief being prepared for prospective contractors' bids.
- Church finances – at each meeting discussions took place around the updated financial summaries, produced by David Thomas, which allow the PCC to make fully informed decisions around the church finances and fulfil their financial obligations.
- The implementation of a Choral Scholarship scheme that will offer opportunities to aspiring choristers to actively participate in worship, gain knowledge, repertoire and skills to benefit their future. This initiative and scheme will support and become part of the outreach of the church, as to what we can offer the community.
- The upkeep and letting of Matfield Close following the departure of the curate.
- Policy on charitable giving, which is currently in the process of being reviewed following the appointment by the PCC of an steering group.
- E-Giving and digital church. James Bunting prepared a paper regarding the latter which will be taken forward by a sub-group and brought back to the PCC for discussion.
- The re-opening of the church and plans for worship coming out of lockdown.

**Joanna Seymour**  
*PCC Secretary*

## CHURCHWARDENS' REPORT

Throughout 2020, the Church was shut during the week and the Church Room has remained empty – no bookings permitted – all due to GOV restrictions. When we have been able to hold services, every effort has been made to follow government guidelines. First a risk assessment took place. A one-way system was devised, sanitisers were available at entry and exit and windows opened to ensure adequate ventilation. Attendees were asked to book ahead and were given ticketed, socially distanced seats. The track and trace QR code was exhibited and the names of everyone at each service was kept for 21 days as instructed. Thank you to our vicar, The Reverend Canon Victoria Pask and husband Conrad Donaldson, who have masterminded the implementation of all these safety measures at each stage.

In March, a new boiler and upgrade of the heating system at the Matfield Close property were installed. A leak from the downstairs toilet was fixed.

Once the weather improved, the long-awaited repairs to the Lady Chapel roof took place. First the lead was lifted for inspection of the timbers underneath.

These were in good condition and thereafter, a plastic coating was applied over the lead to ensure a water-tight repair. Some leaks have continued, but have been found to be due to cracked tiles which have now been replaced. The gutters and downpipes have been painted.

In August, the choir vestry was re-ordered and redecorated to increase the natural light and space, and a new carpet laid. Thank you to Andrew Wilson who masterminded the project.

Security grilles were fixed to the entrances to the garden shed and boiler room, to prevent vandalism.

In December last year, the Matfield Close property was prepared for a commercial let and tenants moved in early in January. Thank you to Andrew Wilson and David Thomas for organising this.

Thank you to Roger Parry for once again overseeing all regular, necessary and statutory maintenance work at the church and for revising our Health and Safety Policy, and keeping the Log Book up to date.

*At the time of writing the Inventory and Terrier are being updated for 2021 – delays having been because of Covid restrictions on distancing.*

**Richard Collins and Pat Openshaw**  
Churchwardens

## **Treasurer's / Finance Report**

This report addresses financial matters and developments at St Mark's in 2020.

First, thanks to all who have helped with money matters — the counters and bankers of collections, the Church Room secretary, the Churchwardens, James Bunting who manages our Gift Aid and tax refund claims, Roger Parry (my predecessor as Treasurer and a source of knowledge, expertise and help) and David Young who has Examined our annual accounts.

### ***Accounts, Income and Expenditure***

The Accounts for 2020 are presented in income and expenditure categories which align with the ones the Diocese uses in our parish financial reporting to them (as they were for previous years). Our Accounts are on an "Income and Expenditure" basis rather than accruals – accounting policies are described in the document.

Also as for previous years, our statement of Income and Expenditure separates our financial activity into three parts:

- 'core' Church, Worship and Congregation activities
- trading, including Church Room and Church lettings, the Marksman and Traidcraft; and
- raising and spending money for identified charitable causes and other projects. Typically in this third category we spend only the money raised and it will be restricted to the purposes for which it was given.

The dominant influence on our financial position in 2020 has been the COVID epidemic and consequent public health restrictions. For that and other reasons, we have recorded a substantial financial deficit ('loss') in 2020.

Our 'core' Church activities made a deficit of some £61,626, compared to a deficit of £28,769 in 2019, a worsening year-on-year of almost £33,000.

There is no single reason for this worsening. Much of the 'planned giving' by members of the church directly to our bank continued, but there was a substantial drop in collections in church and other gifts (closure of the church for services for extended periods affected this). HMRC tax refund payments were delayed (though they have now been received in 2021). We received rent for the Matfield Close house for only part of the year (until Rev. Beth Lewis moved from the parish).

On the expenditure side, we made savings in costs as a result of lockdown (reduced heating, sanctuary costs, printing and office costs) but we continued to meet various backlog and once-off maintenance expenditures at the church (for example, roof repairs above the Lady Chapel), Vicarage refurbishments at the end of 2019, and a substantial repair bill to the heating system at Matfield Close.

Overall, 'core' income fell by slightly more than £31,000 between 2019 and 2020 and 'core' spending rose by about almost a net £1,700.

Whereas in previous years a 'core' deficit has been met from profits on Trading (primarily Church Room lettings), from April 2020 onwards our Trading activities largely ceased in the year. As a result, although we still made a Trading surplus of some £4,500 for 2020 this is a reduction of almost £23,500 on the 2019 surplus.

Taking 'core' activities and Trading together, 2020 saw an overall deficit of Unrestricted (general) funds of some £57,000, largely met by reducing bank deposits.

The Charities and Projects section of the Income and Expenditure statement also shows a deficit (of some £4,800), but since items in this section are largely Restricted and self-funding over time, this has to be understood not as a loss but rather as a timing difference between years: donations were paid away in 2020 from funds raised in previous years and the balance of Restricted funds held for charity giving has been substantially reduced.

### ***Accounts: Balance Sheet and Capital items***

In 2020 we have also simplified the structure of our Restricted funds. "Note K" to the Accounts gives more explanation.

The estimated market value of the freehold house we own at Matfield Close rose significantly in 2020; as in previous years this estimate is based on actual local house sales information. As a result, although our bank deposits decreased substantially (reflecting the deficit as described above), the total net worth stated on the balance increased by some £9,555.

In late 2019, St Mark's received a substantial capital legacy from the late Joan Olley. She left us money Unrestricted, for the general purposes of St Mark's. As explained in "Note L" to the Accounts, this receipt is being treated as a capital item and did not appear in our Income and Expenditure for 2019. However, when the PCC makes decisions to release this capital to expenditure, in 2020 and in future, the amount will each time then be reflected as income in our accounts. In 2020 we have released almost £2,000 to cover some renewal project expenditures.

**David Thomas**

*PCC Treasurer*

## **SAFEGUARDING STATEMENT**

St. Mark's Church is committed to the safeguarding and protection of children and young people, and of adults experiencing or at risk of abuse or neglect. The PCC has adopted the Church of England Safeguarding Policy *Promoting a Safer Church Safeguarding Policy Statement for Children, Young People and Adults*, supplementing this with a Safer Recruitment Policy, a church Safeguarding Policy and Guidelines Statement (and Domestic Abuse and Anti-Bullying policies), which are posted on the church notice boards and website.

We have due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. The website has the contact name and number of the PSO on the front page and a link to the policies.

Implementation of, and compliance with, these policies is the responsibility of all church members and is monitored by the Parish Safeguarding Officer, the Vicar and the PCC. A safeguarding report features on the agenda of every PCC meeting. All appointments to roles are subject to appropriate checks in line with the Recruitment Policy, and continued training, which is monitored and logged. There were no serious safeguarding incidents or concerns reported at St. Mark's in 2020.

**Canon Victoria Pask**  
*Vicar*

### **Deanery Synod Report (Bromley Deanery)**

The first meeting of the new Triennial was in November 2020 by Zoom, at which a new Lay Chair, Cath Johnston, and Standing Committee were appointed. The Archdeacon of Bromley & Bexley, The Venerable Dr Paul Wright, attended as this was the final meeting for The Revd Alan Keeler before retiring as Area Dean.

In January 2021 a new Area Dean – The Revd Canon Victoria Pask, Vicar of St Mark's, was appointed by the Bishop of Rochester and commissioned by the Archdeacon at Deanery Chapter.

Since then, the Synod met again by Zoom in April to share updates on the 13 parishes in the Deanery in relation to the present situation of returning to church. The parishes reported on what they are looking forward to resuming, ceasing or continuing. Synod Representatives for St Mark's for 2020-2023 are Carol Robins and Pam Prisley.

**Canon Victoria Pask**  
*Area Dean*

## **Report from the Director of Music**

Last year began with the choir making a very successful visit to Rochester Cathedral, representing St. Mark's by singing Choral Evensong. The choir sang superbly, well supported by friends and family enjoying the worship and music. This was a fitting start to welcome The Reverend Canon Victoria Pask to the church and to see our choir in action. The following twelve months quickly proved to be a year of learning, development and flexibility as COVID-19 impacted dramatically the musical aspect of our worship at St. Mark's.

In late March 2020, and with short notice, all activities were suspended, as the country submerged into a lockdown that was all new and quite worrying. Organist Ralf Ayling-Miller, the choir and I were all effectively in "dry dock", as we came to terms with the restrictions and attempted to answer the numerous questions and challenges that arose as to how we could maintain some level of music at St. Mark's. We looked towards digital technology to keep our worship active.

This begun with basic voice recordings from a few members but expanded throughout the whole choir, who submitted sung voice recordings through their mobile phones to a central editor – James Bunting to be collated. As time progressed the recordings and editing became more polished. Our thanks to James for his perseverance and diligence, which cannot be underestimated.

As we moved into the Summer and restrictions were slightly relaxed, a solo cantor (usually myself) and organist were permitted to perform live music at church services as public worship resumed. This offering increased as a small choir was allowed each week, normally composed of around six singers. After the shorter lockdown in November, we were at least able to sing again over Christmas in a similar format but were restricted once more in the New Year. At the time of writing (March 2021), we can form up to a maximum of three singers, which makes choosing music a real challenge, given that much of the Anglican repertoire is for four voices. Nonetheless, I have been able to adapt some of our library to fit, aided by Ralf and the flexibility of our singers. My biggest regret is that, apart from a short window over Christmas, I have not been allowed to include our junior choristers.

To maintain the fellowship of the choir I have been keeping in regular contact with them all, usually with a Choir Update email plus competitions, quizzes and Zoom meetings. Some of these meetings included an act of worship led by Victoria when the date fell on a festival or feast day.

Remaining positive, upbeat (if you'll pardon the pun) and looking to develop new ways of singing has kept the music alive and, for the most part, our online worship has always included our own choristers and organist. This has helped keep the online message personal and balanced as choir members have also assisted in reading and the intercessions each week. Looking forward, we are developing as part of our outreach a Choral Scholarship scheme, whereby we invite youngsters to audition and join the church and choir to develop their musical and Anglican knowledge. Quentin Zach Martins has been the first Scholar in this initiative and has proved that it works well for all.

I hope and pray that we can all soon resume our physical active role in worship, singing as we always do to the glory of God!

**Andrew Wilson**  
*ACertCM*

## **Overview**

The reports and financial statement herein give an overview and accountability for the life and ministry of St Mark's Church in the past year. There have been challenges, as for all churches, because of lockdowns and restrictions. Yet, there have been signs of hope; not least the joy of being able to open the church for worship at Christmas 2020 then Easter 2021 and now continuing.

There will be opportunities to say individual thanks at the APM and APCM: in general, gratitude goes to those who have written these reports, and the PCC named below who make the running and governance of the life of St Mark's possible and compliant.

There are areas of activity which are on hold or reduced in capacity at the moment: Sunday School, Altar Serving, Flower Arranging, use of the Church Room and more.

Recently, Churches across the Deanery were asked what they are looking forward to re-commencing after national restrictions are eased. For St Mark's, in common with others, the answer is clear: it is the freedom to be once again 'Face to Face' - unmasked; congregational singing; coffee after church; meetings without Zoom..

The second question was 'what will the church continue to do that it wasn't doing before the pandemic': the response is clear here too – the online presence of St Mark's since March 2020 is very much appreciated by many. Thanks to the 'IT Department' - they know who they are – and to the musicians and contributors as we continue this rich line of communication week by week. The website address is: [www.stmarksbromley.co.uk](http://www.stmarksbromley.co.uk)

Thanks to all who give generosity – of your time, energy, talent, and money - and for your prayers; please be assured of mine.

Thanks be to God: Father, Son and Holy Spirit.

**The Revd Canon Victoria Pask**  
*Vicar*

### **The Parochial Church Council 2020-21**

V. Pask, Vicar, Chair (2019- )

C. Robins, Licenced Lay Reader (Deanery Synod 2020-23)

P. Openshaw, Churchwarden (2016-21)

R. Collins, Churchwarden (2019 - )

J. Seymour, (PCC 2018-21), Secretary

P. Prisley (PCC 2018-21; Deanery Synod 2020-23)

D. Thomas (PCC 2020-21, one-year vacancy), Treasurer

R. Parry (PCC 2019-22)

N.E Akabi-Davis (PCC 2019-22)

S. Fihosy (PCC 2019-22)

C. Dadson (PCC 2020-23)

F. Macmillan (PCC 2020-23)

A Wilson (PCC 2020-23), Director of Music

J. Bunting (co-opted for 2020-21) Electoral Roll, Fairshares, Website

# **St Mark's Church**

## **Financial Statements and Report**

# **2020**

*Year ended 31<sup>st</sup> December, 2020*

## The Parochial Church Council of the Ecclesiastical Parish of St Mark, Bromley – Charity No. 1163095

### Independent Examiner's Report for 2020

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31st December, 2020.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



David Young

26<sup>th</sup> April, 2021

## Parish Church of St Mark, Bromley – Financial Statements and Report for 2020

### Notes and explanation

#### Accounting Policies

The financial statements cover all transactions assets and liabilities for which the Parochial Church Council (PCC) is responsible.

The financial statements are prepared on a cash basis, also known as receipts and payments accounts, and not by accruals accounting. This is consistent with Charities Commission guidance and the Charities Act 2011, for an unincorporated charitable body with an annual turnover of less than £250,000.

Cash accounts are a simpler form of accounting than accounts prepared on an accruals basis. Therefore, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1<sup>st</sup> January, 2015) does not apply to their preparation.

#### Timing and recognition of income and expenditure

Income is recognised when received, including income tax recoverable by St Mark's church on gifts received.

Expenditure is recognised when valid invoices are received or when expenditure by the PCC is paid. Commitments to charities not yet paid are noted but not included in expenditure or liabilities.

Short term assets and liabilities are included in the accounts at the beginning and end of each year where timing of payments leads to differences between the recognition of income and expenditure in accordance with this policy, and bank and cash balances held.

Capital receipts are recognised in accordance with the policy described in Note L to the accounts and are not included in income. Any capital amount released by PCC decision, to be spent, will then be recognised as income at the relevant time of the expenditure.

#### Assets and liabilities

Consecrated and beneficed property (the Church and its grounds) is excluded from the accounts in accordance with the Charities Act 2011.

Assets and liabilities which are included are accounted for using the historical cost convention except that investment assets are shown at estimated current market value.

The value of property (25 Matfield Close) has been estimated based on market information from local house sales.

No value is placed in these accounts on moveable church furnishings held by the Churchwardens and the PCC because a faculty would be required for any disposal and these items are considered inalienable.

All expenditure during the year on:

- maintenance, repair and improvement of consecrated and beneficed property and moveable church furnishings; and
- all other property repairs, fixtures, fittings, moveable assets and equipment;

is written off as expenditure is made. No other depreciation of fixed assets or properties is provided for.

All trading stock and consumable items for day-to-day operations (for example, items to be sold as Traidcraft, cleaning materials, office supplies) are written off as purchased and attributed no value as assets in the accounts.

## Explanation of Funds

Funds held by the PCC are divided between:

- Restricted Funds, given for specific and limited purposes (Note K to the accounts provides details)
- Permanent Endowments, which are restricted funds with limitations placed by the original donor on spending capital (see also Note K); and
- Unrestricted Funds are all other funds available for the general purposes of St Mark's church.

*David Thomas*

*PCC Treasurer*

# Income and expenditure

This table summarises income and expenditure in three main categories, and compares the results for the year ended 31<sup>st</sup> December, 2020 to last year.

In NOTES at the back of these accounts more details are given of individual categories of income and expenditure.

Note A provides a more detailed breakdown of income and expenditure.

		2020		2019
<b>Church, worship and congregation</b>				
Income		66,349		97,521
Costs		(127,975)		(126,290)
<b>Net result, Church and worship (deficit)</b>		<b>(61,626)</b>		<b>(28,769)</b>
<b>Trading activities</b>				
Income		11,062		35,435
Expenditure		(6,553)		(7,452)
<b>Net result, Trading surplus</b>		<b>4,509</b>		<b>27,983</b>
<b>Charities, mission, outreach, projects and initiatives</b>				
Income (includes any income 'Restricted' for these purposes)		1,404		3,271
Expenditure		(6,206)		(6,752)
<b>Net unspent (Call on Funds held), Charities, initiatives and projects</b>		<b>(4,802)</b>		<b>(3,481)</b>
<b>TOTAL SURPLUS (DEFICIT)</b>		<b>(61,919)</b>		<b>(4,267)</b>

# Assets and liabilities

This table summarises assets and liabilities as at 31<sup>st</sup> December, 2020 and compares them to those at 31<sup>st</sup> December, 2019. Further details are given in Notes as indicated.

		2020	NOTES	2019
Freehold property (25 Matfield Close)		435,000	H	362,500
<b>Fixed Asset</b>		<b>435,000</b>		<b>362,500</b>
Deposits and bank balances – general		49,708	I	108,463
Cash and uncleared cheques in hand		761	J	486
Deposits and bank balances – representing unrestricted capital receipts		248,397	L	250,077
<b>Current Assets</b>		<b>298,866</b>		<b>359,026</b>
Invoices received not yet paid, and payments made not yet cleared		4,789	J	(2,004)
<b>Current Liabilities</b>		<b>4,789</b>		<b>(2,004)</b>
<b>TOTAL of the above – Net Worth</b>		<b>729,077</b>		<b>719,522</b>
<i>made up of:</i>				
<b>Restricted and Endowment funds</b>		<b>26,945</b>	G, K	<b>30,528</b>
<b>Unrestricted funds</b>		<b>702,132</b>		<b>688,994</b>

These financial accounts were approved by the PCC in March 2021 subject to the Independent Examiner's report, which is now included and dated 26<sup>th</sup> April, 2021



Rev. Canon Victoria Pask, Vicar and Chair of PCC

27<sup>th</sup> April, 2021

## Details, notes and explanation

### NOTE A – details of income and expenditure

This table sets out the statement of income and expenditure in the categories we use in our annual financial report to Rochester Diocese. The summary table of income and expenditure on page 4 is based on this information.

	2020	NOTES	2019
1. Tax efficient planned giving income	52,612		55,267
2. Other planned giving income	1,221		8,613
3A. Collections at Services income	2,177	G	4,256
4B. All Other Giving and voluntary receipts -- UNRESTRICTED	187		375
6. Gift Aid recovered (from HMRC) MINUS portion allocated to charities giving	-	B	12,925
7. Legacies received (as income)	2,180	L	2,000
9. Fundraising events income	-		877
10A. Property income	6,947		10,500
10B. Dividends, interest income	108		146
11. Statutory Fees charged by PCC	917		1,912
14. Choir income, donations	-	C, K	650
<b>Income, Church and worship</b>	<b>66,349</b>		<b>97,521</b>
17. Fundraising costs	-		(20)
19. Diocesan Parish Share expenditure	(65,600)		(65,630)
19B. Statutory fees paid to Diocese	-		
20. Salaries, wages and honoraria expenditure	(6,589)	D	(8,371)
21A. Clergy and staff expenses	(1,894)		(2,518)
21B. Clergy & staff expenses: housing + bills	(13,899)	E	(14,012)
23A. Church buildings maintenance + repair operating costs	(23,117)	F	(12,411)
23B. Church Room maint. + repair costs	(655)	F	(1,414)
23C. Churchyard + Prayer Garden gardening	(3,932)		(3,512)

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23D. Insurance	(5,419)		(5,396)
23E. PCC and Church office costs	(1,130)		(2,768)
23F. Choir and organ costs	(2,096)	C, D	(2,476)
23G. Sanctuary costs	(360)		(897)
24A. Church Heat/Light/Utilities paid	(3,284)	F	(6,865)
<b>Costs, Church and worship</b>	<b>(127,975)</b>		<b>(126,290)</b>
<b>NET SURPLUS (DEFICIT) Church &amp; worship</b>	<b>(61,626)</b>		<b>(28,769)</b>
12A. TRADING: Church lettings income	602		2,984
12B. TRADING: Church Room lettings income	7,383		28,171
12C. TRADING: Marksman advertising income	1,745		1,496
12D. TRADING: Traidcraft sales income	1,153		2,230
12E. TRADING: Congregation catering sales cash surplus	179		554
<b>Income, Trading</b>	<b>11,062</b>		<b>35,435</b>
24B. Church Room utilities costs (where separate) PLUS allocation of water, cleaning, supplies and heating costs	(3,896)	F	(4,478)
25A. TRADING: Church lettings direct costs	-		-
25B. TRADING: Ch.Room lettings direct costs	-		-
25C. TRADING: Marksman costs	(399)		(1,332)
25D. TRADING: Traidcraft cost of sales	(806)		(1,643)
25E. TRADING: Congregation catering costs	(181)		
25F. TRADING: Costs of other property	(1,271)	H	
<b>Costs, Trading</b>	<b>(6,553)</b>		<b>(7,452)</b>
<b>NET SURPLUS (DEFICIT) Trading</b>	<b>4,509</b>		<b>27,983</b>
3B. Collections for charities/ initiatives	1,094	G	2,724
4A. All Other Giving and voluntary receipts -- RESTRICTED	310		178
Allocation of Gift Aid recovered (from HMRC)	-	B	369
<b>Income raised for Charities, initiatives and projects</b>	<b>1,404</b>		<b>3,271</b>
18. Mission Giving and donations expenditure	(6,206)	G	(5,846)
22. Mission and evangelism costs	-		(906)
<b>Expenditure on Charities, initiatives and projects</b>	<b>(6,206)</b>		<b>(6,752)</b>

<b>NET UNSPENT (CALL ON GENERAL FUNDS), Charities, initiatives and projects</b>	<b>(4,802)</b>	<b>(3,481)</b>
<b>TOTAL SURPLUS (DEFICIT)</b>	<b>(61,919)</b>	<b>(4,267)</b>

## NOTE B – Treatment of Gift Aid tax recovery from HMRC

Donors including members of the congregation are encouraged to make Gift Aid declarations so that St Mark's can recover basic-rate tax on amounts received. Not all donors are able to do this. However, we are able to recover tax on the great majority of our donated income.

Where gifts are received for restricted purposes, we aim to allocate associated Gift Aid recoveries to the same purposes. Included in charitable giving amounts referred to in these 2020 accounts is some £233 of Gift Aid recoveries not yet received from HMRC at year end.

## NOTE C – Choir income and donations

See Note K.

## NOTE D – Salaries, wages and honoraria expenditure

Starting with the 2018 accounts, categories of income and expenditure have been aligned to the categories required for our annual financial report to Rochester diocese. One result is that the costs of music staff (Choirmaster, Organist, locums) are not included as costs of "Organ, choir and music" but are identified separately.

## NOTE E – Clergy and staff expenses: housing and bills

This category includes some utility bills, Council Tax and other costs in relation to the Vicarage and to 25 Matfield Close as both houses have been occupied by clergy or were unoccupied and the direct responsibility of the PCC. Equivalent costs for 25 Matfield Close might be treated in other circumstances as costs of investment property.

Renovation and decoration of the Vicarage was undertaken in preparation for the end of the 2019 Interregnum, at the cost of both Rochester diocese and St Mark's. St Mark's element of some costs paid in 2020 is included here.

## NOTE F – Church maintenance costs and Church Room utilities and operating costs

Some bills and expenses are wholly attributable to the Church Room and to lettings and activities in it. For example, the Church Room is supplied by a separate electricity meter.

Other costs are shared between the main church building and the Church Room. In these accounts certain costs of cleaning contractors, water supply and janitorial supplies have been allocated as to 80% to the Church Room and as to 20% to the operating and maintenance costs of the Church. The 80% amounts to £2,334. In addition, one third of overall gas costs for heating has been allocated to the Church Room, amounting to £1,305. These amounts are stated in the accounts as costs of Church Room trading activities, and excluded from cost lines "23A." and "24A." respectively.

## **NOTE G – Charities, initiatives and projects**

During 2020, we raised collections for Lily Trust and CALM as Charities of the Month (COM). Cash collections from some Sunday 10:00am services, any special collections, specifically targeted envelope gifts, funds raised by Lunch Club, and an allocation of Gift Aid recoveries are attributed to COM. Income reported as "3A. Collections at Services income" does not include these amounts. During 2020 we paid amounts due from collections in previous periods, including to Music for Life, The Silver Line, Freddie Farmer Foundation, Child Aid Europe, LATCH and St Philip's Tanzania.

In addition to COM, funds are sometimes received for specific purposes or raised for stated projects and initiatives. All COM funds and those raised through projects and initiatives are treated as "Restricted" funds not to be used for other purposes (see Note K which also describes other Restricted funds).

As at 31<sup>st</sup> December, 2020 some £106 (including assumed Gift Aid tax recovery) had been raised for charities but not yet paid to them.

## **NOTE H – valuation of freehold property**

St Mark's owns a house at 25 Matfield Close. In the uncertain circumstances of public health measures in 2020, and a disrupted property market, it has been necessary to use house sales data for the whole of 2020 to obtain an adequate sample of comparator valuations.

Public information shows that in 2020, seven broadly similar houses were sold within half a mile of 25 Matfield Close. For the purposes of valuation for these accounts, the prices of those sales have been analysed as £/square meter of internal house area, and a range of market value identified. The range would put the value of 25 Matfield Close in 2020 between about £380,000 and £495,000, with an average of some £435,000.

The valuation adopted in these accounts attempts to reflect these market conditions and is higher than the valuation used in 2019.

Some maintenance and renewal costs have been incurred in preparation for commercial letting of 25 Matfield Close in 2021, and these costs are stated as Trading costs of other property.

## **NOTE I – deposits and bank balances**

Bank balances are held at Santander Bank, and certain funds, particularly Restricted and Endowment funds, are deposited with Rochester diocese and with the Church of England Central Board of Finance, including through a deposit account with CCLA (a charity fund manager).

## **NOTE J – current assets and liabilities**

Because these financial statements are prepared on a cash basis and not accruals accounting, current assets and liabilities are only cash in hand, cheques received but not cleared, and valid invoices received but where payment has not yet been made or has not cleared. No accruals are made for costs incurred but for which we were yet to be invoiced at 31<sup>st</sup> December, 2020.

## **NOTE K – Restricted and Endowment funds**

The table overleaf summarises balances of Restricted funds as at 31<sup>st</sup> December, 2019, movements during 2020 , and Restricted funds held at 31<sup>st</sup> December, 2020.

When Gift Aid tax is received from HMRC by the church, allocations are made to Restricted funds in respect of donations to them which were subject to Gift Aid (see also Note B).

In November 2020 the PCC agreed that the Prayer Garden and Churchyard/ garden Restricted funds should be amalgamated as they no longer serve distinct purposes. A single "Prayer Garden & Churchyard Fund" is reported below.

	Funds 31 <sup>st</sup> December, 2019	Net change 2020 (added to, <i>less</i> spent)	Other Balance Sheet movements	Funds 31 <sup>st</sup> December, 2020
Reeve endowment	10,000			10,000
Clark endowment	3,581			3,581
	<b>13,581</b>			<b>13,581</b>
Organ fund	5,491			5,491
Youth Group fund	932			932
Churchyard/ garden fund	1,809		(1,809)	-
Prayer Garden & Churchyard fund	1,169	50	1,809	3,028
Choir Trip fund	1,976	(33)	(350)	1,593
Church Music and Choir fund	2,163	(300)	350	2,214
Raised for Charities (COM)	3,296	(3,845)	655	106
Other	111		(111)	-
sub-total Restricted (not Endowments)	<b>16,947</b>	<b>(4,127)</b>	<b>544</b>	<b>13,364</b>
<b>TOTAL (Restricted plus Endowments)</b>	<b>30,528</b>	<b>(4,127)</b>	<b>544</b>	<b>26,945</b>

## NOTE L – Capital receipts and bequests

The PCC treats gifts and donations as capital receipts in St Mark's accounts, if received from a single source in the amount of £5,000 or more in an accounting year (before any Gift Aid attributable to it). This does not affect the purposes for which any such gifts may be used (whether Unrestricted or Restricted), which is typically determined by the context of the gift and by any stipulations by donors.

Other sums of £5,000 or more received in the ordinary course of St Mark's affairs (for example, an HMRC Gift Aid refund) are treated as income.

During 2019, St Mark's received a substantial bequest under the Will of the late Joan Olley. The bequest is identified by her Will as being for the general purposes of St Mark's church as a charity. No other restrictions are placed on how we may spend the money, and it was accordingly treated in the 2019 accounts as an Unrestricted capital receipt (see "Timing and recognition of income and expenditure" on page 2 of these accounts).

In 2020 the PCC has agreed to spend some of these capital funds on matters related to the church buildings, and £1,680 has accordingly been recognised as a reduction of the capital balance held and as legacy Income in 2020.

ENDS