

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL WITH ST AUGUSTINE, BECKENHAM

England & Wales - Charity number 1179081

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2018-07-05

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

## Contact

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**Address** St Michael And All Angels  
Ravenscroft Road  
Beckenham  
BR3 4TN

**Phone** 07838146467

**Email** [OFFICE.STMICHAELBECKENHAM@GMAIL.COM](mailto:OFFICE.STMICHAELBECKENHAM@GMAIL.COM)

**Website** [www.stjamesandstmichael.org.uk](http://www.stjamesandstmichael.org.uk)

## Activities

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

**Activities:** Religious activities

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Bromley
- Kent

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£78,683	£91,185	-	-
2024-12-31	£83,655	£87,750	-	-
2023-12-31	£76,000	£73,606	-	-
2022-12-31	£99,003	£65,592	-	-
2021-12-31	£74,679	£62,320	-	-
2020-12-31	£175,299	£177,871	-	-

## Trustees

Name	Role	Appointed
CAROL ANN ELLEN EDWARDS		2018-06-07
Hayley Phillipault		2019-09-01
Matthieu Phillipault		2019-04-01
Phil Bennett		2026-04-29
ROGER BARRY EDWARDS		2018-06-07
Rev Russell James Stagg		2024-09-03

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# Accounts

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ST MICHAEL WITH ST AUGUSTINE BECKENHAM

within the United Benefice of St James with St Michael and St Augustine Beckenham



Welcome to the Parish Church of

**St Michael with St Augustine**

BECKENHAM

Trustees' Report and Financial Statements

for the year ended 31<sup>st</sup> December 2025

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# PARISH OF ST MICHAEL WITH ST AUGUSTINE, BECKENHAM

## ADMINISTRATIVE INFORMATION

Registered Charity Number: 1179081

### **Address and Contact Details:**

St Michael's Church  
Ravenscroft Road  
Beckenham  
Kent BR3 4TN

Tel: 07838146467

Email: [office.stmichaelbeckenham@gmail.com](mailto:office.stmichaelbeckenham@gmail.com)

### **Vicar:**

Fr Russell Stagg

### **Bank:**

HSBC Bank plc

### **Independent Examiner:**

Mr Tim Birse MA FIA  
8 Keswick Road, Orpington, Kent BR6 0EU

## REPORT OF THE TRUSTEES

### **Aims and Purposes**

The Parochial Church Council (PCC) of St Michael with St Augustine Beckenham has the responsibility to promote within the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The Parish is affiliated to The Society under the Patronage of St Wilfrid and St Hilda.

### **Structure, Governance and Management**

The Parochial Church Council of the Ecclesiastical Parish of St Michael with St Augustine, Beckenham is a Registered Charity, number 1179081. All members of the PCC are Charity Trustees. The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

PCC members who served during 2025 and up to the adoption of this report:

#### Ex Officio members:

Fr Russell Stagg  
Churchwarden: Matthieu Philippault  
Lay Deanery Synod Representative: vacant

#### Elected members of the PCC:

Carol Edwards, Roger Edwards, Hayley Philippault, Eileen Ironside

PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The Child Protection Policy was adopted by the PCC in accordance with the procedures as set by the Church of England and the Diocese of Rochester. The PCC met in person 6 times throughout 2025.

### Electoral Roll

In 2025 the Electoral Roll was amended as required by the Church of England. There were 25 names on the updated Electoral Roll.

### United Benefice

The Parish of St Michael and St Augustine is part of the United Benefice of St James with St Michael and St Augustine, Beckenham. The patrons of the united benefice are the Bishop of Rochester and the Society for the Maintenance of the Faith. Mass was offered at St Michael's on Sunday at 11am, Wednesday at 10am and Friday at 7pm

### **Objectives and Activities**

The PCC is committed to promoting public worship for all, and in particular to all residents of the ecclesiastical parish and to enabling all who wish to worship at St Michael's and become part of the life of the church to do so. To this end, all services are public, and we also seek to be open to all comers in relation to our community and social events.

When planning activities and responding to requests for use of the premises, the PCC takes account of the Charity Commission's guidance on public benefit in relation to charities for the advancement of religion, and we make provision for the availability of pastoral care to all residents of the parish, and any others who come in need of it, as well as our social, missionary, and outreach work. Responding to pastoral needs of both regular congregation and parishioners is regarded as an important part of the work of the PCC and priest.

### **Achievements and Performance**

The sacraments of Matrimony, Baptism and Confirmation, and the Funeral Rites are available to all who are resident in the parish or on the church electoral roll, subject to the provision of the Canon Law of the Church of England. During 2025, 2 funeral services were held in church, 3 banns of marriage were called, 3 baptisms and 3 confirmations were conducted and one wedding. The average Sunday attendance at St Michael's in 2025 was 14 adults.

The year began with a significant moment in February, when members of the parish were delighted to be present at the episcopal ordination of Luke Irvine-Capel as Bishop of Richborough at Canterbury Cathedral. It was a privilege for us to witness this important occasion in the life of the wider Church and of our own episcopal family.

Throughout the year we continued to maintain a regular rhythm of worship and fellowship within our parish. Our weekly Sunday Mass at 11.00am has remained central to our common life, supported by a small but committed congregation. We have also continued to offer a Wednesday Weekday Mass, followed by coffee and conversation, which provides a valued time of fellowship. A Friday evening Mass has likewise been maintained, offering an additional opportunity for prayer and reflection.

During Holy Week the whole benefice came together at St Michael's to celebrate the Triduum. It was heartening to see members of both churches worshipping together through these most sacred days of the Christian calendar. In August, the benefice gathered again for a summer barbecue at the Vicarage. This was well attended and greatly enjoyed, further strengthening our sense of shared life.

In September we were honoured to welcome Bishop Luke to St Michael's for the first time as our new Bishop, as he presided at the celebration of St Michael's Day. It was a particular joy to present three confirmation candidates from across the benefice. We were also pleased to be joined by members of the wider Richborough family, including two confirmation candidates from St John's, Higham. This was a truly uplifting occasion for all who attended.

Engaging with local schools continues to be an important part of our mission and community life. Stewart Fleming School made two curriculum-based visits: Year 4 in March to explore Christian festivals, and Year 2 in September to learn about church buildings. Churchfield School's Year 3 visited in May as part of their RE studies. In December, we once again welcomed classes, staff, and parents/carers from both schools for their Christmas nativity plays and concerts. All money raised at these events was donated to the Bromley Living Well Foodbank, supporting those most in need within our wider community.

Our Christmas services were especially encouraging this year. We offered a full programme including Café Carols, a Crib and Christingle Service, Midnight Mass, and our Christmas Morning service. Attendance at all these services increased significantly from the previous year, with several of them seeing numbers at least double. This was a heartening sign of renewed engagement and growth.

Throughout the year the church continued to be used regularly by a number of community groups who hire our space and provide an important and stable source of income. These included studio and recording sessions, Pilates for older adults, Virtue Taekwon-Do classes for all ages, rehearsals and concerts by the South East London Orchestra, and regular organ practice. We were also pleased to welcome Mini Athletics as a new regular hirer. In keeping with our charitable purpose and mission, community-based organisations are offered concessionary rates for the use of our facilities.

## **Financial Report**

The financial situation of the Parish remains secure. The parish's main sources of income are dividends from the investments managed by CCLA Investment Managers Limited, rental income from the property at 121 Ravenscroft Road, and the proceeds from letting various spaces within the church premises. We paid the indicative offer to Rochester Diocese in full, recognising that our accumulated assets makes St Michael's one of the most well-off parishes in the diocese. Overall, our cash balances declined by £12,000, due to decreased lettings income and increased expenditure. (£8500 was spent on essential repairs to the building and drawn from the Deposit account, £4100 was spent on Architect fees.) This indicates that we are able to live within our income, without drawing on accumulated assets.

Our investments are largely linked to stock markets and so go down as well as up. 2025 was a good year for markets, but our funds, run by CCLA Investment Managers Ltd, performed very poorly, declining in value by £44,500 during the year. Not only did the funds underperform markets substantially, but they also underperformed their own benchmark. The managers have explained to their clients that the root cause of this poor performance was individual stock selection rather than any strategic asset allocation. The PCC will be monitoring performance closely in 2026 and will also be considering whether it is appropriate to have all our funds with a single manager.

## **Risk Management Policy**

Risks to which the PCC is exposed have been reviewed and systems/procedures designed to manage those risks have been established.

The PCC now makes all payments by bank transfer as opposed to by cheque in previous years. The HSBC bank transfer system requires each payment to have a secondary authoriser in addition to being input by the Parish Administrator. All the cheque signatories can act as secondary authorisers.

Wherever possible, two people count the collection and the money is banked at the earliest opportunity, usually by the Church Administrator. Money is kept in the safe if it is required to stay on the church premises prior to banking.

There is a policy of expenditure authorisation and control, and the current financial situation is reported to the PCC at their meetings.

The annual accounts are scrutinised by an independent examiner or auditor as required.

## **Reserves Policy:**

It is the policy of the PCC to ensure that the church retains sufficient reserves to meet future capital requirements to maintain the fabric of the church building and to adequately fund the activities and work of the church. Within this framework it is the policy to maintain unrestricted funds which equate to approximately six months' ordinary unrestricted expenditure.

Approved by the Parochial Church Council on 12<sup>th</sup> April 2026 and signed on its behalf by:

Chair

## **STATEMENT OF PCC MEMBERS' RESPONSIBILITIES**

Charity law requires the PCC members, as Trustees, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **HONORARY INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF St MICHAEL WITH ST AUGUSTINE BECKENHAM**

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2025, which are set out on pages 6 to 9.

### **Respective responsibilities of the PCC and the Examiner**

As members of the PCC and Charity Trustees you are responsible for the preparation of the financial statements. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you, as trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a true and fair view, and this report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

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

- 1) which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T J Birse MA FIA  
8 Keswick Road  
Orpington  
Kent  
BR6 0EU

13<sup>th</sup> April 2026.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2025	TOTAL 2024	
	£	£	£	£	
<b><u>RECEIPTS</u></b>					
<b>Voluntary receipts</b>					
5a	Voluntary income	5,439	0	5,439	6,411
5b	Activities for generating funds	15,994	911	16,905	21,150
5c	Investment Income	56,339	0	56,339	56,094
5d	Other incoming resources	0	0	0	0
		<u>77,772</u>	<u>911</u>	<u>78,683</u>	<u>83,655</u>
	Proceeds of investment sales	0	0	0	0
	<b>Total receipts</b>	<b><u>77,772</u></b>	<b><u>911</u></b>	<b><u>78,683</u></b>	<b><u>83,655</u></b>
<b><u>PAYMENTS</u></b>					
<b>Church activities</b>					
6a	Costs of generating funds	0	0	0	0
6b	Other church activities	88,793	911	89,704	84,681
6c	Investment property expenses	1,481	0	1,481	3,069
	<b>Total payments</b>	<b><u>90,274</u></b>	<b><u>911</u></b>	<b><u>91,185</u></b>	<b><u>87,750</u></b>
	<b><u>EXCESS OF RECEIPTS OVER PAYMENTS</u></b>	<b><u>-12,502</u></b>	<b><u>0</u></b>	<b><u>-12,502</u></b>	<b><u>-4,095</u></b>
	Transfers between Funds	0	0	0	0
	<b><u>NET MOVEMENT IN CASH BALANCES</u></b>	<b><u>-12,502</u></b>	<b><u>0</u></b>	<b><u>-12,502</u></b>	<b><u>-4,095</u></b>
	Balances at 1 January	49,939	398	50,337	54,432
	<b><u>CASH BALANCES AT 31 DECEMBER</u></b>	<b><u>37,437</u></b>	<b><u>398</u></b>	<b><u>37,835</u></b>	<b><u>50,337</u></b>

The notes on pages 8 and 9 form an integral part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2025**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	£	£	2025	2024
			£	£
<b>CASH FUNDS</b>				
Bank current account	11,873	398	12,271	18,671
Bank deposit account	19,433	0	19,433	28,073
Deposits at Rochester DBF	6,131	0	6,131	3,593
<b>Total</b>	<b>37,437</b>	<b>398</b>	<b>37,835</b>	<b>50,337</b>
<b>1 INVESTED ASSETS</b>				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	987,263	82,151	1,069,414	1,113,947
	<b>1,665,926</b>	<b>82,151</b>	<b>1,748,077</b>	<b>1,792,610</b>
<b>LIABILITIES</b>				
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET ASSETS</b>				
	<b>1,703,363</b>	<b>82,549</b>	<b>1,785,912</b>	<b>1,842,947</b>
<b>REPRESENTED BY:</b>				
General Fund	1,018,569	0	1,018,569	1,074,721
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	6,131	0	6,131	3,593
2 Church Hall maintenance	0	82,151	82,151	85,572
2 Choir fund	0	398	398	398
<b>TOTAL</b>	<b>1,703,363</b>	<b>82,549</b>	<b>1,785,912</b>	<b>1,842,947</b>

The notes on pages 8 and 9 form an integral part of these financial statements.

Approved by the Parochial Church Council on 12 April 2026 and signed on its behalf by

\_\_\_\_\_ Chairman

\_\_\_\_\_ Member

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis, which the PCC believes is appropriate for these financial statements.

The PCC owns 121 Ravenscroft Road, Beckenham, a property adjacent to the church. This property is included in the financial statements at the cost of purchase in 2018. The PCC believes this is a fair reflection of the current open market sale value of the property, subject to the existing tenancy.

Consecrated and beneficed property is excluded from the accounts by section 96 (2) (a) of the Charities Act 1993. No value is placed on movable church furnishings which require a faculty for disposal since the PCC considers this to be inalienable property.

Other investment assets comprise holdings in the CBF Church of England Investment Fund – Income Shares. These are included in the financial statements at mid-market value at the balance sheet date.

**2. RESTRICTED FUNDS**

**Church Hall – CBF Investment Account shares**

The capital in this fund was originally donated to allow the maintenance of the church hall. Up to 50% of the funds can be drawn down to make repairs but must subsequently be repaid to the fund. The income is paid to the PCC's general fund and may be used without restriction. As the Church Hall has been sold, the Diocese of Rochester has indicated that the fund may be used for repairs to the main church building on the same basis as previously for the Church Hall.

**Choir fund**

A donation of £500 was received for use by the choir. To date £102 has been used and the remaining balance is held for use of the choir in the future. The cash is held in the bank current account.

**3. TRANSACTIONS WITH RELATED PARTIES**

During the year the PCC paid travel and other expenses totalling £2588 to the vicar who was an ex-officio member of the PCC. The PCC, together with the PCC of St James, paid the council tax and water charges and provided a business telephone line in the vicarage.

Mr Matthieu Philippault, a member of the PCC was paid £2,483 for carrying out repairs to the Church exterior brickwork. Mr Philippault was selected for this work after demonstrating specialist knowledge of the work and submitting a competitive quote to the PCC. As a trustee, Mr Philippault retired from the PCC meeting while this item was discussed.

**4. AUDIT**

Under the provisions of the Charities Act an audit of the accounts is not required. An Independent Examination of the accounts has been carried out, and it is expected that the Independent Examiner will request a charitable donation to be made in lieu of a fee.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

	UNRESTRICTED	RESTRICTED	TOTAL 2025	TOTAL 2024
	£	£	£	£
<b>5 RECEIPTS</b>				
<b>5a Voluntary Income</b>				
Tax efficient planned giving	2,020	0	2,020	2,320
Income Tax recovered	1,141	0	1,141	1,709
Other planned giving	30	0	30	184
Collections	850	0	850	1,038
Donations and appeals	390	0	390	1,160
Legacy	1,008	0	1,008	0
<b>Total</b>	<b>5,439</b>	<b>0</b>	<b>5,439</b>	<b>6,411</b>
<b>5b Activities for generating funds</b>				
Church Lettings	15,617	0	15,617	18,975
Fund Raising Events	23	911	934	1,522
Fees	354	0	354	653
<b>Total</b>	<b>15,994</b>	<b>911</b>	<b>16,905</b>	<b>21,150</b>
<b>5c Investment income</b>				
Dividends and interest	31,553	0	31,553	30,894
Rental income	24,786	0	24,786	25,200
<b>Total</b>	<b>56,339</b>	<b>0</b>	<b>56,339</b>	<b>56,094</b>
<b>5d Other incoming resources</b>				
Sundry income	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RECEIPTS</b>	<b>77,772</b>	<b>911</b>	<b>78,683</b>	<b>83,655</b>
<b>6 PAYMENTS</b>				
<b>6a Fund raising trading costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6b Church Activities</b>				
Charitable giving	634	911	1,545	2,362
Diocesan contribution	37,423	0	37,423	36,220
Clergy including vicarage	4,846	0	4,846	8,405
Other clergy	0	0	0	316
Church utilities	10,002	0	10,002	9,469
Church maintenance	7,366	0	7,366	5,294
Church insurance	2,889	0	2,889	2,808
Upkeep of services	3,068	0	3,068	3,427
Organist and choir	947	0	947	816
Church cleaner - staff costs	6,939	0	6,939	6,950
Parish administrator - staff costs	6,049	0	6,049	5,635
Office administration	1,288	0	1,288	1,175
Printing and stationery	2,318	0	2,318	1,124
Professional fees	4,117	0	4,117	0
Sundry expenditure	907	0	907	680
<b>Total</b>	<b>88,793</b>	<b>911</b>	<b>89,704</b>	<b>84,681</b>
<b>6c Investment Property expenses</b>	<b>1,481</b>	<b>0</b>	<b>1,481</b>	<b>3,069</b>
<b>TOTAL PAYMENTS</b>	<b>90,274</b>	<b>911</b>	<b>91,185</b>	<b>87,750</b>

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# Accounts

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ST MICHAEL WITH ST AUGUSTINE  
BECKENHAM

within the United Benefice of St James  
with St Michael and St Augustine  
Beckenham



Welcome to the Parish Church of

**St Michael with St Augustine**

BECKENHAM

Trustees' Report and Financial Statements

for the year ended 31<sup>st</sup> December 2024

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Address and Contact Details:  
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Ravenscroft Road  
Beckenham  
Kent BR3 4TN

Tel: 07838146467

Email: [office.stmichaelbeckenham@gmail.com](mailto:office.stmichaelbeckenham@gmail.com)

Vicar:

Fr Russell Stagg (from 3<sup>rd</sup> September 2024)

Bank:

HSBC Bank plc

Independent Examiner:

Mr Tim Birse

8 Keswick Road, Orpington, Kent BR6 0EU

## REPORT OF THE TRUSTEES

### **Aims and Purposes**

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PCC members who served during 2024 and up to the adoption of this report:

#### Ex Officio members:

Fr Russell Stagg – priest from 3<sup>rd</sup> September 2024

Churchwarden: Matthieu Phillipault

Lay Deanery Synod Representative: vacant

### Elected members of the PCC:

Carol Edwards, Roger Edwards, Hayley Philippault, Eileen Ironside

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When planning activities and responding to requests for use of the premises, the PCC takes account of the Charity Commission's guidance on public benefit in relation to charities for the advancement of religion, and we make provision for the availability of pastoral care to all residents of the parish, and any others who come in need of it, as well as our social, missionary, and outreach work. Responding to pastoral needs of both regular congregation and parishioners is regarded as an important part of the work of the PCC and priest.

### Achievements and Performance

The sacraments of Matrimony, Baptism and Confirmation, and the Funeral Rites are available to all who are resident in the parish or on the church electoral roll, subject to the provision of the Canon Law of the Church of England. During 2024, 1 funeral service was held in church, 5 banns of marriage were called, and 3 baptisms were conducted. The average Sunday attendance on the Sundays when there was a service at St Michael's in 2023 was 21 adults.

In February 2024 interviews for the new benefice priest were held and Fr Russell Stagg was subsequently appointed.

In March work started on the vicarage in preparation for Fr Russell to move in after the summer. This began with the Diocese replacing the wiring throughout.

In April, we celebrated Holy Week and Easter, sharing services with St James's. On Palm Sunday we welcomed Bishop Norman to lead Mass, his last Sunday before retirement.

At the beginning of September we were very pleased to welcome Fr Russell at his institution, held at St Michael's. Members from both churches worked together to plan, prepare and celebrate the institution, and the evening was enjoyed by all present.

At the end of September we celebrated St Michael's Patronal with a special Mass and enjoyed a time of fellowship with a shared lunch together after the service.

During October, we had a class visit from Stewart Fleming school.

In December, we again welcomed classes, staff and parents/carers from Stewart Fleming School for their nativity plays and concerts; and Churchfields School for their Christmas concerts. The money raised at all the events was in excess of £1100 and was donated to Living Well Foodbank.

We were extremely pleased to have our full Christmas services reinstated this year and the community at St Michael's enjoyed a Christingle service, Cafe Carols, Crib Service, Midnight Mass, and Christmas morning service.

In 2024 we continued to have groups hiring the church space for activities and providing a regular income for us, including studio/recording space, Pilates for older adults, Virtue Taekwon-do classes for all ages, Baby Ballet, South East London Orchestra rehearsals & concerts, and organ practice. In the spirit of our charitable status and remit, Community based organisations are given concessionary rates for hire of the church space.

## **Financial Report**

The financial situation of the Parish remains secure. The parish's main sources of income are dividends from the investments managed by CCLA Investment Managers Limited, rental income from the property at 121 Ravenscroft Road, and the proceeds from letting various spaces within the church premises. Abnormal expenditure of £6,000 was spent on maintaining and refurbishing the vicarage ready for our new vicar – St James contributed a similar amount towards this work. We also had one-off costs of £2,000 at 121 Ravenscroft Road. This was a rent refund and hotel accommodation. when the boiler and heating broke down over the Christmas and New Year period. We paid the indicative offer to Rochester Diocese in full, recognising that our accumulated assets makes St Michael's one of the most well-off parishes in the diocese. Overall, our cash balances declined by £4,000, but without the one-off expenditure they would have increased by the same amount. This indicates that we are able to live within our income, without drawing on accumulated assets.

The value of our investments, which are largely linked to the stock markets, can and does go down as well as up. However, 2024 was a good year for investment markets, particularly in the final quarter, and our investments increased in value by £25,000 during the year.

## **Risk Management Policy**

Risks to which the PCC is exposed have been reviewed and systems/procedures designed to manage those risks have been established.

The PCC now makes all payments by bank transfer as opposed to by cheque in previous years. The HSBC bank transfer system requires each payment to have a secondary authoriser in addition to being input by the Parish Administrator. All the cheque signatories can act as secondary authorisers.

Wherever possible, two people count the collection and the money is banked at the earliest opportunity, usually by the Church Administrator. Money is kept in the safe if it is required to stay on the church premises prior to banking.

There is a policy of expenditure authorisation and control, and the current financial situation is reported to the PCC at their meetings.

The annual accounts are scrutinised by an independent examiner or auditor as required.

## **Reserves Policy:**

It is the policy of the PCC to ensure that the church retains sufficient reserves to meet future capital requirements to maintain the fabric of the church building and to adequately fund the activities and work of the church. Within this framework it is the policy to maintain unrestricted funds which equate to approximately six months' ordinary unrestricted expenditure.

Approved by the Parochial Church Council on 23<sup>rd</sup> March 2025 and signed on its behalf by:

Chair

## **STATEMENT OF PCC MEMBERS' RESPONSIBILITIES**

Charity law requires the PCC members, as Trustees, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **HONORARY INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF St MICHAEL WITH ST AUGUSTINE BECKENHAM**

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2024, which are set out on pages 6 to 9.

### **Respective responsibilities of the PCC and the Examiner**

As members of the PCC and Charity Trustees you are responsible for the preparation of the financial statements. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you, as trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a true and fair view, and this report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

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

- 1) which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T J Birse MA FIA  
8 Keswick Road  
Orpington  
Kent  
BR6 0EU

23<sup>rd</sup> March 2025.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2024	TOTAL 2023	
	£	£	£	£	
<b><u>RECEIPTS</u></b>					
<b>Voluntary receipts</b>					
5a	Voluntary income	6,411	0	6,411	4,498
5b	Activities for generating funds	19,628	1,522	21,150	21,262
5c	Investment Income	56,094	0	56,094	50,228
5d	Other incoming resources	0	0	0	12
		<hr/>	<hr/>	<hr/>	<hr/>
		82,133	1,522	83,655	76,000
	Proceeds of investment sales	0	0	0	0
	<b>Total receipts</b>	<hr/> <b>82,133</b>	<hr/> <b>1,522</b>	<hr/> <b>83,655</b>	<hr/> <b>76,000</b>
<b><u>PAYMENTS</u></b>					
<b>Church activities</b>					
6a	Costs of generating funds	0	0	0	0
6b	Other church activities	83,159	1,522	84,681	72,812
6c	Investment property expenses	3,069	0	3,069	794
	<b>Total payments</b>	<hr/> <b>86,228</b>	<hr/> <b>1,522</b>	<hr/> <b>87,750</b>	<hr/> <b>73,606</b>
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS</u></b>					
		<b>-4,095</b>	<b>0</b>	<b>-4,095</b>	<b>2,394</b>
	Transfers between Funds	0	0	0	0
	<b><u>NET MOVEMENT IN CASH BALANCES</u></b>	<hr/> <b>-4,095</b>	<hr/> <b>0</b>	<hr/> <b>-4,095</b>	<hr/> <b>2,394</b>
	Balances at 1 January	54,034	398	54,432	52,038
	<b><u>CASH BALANCES AT 31 DECEMBER</u></b>	<hr/> <b>49,939</b>	<hr/> <b>398</b>	<hr/> <b>50,337</b>	<hr/> <b>54,432</b>

The notes on pages 8 and 9 form an integral part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2024**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2024	TOTAL 2023
	£	£	£	£
<b>CASH FUNDS</b>				
Bank current account	18,273	398	18,671	20,589
Bank deposit account	28,073	0	28,073	28,073
Deposits at Rochester DBF	3,593	0	3,593	3,376
<b>Total</b>	<b>49,939</b>	<b>398</b>	<b>50,337</b>	<b>52,038</b>
<b>1 INVESTED ASSETS</b>				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	1,028,375	85,572	1,113,947	995,373
	<b>1,707,038</b>	<b>85,572</b>	<b>1,792,610</b>	<b>1,674,036</b>
<b>LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET ASSETS</b>	<b>1,756,977</b>	<b>85,970</b>	<b>1,842,947</b>	<b>1,726,074</b>
<b>REPRESENTED BY:</b>				
General Fund	1,074,721	0	1,074,721	967,174
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	3,593	0	3,593	3,376
2 Church Hall maintenance	0	85,572	85,572	76,463
2 Choir fund	0	398	398	398
<b>TOTAL</b>	<b>1,756,977</b>	<b>85,970</b>	<b>1,842,947</b>	<b>1,726,074</b>

The notes on pages 8 and 9 form an integral part of these financial statements.

Approved by the Parochial Church Council on 23 March 2025 and signed on its behalf by

\_\_\_\_\_ Chairman

\_\_\_\_\_ Member

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**1. ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis, which the PCC believes is appropriate for these financial statements.

The PCC owns 121 Ravenscroft Road, Beckenham, a property adjacent to the church. This property is included in the financial statements at the cost of purchase in 2018. The PCC believes this is a fair reflection of the current open market sale value of the property, subject to the existing tenancy.

Consecrated and beneficed property is excluded from the accounts by section 96 (2) (a) of the Charities Act 1993. No value is placed on movable church furnishings which require a faculty for disposal since the PCC considers this to be inalienable property.

Other investment assets comprise holdings in the CBF Church of England Investment Fund – Income Shares. These are included in the financial statements at mid-market value at the balance sheet date.

**2. RESTRICTED FUNDS**

**Church Hall – CBF Income Account shares**

The capital in this fund was originally donated to allow the maintenance of the church hall. Up to 50% of the funds can be drawn down to make repairs but must subsequently be repaid to the fund. The income is paid to the PCC's general fund and may be used without restriction. As the Church Hall has been sold, discussions will be opened with the Diocese of Rochester regarding the future of this fund.

**Choir fund**

A donation of £500 was received for use by the choir. To date £102 has been used and the remaining balance is held for use of the choir in the future. The cash is held in the bank current account.

**3. SEQUESTRATION ACCOUNT**

During a vacancy in a benefice the PCC may retain the share of statutory fees that would otherwise be due to the Diocesan Board of Finance and use them towards the expenses of visiting clergy to take services and the upkeep of the parsonage house. Calculations have been carried out for the united benefice that show there is no excess of fees due to be returned to the DBF. Consequently no separate sequestration has been produced.

**4. AUDIT**

Under the provisions of the Charities Act an audit of the accounts is not required. An Independent Examination of the accounts has been carried out, and it is expected that the Independent Examiner will request a charitable donation to be made in lieu of a fee.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

	UNRESTRICTED	RESTRICTED	TOTAL 2024	TOTAL 2023
	£	£	£	£
<b>4 RECEIPTS</b>				
<b>5a Voluntary Income</b>				
Tax efficient planned giving	2,320	0	2,320	2,705
Income Tax recovered	1,709	0	1,709	501
Other planned giving	184	0	184	132
Collections	1,038	0	1,038	800
Donations and appeals	1,160	0	1,160	360
Grants	0	0	0	0
<b>Total</b>	<b>6,411</b>	<b>0</b>	<b>6,411</b>	<b>4,498</b>
<b>5b Activities for generating funds</b>				
Church Lettings	18,975	0	18,975	19,870
Fund Raising Events	0	1,522	1,522	767
Fees	653	0	653	625
<b>Total</b>	<b>19,628</b>	<b>1,522</b>	<b>21,150</b>	<b>21,262</b>
<b>5c Investment income</b>				
Dividends and interest	30,894	0	30,894	30,428
Rental income	25,200	0	25,200	19,800
<b>Total</b>	<b>56,094</b>	<b>0</b>	<b>56,094</b>	<b>50,228</b>
<b>5d Other incoming resources</b>				
Sundry income	0	0	0	12
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>
<b>TOTAL RECEIPTS</b>	<b>82,133</b>	<b>1,522</b>	<b>83,655</b>	<b>76,000</b>
<b>6 PAYMENTS</b>				
<b>6a Fund raising trading costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6b Church Activities</b>				
Charitable giving	840	1,522	2,362	1,200
Diocesan contribution	36,220	0	36,220	35,332
Clergy including vicarage	8,405	0	8,405	2,576
Other clergy	316	0	316	506
Church utilities	9,469	0	9,469	7,608
Church maintenance	5,294	0	5,294	4,521
Church insurance	2,808	0	2,808	2,791
Upkeep of services	3,427	0	3,427	1078
Organist and choir	816	0	816	927
Church cleaner - salary	6,950	0	6,950	7,842
Parish administrator - salary	5,635	0	5,635	5,588
Office administration	1,095	0	1,095	982
Printing and stationery	1,124	0	1,124	1,653
Professional fees/bank charges	80	0	80	78
Sundry expenditure	680	0	680	130
<b>Total</b>	<b>83,159</b>	<b>1,522</b>	<b>84,681</b>	<b>72,812</b>
<b>6c Investment Property expenses</b>	<b>3,069</b>	<b>0</b>	<b>3,069</b>	<b>794</b>
<b>TOTAL PAYMENTS</b>	<b>86,228</b>	<b>1,522</b>	<b>87,750</b>	<b>73,606</b>

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# Accounts

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ST MICHAEL WITH ST AUGUSTINE  
BECKENHAM

within the United Benefice of St James  
with St Michael and St Augustine  
Beckenham



Welcome to the Parish Church of

**St Michael with St Augustine**

BECKENHAM

Trustees' Report and Financial Statements

for the year ended 31<sup>st</sup> December 2023

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# PARISH OF ST MICHAEL WITH ST AUGUSTINE, BECKENHAM

## ADMINISTRATIVE INFORMATION

Registered Charity Number: 1179081

### Address and Contact Details:

St Michael's Church  
Ravenscroft Road  
Beckenham  
Kent BR3 4TN

Tel: 07838146467

Email: [office.stmichaelbeckenham@gmail.com](mailto:office.stmichaelbeckenham@gmail.com)

### Vicar:

Fr Leon Carberry - retired July 31st 2023.  
Parish currently in interregnum.

### Bank:

HSBC Bank plc

### Independent Examiner:

Mr Tim Birse  
8 Keswick Road, Orpington, Kent BR6 0EU

## REPORT OF THE TRUSTEES

### **Aims and Purposes**

The Parochial Church Council (PCC) of St Michael with St Augustine Beckenham has the responsibility to promote within the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The Parish is affiliated to The Society under the Patronage of St Wilfrid and St Hilda.

### **Structure, Governance and Management**

The Parochial Church Council of the Ecclesiastical Parish of St Michael with St Augustine, Beckenham is a Registered Charity, number 1179081. All members of the PCC are Charity Trustees. The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

PCC members who served during 2023 and up to the adoption of this report:

### Ex Officio members:

Previous Vicar of the United Benefice: Fr Leon Carberry - retired July 31st 2023.

Churchwarden: Matthieu Phillipault

Lay Deanery Synod Representative: vacant

Elected members of the PCC: Carol Edwards, Roger Edwards, Hayley Philippault.

PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The Child Protection Policy was adopted by the PCC in accordance with the procedures as set by the Church of England and the Diocese of Rochester. The PCC met in person 6 times throughout 2023.

### **Electoral Roll**

In 2023 the Electoral Roll was amended as required by the Church of England. There are 23 names on the updated Electoral Roll.

### **United Benefice**

The Parish of St Michael and St Augustine is part of the United Benefice of St James with St Michael and St Augustine, Beckenham. The patrons of the united benefice are the Bishop of Rochester and the Society for the Maintenance of the Faith. Mass has been offered as a joint benefice service since Fr Leon had his last Sunday with us on 9th April. The joint service has alternated between St Michael and St James Churches.

### **Objectives and Activities**

The PCC is committed to promoting public worship for all, and in particular to all residents of the ecclesiastical parish and to enabling all who wish to worship at St Michael's and become part of the life of the church to do so. To this end, all services are public, and we also seek to be open to all comers in relation to our community and social events.

When planning activities and responding to requests for use of the premises, the PCC takes account of the Charity Commission's guidance on public benefit in relation to charities for the advancement of religion, and we make provision for the availability of pastoral care to all residents of the parish, and any others who come in need of it, as well as our social, missionary, and outreach work. Responding to pastoral needs of both regular congregation and parishioners is regarded as an important part of the work of the PCC and priest.

### **Achievements and Performance**

The sacraments of Matrimony, Baptism and Confirmation, and the Funeral Rites are available to all who are resident in the parish or on the church electoral roll, subject to the provision of the Canon Law of the Church of England. During 2023, Fr Leon Carberry (up to April 2023) and covering priests conducted 2 funerals - one Church and one Crematorium - 3 banns of marriage, and 3 baptisms. (1 banns and 2 baptisms since vacancy). The average Sunday attendance on the Sundays when there was a service at St Michael's in 2023 was 25 adults.

In February 2023 St Michael and St James organised a shared lunch which was held at Saint Michael's.

We welcomed Churchfields School Year One class as part of their annual visit on 19th February.

We held a Farewell Retirement Tea for Fr Leon at St James's Hall on 2nd April, ahead of his last Sunday with us on the 9th April.

In August 2023, with the support of the Diocese, we officially started the Vacancy process as Fr Leon retired. We have since - with the continued support of the Diocese and of our Administrator - organised and received support from cover priests to organise services in our respective Churches every Sunday - taking turns to cover both sites.

We proudly gathered to welcome our new King by organising our very own Coronation celebration on the 7th of May.

Churchfields school and Stewart Fleming school both chose to use St Michael's Church for their Christmas nativity performances and carol concerts in December.

We compiled a new Benefice Profile in collaboration with St James' PCC ahead of advertising the vacancy.

Throughout the year we have hosted and supported charity Jazz concerts which raised money for several charities. Collections from school events held at St Michael's Church during December enabled us to donate £700 to ABCD Bethlehem at Christmas.

In 2023 we continued to have many groups hiring the church space for activities and providing a regular income for us, including studio/recording space, Pilates for older adults, Virtue Taekwon-do classes for all ages, Mother & Baby Yoga, Adult Yoga, Baby Ballet, Orchestra rehearsals, and organ practice. In the spirit of our charitable status and remit, Community based organisations are given concessionary rates for hire of the church space. Mother & Toddler group (Golden Spirals) stopped using the space in March 2023.)

## **Financial Report**

The financial situation of the Parish remains secure. The parish's main sources of income are dividends from the investments managed by CCLA Investment Managers Limited, rental income from the property at 121 Ravenscroft Road, and the proceeds from letting various spaces within the church premises. Expenditure was primarily on maintenance of all our facilities and the upkeep of our worship. We paid the indicative offer to Rochester Diocese in full, recognising that our accumulated assets makes St Michael's one of the most well-off parishes in the diocese. Overall, our cash balances showed a modest increase of £2,400, indicating that we are able to live within our income, without drawing on accumulated assets.

The value of our investments, which are largely linked to the stock markets, can and does go down as well as up. However, 2023 was a good year for investment markets, particularly in the final quarter, and our investments increased in value by £93,600 during the year.

## **Risk Management Policy**

Risks to which the PCC is exposed have been reviewed and systems/procedures designed to manage those risks have been established.

Two signatures are required on every cheque. The PCC aims to appoint at least four members as signatories, but due to lack of members this is presently two signatories. Cheque signatories are reviewed at least annually – more often as required. The PCC makes most payments by bank transfer as opposed to by cheque. The HSBC bank transfer system requires each payment to have a secondary authoriser in addition to being input by the Parish Administrator. All the cheque signatories can act as secondary authorisers.

Wherever possible, two people count the collection and the money is banked at the earliest opportunity, usually by the Church Administrator. Money is kept in the safe if it is required to stay on the church premises prior to banking.

There is a policy of expenditure authorisation and control, and the current financial situation is reported to the PCC from time to time.

The annual accounts are scrutinised by an independent examiner or auditor as required.

### **Reserves Policy:**

It is the policy of the PCC to ensure that the church retains sufficient reserves to meet future capital requirements to maintain the fabric of the church building and to adequately fund the activities and work of the church. Within this framework it is the policy to maintain unrestricted funds which equate to approximately six months' ordinary unrestricted expenditure.

Approved by the Parochial Church Council on 5<sup>th</sup> April 2024 and signed on its behalf by:

Chair

### **STATEMENT OF PCC MEMBERS' RESPONSIBILITIES**

Charity law requires the PCC members, as Trustees, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **HONORARY INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF St MICHAEL WITH ST AUGUSTINE BECKENHAM**

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2023, which are set out on pages 6 to 9.

### **Respective responsibilities of the PCC and the Examiner**

As members of the PCC and Charity Trustees you are responsible for the preparation of the financial statements. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you, as trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a true and fair view, and this report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

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

- 1) which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T J Birse MA FIA  
8 Keswick Road  
Orpington  
Kent  
BR6 0EU

6<sup>th</sup> April 2024.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2023	TOTAL 2022	
	£	£	£	£	
<b><u>RECEIPTS</u></b>					
<b>Voluntary receipts</b>					
5a	Voluntary income	4,498	0	4,498	6,348
5b	Activities for generating funds	20,562	700	21,262	21,064
5c	Investment Income	50,228	0	50,228	44,051
5d	Other incoming resources	12	0	12	27,540
		<hr/>	<hr/>	<hr/>	<hr/>
		75,300	700	76,000	99,003
	Proceeds of investment sales	0	0	0	0
	<b>Total receipts</b>	<hr/> <b>75,300</b>	<hr/> <b>700</b>	<hr/> <b>76,000</b>	<hr/> <b>99,003</b>
<b><u>PAYMENTS</u></b>					
<b>Church activities</b>					
6a	Costs of generating funds	0	0	0	0
6b	Other church activities	72,112	700	72,812	64,991
6c	Investment property expenses	794	0	794	601
	<b>Total payments</b>	<hr/> <b>72,906</b>	<hr/> <b>700</b>	<hr/> <b>73,606</b>	<hr/> <b>65,592</b>
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS</u></b>					
		<b>2,394</b>	<b>0</b>	<b>2,394</b>	<b>33,411</b>
	Transfers between Funds	0	0	0	0
	<b><u>NET MOVEMENT IN CASH BALANCES</u></b>	<hr/> <b>2,394</b>	<hr/> <b>0</b>	<hr/> <b>2,394</b>	<hr/> <b>33,411</b>
	Balances at 1 January	51,640	398	52,038	18,627
	<b><u>CASH BALANCES AT 31 DECEMBER</u></b>	<hr/> <b>54,034</b>	<hr/> <b>398</b>	<hr/> <b>54,432</b>	<hr/> <b>52,038</b>

The notes on pages 8 and 9 form an integral part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2023**

NOTE	UNRESTRICTED £	RESTRICTED £	TOTAL 2023 £	TOTAL 2022 £
<b>CASH FUNDS</b>				
Bank current account	22,487	398	22,885	20,589
Bank deposit account	28,073	0	28,073	28,073
Deposits at Rochester DBF	3,474	0	3,474	3,376
<b>Total</b>	<b>54,034</b>	<b>398</b>	<b>54,432</b>	<b>52,038</b>
<b>1 INVESTED ASSETS</b>				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	1,005,364	83,657	1,089,021	995,373
	<b>1,684,027</b>	<b>83,657</b>	<b>1,767,684</b>	<b>1,674,036</b>
<b>LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET ASSETS</b>	<b>1,738,061</b>	<b>84,055</b>	<b>1,822,116</b>	<b>1,726,074</b>
<b>REPRESENTED BY:</b>				
General Fund	1,055,924	0	1,055,924	967,174
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	3,474	0	3,474	3,376
2 Church Hall maintenance	0	83,657	83,657	76,463
2 Choir fund	0	398	398	398
<b>TOTAL</b>	<b>1,738,061</b>	<b>84,055</b>	<b>1,822,116</b>	<b>1,726,074</b>

The notes on pages 8 and 9 form an integral part of these financial statements.

Approved by the Parochial Church Council on 4 April 2024 and signed on its behalf by

\_\_\_\_\_ Chairman

\_\_\_\_\_ Member

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

**1. ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis, which the PCC believes is appropriate for these financial statements.

During the prior year funds held by the Rochester Diocesan Society and Board of Finance (DBF) were remitted to the PCC. Even though the PCC was the beneficial owner of the funds held by the DBF, they are shown as income in the Receipts and Payments account. The PCC believes this approach is necessary to give a clear view of the activities of the parish.

The PCC owns 121 Ravenscroft Road, Beckenham, a property adjacent to the church. This property is included in the financial statements at the cost of purchase in 2018. The PCC believes this is a fair reflection of the current open market sale value of the property, subject to the existing tenancy.

Consecrated and beneficed property is excluded from the accounts by section 96 (2) (a) of the Charities Act 1993. No value is placed on movable church furnishings which require a faculty for disposal since the PCC considers this to be inalienable property.

Other investment assets comprise holdings in the CBF Church of England Investment Fund – Income Shares. These are included in the financial statements at mid-market value at the balance sheet date.

**2. RESTRICTED FUNDS**

**Church Hall – CBF Income Account shares**

The capital in this fund was originally donated to allow the maintenance of the church hall. Up to 50% of the funds can be drawn down to make repairs but must subsequently be repaid to the fund. The income is paid to the PCC's general fund and may be used without restriction. As the Church Hall has been sold, discussions will be opened with the Diocese of Rochester regarding the future of this fund.

**Choir fund**

A donation of £500 was received for use by the choir. To date £102 has been used and the remaining balance is held for use of the choir in the future. The cash is held in the bank current account.

**3. SEQUESTRATION ACCOUNT**

During a vacancy in a benefice the PCC may retain the share of statutory fees that would otherwise be due to the Diocesan Board of Finance and use them towards the expenses of visiting clergy to take services and the upkeep of the parsonage house. Calculations have been carried out for the united benefice that show there is no excess of fees due to be returned to the DBF.

**4. AUDIT**

Under the provisions of the Charities Act an audit of the accounts is not required. An Independent Examination of the accounts has been carried out, and it is expected that the Independent Examiner will request a charitable donation to be made in lieu of a fee.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

	UNRESTRICTED	RESTRICTED	TOTAL 2023	TOTAL 2022
4 RECEIPTS	£	£	£	£
<b>5a Voluntary Income</b>				
Tax efficient planned giving	2,705	0	2,705	2,775
Income Tax recovered	501	0	501	1,324
Other planned giving	132	0	132	324
Collections	800	0	800	680
Donations and appeals	360	0	360	145
Grants	0	0	0	1,100
<b>Total</b>	<b>4,498</b>	<b>0</b>	<b>4,498</b>	<b>6,348</b>
<b>5b Activities for generating funds</b>				
Church Lettings	19,870	0	19,870	19,020
Fund Raising Events	67	700	767	1,681
Fees	625	0	625	363
<b>Total</b>	<b>20,562</b>	<b>700</b>	<b>21,262</b>	<b>21,064</b>
<b>5c Investment income</b>				
Dividends and interest	30,428	0	30,428	29,651
Rental income	19,800	0	19,800	14,400
<b>Total</b>	<b>50,228</b>	<b>0</b>	<b>50,228</b>	<b>44,051</b>
<b>5d Other incoming resources</b>				
Transfer from Rochester diocese	0	0	0	27,540
Sundry income	12	0	12	0
<b>Total</b>	<b>12</b>	<b>0</b>	<b>12</b>	<b>27,540</b>
<b>TOTAL RECEIPTS</b>	<b>75,300</b>	<b>700</b>	<b>76,000</b>	<b>99,003</b>
<b>6 PAYMENTS</b>				
<b>6a Fund raising trading costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6b Church Activities</b>				
Charitable giving	500	700	1,200	2,310
Diocesan contribution	35,332	0	35,332	33,375
Clergy including vicarage	2,576	0	2,576	5,017
Other clergy	506	0	506	0
Church utilities	7,608	0	7,608	4,287
Church maintenance	4,521	0	4,521	3,992
Church insurance	2,791	0	2,791	2,558
Upkeep of services	1,078	0	1,078	1205
Organist and choir	927	0	927	766
Church cleaner - salary	7,842	0	7,842	919
Parish administrator - salary	5,588	0	5,588	5,329
Office administration	982	0	982	1,313
Printing and stationery	1,653	0	1,653	1,782
Professional fees/bank charges	78	0	78	1,883
Sundry expenditure	130	0	130	255
<b>Total</b>	<b>72,112</b>	<b>700</b>	<b>72,812</b>	<b>64,991</b>
<b>6c Investment Property expenses</b>	<b>794</b>	<b>0</b>	<b>794</b>	<b>601</b>
<b>TOTAL PAYMENTS</b>	<b>72,906</b>	<b>700</b>	<b>73,606</b>	<b>65,592</b>

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# Accounts

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# ST MICHAEL WITH ST AUGUSTINE BECKENHAM

within the United Benefice of St  
James with St Michael and St  
Augustine  
Beckenham



Trustees' Report and Financial

Statements for the year

ended 31<sup>st</sup> December 2022

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## PARISH OF ST MICHAEL WITH ST AUGUSTINE, BECKENHAM

### ADMINISTRATIVE INFORMATION

Registered Charity Number: 1179081

Address and Contact Details:

St Michael's Church  
Ravenscroft Road  
Beckenham  
Kent BR3 4TN

Tel: 07838146467

Email: [office.stmichaelbeckenham@gmail.com](mailto:office.stmichaelbeckenham@gmail.com)

Vicar:

Fr Leon Carberry  
The Vicarage, 120 Birkbeck Road, Beckenham, Kent BR3 4SS

Bank:

HSBC Bank plc

Independent Examiner:

Mr Tim Birse  
8 Keswick Road, Orpington, Kent BR6 0EU

## REPORT OF THE TRUSTEE

### Aims and Purposes

The Parochial Church Council (PCC) of St Michael with St Augustine Beckenham has the responsibility of co-operating with the Vicar – Fr Leon Carberry, in promoting within the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The Parish is affiliated to The Society under the Patronage of St Wilfrid and St Hilda.

### Structure, Governance and Management

The Parochial Church Council of the Ecclesiastical Parish of St Michael with St Augustine, Beckenham is a Registered Charity, number 1179081. All members of the PCC are Charity Trustees. The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

PCC members who served during 2022 and up to the adoption of this report:

#### Ex Officio members:

Vicar of the United Benefice: Fr Leon Carberry

Churchwarden: Matthieu Phillipault

Lay Deanery Synod Representative: vacant

Elected members of the PCC: Carol Edwards, Roger Edwards, Hayley Philippault.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The Child Protection Policy was adopted by the PCC in accordance with the procedures as set by the Church of England and the Diocese of Rochester.

The PCC met in person 8 times throughout 2022.

### **Electoral Roll**

In 2022 the Electoral Roll was amended as required by the Church of England. There are 21 names on the updated Electoral Roll, of these 3 are recorded as living outside the parish boundary.

### **United Benefice**

The Parish of St Michael and St Augustine is part of the United Benefice of St James with St Michael and St Augustine, Beckenham. The patrons of the united benefice are the Bishop of Rochester and the Society for the Maintenance of the Faith. Mass is offered on Sundays and occasionally midweek in the Benefice.

## **Objectives and Activities**

The PCC is committed to promoting public worship for all, and in particular to all residents of the ecclesiastical parish and to enabling all who wish to worship at St Michael's and become part of the life of the church to do so. To this end, all services are public, and we also seek to be open to all comers in relation to our community and social events.

When planning activities and responding to requests for use of the premises, the PCC takes account of the Charity Commission's guidance on public benefit in relation to charities for the advancement of religion, and we make provision for the availability of pastoral care to all residents of the parish, and any others who come in need of it, as well as our social, missionary, and outreach work. Responding to pastoral needs of both regular congregation and parishioners is regarded as an important part of the work of the PCC and priest.

## **Achievements and Performance**

The sacraments of Matrimony, Baptism and Confirmation, and the Funeral Rites are available to all who are resident in the parish or on the church electoral roll, subject to the provision of the Canon Law of the Church of England. During 2022, Fr Leon Carberry conducted 6 baptisms, 1 marriage and 1 blessing in church, 2 funerals in church and 2 in the Crematorium by virtue of association with St Michael's. The average Sunday attendance during 2022 was 12 adults and 1 child.

Easter Triduum liturgies were celebrated across the two churches of the Benefice. At St Michael's the attendance figures across Easter day and Easter Eve were 55.

In June, we celebrated the Queen's platinum jubilee with a joint Mass and Cream Tea.

On 6<sup>th</sup> July, we held an evening of fellowship, Pilgrim recollections and the Rosary to mark the Centenary of the Holy House of Walsingham.

During August, we welcomed the Advocacy Team from Living Well Project, who had outgrown their facilities at Holy Trinity, Leonard Rd and needed a base with accessibility to continue to support their growing number of clients. The team now use our church space on Mondays, Thursdays and Fridays.

On Sunday 2<sup>nd</sup> October we celebrated our Patronal Festival with a joint Mass and shared lunch afterwards.

In December, local School Carol Concerts and services were held. Stewart Fleming School held 2 nativities and a carol concert, Churchfields School held 2 carol concerts. Retiring collections were taken amounting to £589 and this was donated to Demelza House Charity. The attendance at St Michael's across the Christmas services was 43.

In December, we joined the national 'Warm Spaces' initiative and opened our doors each Thursday morning for warm welcome, company and refreshments.

Throughout the year we have hosted and supported charity Jazz concerts which raised money for several projects, including Ukraine relief fund, Embrace the Middle East, Farm Africa, and Pakistan Relief Fund.

## **Financial Report**

The Receipts and Payments account shows a surplus of receipts over payments in our unrestricted funds of £5,871. This is a very pleasing result as it is the first “normal” year without major refurbishments to the church or activities curtailed by Covid-19. The parish paid the suggested Indicative Offer to the Diocese of Rochester of £33,375 in full.

During the year we recovered funds that were held by the Diocese in the Diocesan Pastoral Account for the benefit of St Michael's. The parish now has direct access to and control over all its assets.

In 2022 we continued to have many groups hiring the church space for activities which generated a regular income, including studio/recording space, Mother & Toddler group (Golden Spirals), Pilates for older adults, Virtue Tae kwon-do classes for all ages, Mother & Baby Yoga, Adult Yoga, Baby Ballet, Orchestra rehearsals, and organ practice. In the spirit of our charitable status and remit, Community based organisations are given concessionary rates for hire of the church space.

Towards the end of the year we re-tendered provision of our utility supplies. The transactions involved rebates from our previous suppliers and bills for the last months of the year not being levied by the new providers. The cost of energy shown in the accounts is lower than that incurred because of these distortions. We claimed and were paid a grant of £1,100 by Rochester Diocese towards the expected high utility bills in 2023.

Our investments, which are linked to the stock market, continued to provide stable dividend income but saw a substantial capital loss of £133,000 during the year, moving in line with markets. These investments are held for the long term and are expected to fluctuate from year to year. The 2022 performance, while disappointing, is not a cause for immediate concern.

The financial situation of the Parish remains secure. Our expenses are largely covered by rent from the property at 121 Ravenscroft Road, dividends from the CCLA investment account, and regular, medium-term hiring of the church facilities. Unlike most parishes in the Church of England we are not heavily reliant on voluntary congregational giving.

## **Risk Management Policy**

Risks to which the PCC is exposed have been reviewed and systems/procedures designed to manage those risks have been established.

Two signatures are required on every cheque. The PCC appoints at least four members as signatories. Cheque signatories are reviewed at least annually – more often as required. The PCC makes the majority of payments by bank transfer as opposed to by cheque. The HSBC bank transfer system requires each payment to have a secondary authoriser in addition to being input by the Parish Administrator. All the cheque signatories can act as secondary authorisers.

Wherever possible, two people count the collection and the money is banked at the earliest opportunity, usually by the Treasurer. Money is kept in the safe if it is required to stay on the church premises prior to banking.

There is a policy of expenditure authorisation and control, and the current financial situation is reported to the PCC from time to time.

The annual accounts are scrutinised by an independent examiner or auditor as required.

**Reserves Policy:**

It is the policy of the PCC to ensure that the church retains sufficient reserves to meet future capital requirements to maintain the fabric of the church building and to adequately fund the activities and work of the church. Within this framework it is the policy to maintain unrestricted funds which equate to approximately six months' ordinary unrestricted expenditure.

Approved by the Parochial Church Council on 19<sup>th</sup> February 2023

L C Carberry

Chairman

**STATEMENT OF PCC MEMBERS' RESPONSIBILITIES**

Charity law requires the PCC members, as trustees, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **HONORARY INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF St MICHAEL WITH ST AUGUSTINE BECKENHAM**

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2022, which are set out on pages 7 to 10.

### **Respective responsibilities of the PCC and the Examiner**

As members of the PCC and Charity Trustees you are responsible for the preparation of the financial statements. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you, as trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a true and fair view, and this report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

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

- 1) which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T J Birse MA FIA  
8 Keswick Road  
Orpington  
Kent  
BR6 0EU

20<sup>th</sup> February 2023.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2022	TOTAL 2021	
	£	£	£	£	
<b><u>RECEIPTS</u></b>					
<b>Voluntary receipts</b>					
4a	Voluntary income	6,348	0	6,348	7,903
4b	Activities for generating funds	19,455	1,609	21,064	15,797
4c	Investment Income	44,051	0	44,051	43,037
4d	Other incoming resources	0	27,540	27,540	7,942
		<hr/>	<hr/>	<hr/>	<hr/>
	Proceeds of investment sales	0	0	0	0
	<b>Total receipts</b>	<b>69,854</b>	<b>29,149</b>	<b>99,003</b>	<b>74,679</b>
<hr/>					
<b><u>PAYMENTS</u></b>					
<b>Church activities</b>					
5a	Costs of generating funds	0	0	0	0
5b	Other church activities	63,382	1,609	64,991	61,387
5c	Investment property expenses	601	0	601	933
	<b>Total payments</b>	<b>63,983</b>	<b>1,609</b>	<b>65,592</b>	<b>62,320</b>
<hr/>					
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS</u></b>					
		<b>5,871</b>	<b>27,540</b>	<b>33,411</b>	<b>12,359</b>
	Transfers between Funds	27,540	-27,540	0	0
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>NET MOVEMENT IN CASH BALANCES</u></b>					
		<b>33,411</b>	<b>0</b>	<b>33,411</b>	<b>12,359</b>
	Balances at 1 January	18,229	398	18,627	6,268
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>CASH BALANCES AT 31 DECEMBER</u></b>					
		<b>51,640</b>	<b>398</b>	<b>52,038</b>	<b>18,627</b>

The notes on pages 9 and 10 form an integral part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2022**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	£	£	2022	2021
			£	£
<b>CASH FUNDS</b>				
Bank current account	20,191	398	20,589	14,734
Bank deposit account	28,073	0	28,073	533
Deposits at Rochester DBF	3,376	0	3,376	3,360
<b>Total</b>	<b>51,640</b>	<b>398</b>	<b>52,038</b>	<b>18,627</b>
<b>1 INVESTED ASSETS</b>				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	918,910	76,463	995,373	1,128,178
	<b>1,597,573</b>	<b>76,463</b>	<b>1,674,036</b>	<b>1,806,841</b>
<b>LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET ASSETS</b>	<b>1,649,213</b>	<b>76,861</b>	<b>1,726,074</b>	<b>1,825,468</b>
<b>REPRESENTED BY:</b>				
General Fund	967,174	0	967,174	1,056,382
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	3,376	0	3,376	3,360
Church Hall maintenance	0	76,463	76,463	86,665
Choir fund	0	398	398	398
<b>TOTAL</b>	<b>1,649,213</b>	<b>76,861</b>	<b>1,726,074</b>	<b>1,825,468</b>

The notes on pages 9 and 10 form an integral part of these accounts.

Approved by the Parochial Church Council on 19 February 2023 and signed on its behalf by

\_\_\_\_\_ Chairman

\_\_\_\_\_ Member

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis, which the PCC believes is appropriate for these financial statements.

During the year funds held by the Rochester Diocesan Society and Board of Finance (DBF) were remitted to the PCC. As the PCC was the beneficial owner of the funds held by the DBF, they are shown as restricted income in the Receipts and Payments account. However as there is no restriction on the use of the funds, the amount £27,540 is transferred to unrestricted funds. The PCC believes this approach is necessary to give a clear view of the activities of the parish.

The PCC owns 121 Ravenscroft Road, Beckenham, a property adjacent to the church. This property is included in the financial statements at the cost of purchase in 2018. The PCC believes this is a fair reflection of the current open market sale value of the property, subject to the existing tenancy.

Consecrated and beneficed property is excluded from the accounts by section 96 (2) (a) of the Charities Act 1993. No value is placed on movable church furnishings which require a faculty for disposal since the PCC considers this to be inalienable property.

Other investment assets comprise holdings in the CBF Church of England Investment Fund – Income Shares. These are included in the financial statements at mid-market value at the balance sheet date.

**2. RESTRICTED FUNDS**

**Church Hall – CBF Investment Fund Income Shares**

The capital in this fund was originally donated to allow the maintenance of the church hall. Up to 50% of the funds can be drawn down to make repairs but must subsequently be repaid to the fund. The income is paid to the PCC's general fund and may be used without restriction. As the Church Hall has been sold, discussions will be opened with the Diocese of Rochester regarding the future of this fund.

**Choir Fund**

A donation of £500 was received for use by the choir. To date £102 has been used and the remaining balance is held for use of the choir in the future. The cash is held in the bank current account.

**3. AUDIT**

Under the provisions of the Charities Act an audit of the accounts is not required. An Independent Examination of the accounts has been carried out, and it is expected that the Independent Examiner will request a charitable donation to be made in lieu of a fee.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

	UNRESTRICTED	RESTRICTED	TOTAL 2022	TOTAL 2021
	£	£	£	£
<b>4 RECEIPTS</b>				
<b>4a Voluntary Income</b>				
Tax efficient planned giving	2,775	0	2,775	2,655
Income Tax recovered	1,324	0	1,324	4,042
Other planned giving	324	0	324	217
Collections	680	0	680	544
Donations and appeals	145	0	145	445
Grants	1,100	0	1,100	0
<b>Total</b>	<b>6,348</b>	<b>0</b>	<b>6,348</b>	<b>7,903</b>
<b>4b Activities for generating funds</b>				
Church Lettings	19,020	0	19,020	14,445
Fund Raising Events	72	1,609	1,681	263
Fees	363	0	363	1,089
<b>Total</b>	<b>19,455</b>	<b>1,609</b>	<b>21,064</b>	<b>15,797</b>
<b>4c Investment income</b>				
Dividends and interest	29,651	0	29,651	28,637
Rental income	14,400	0	14,400	14,400
<b>Total</b>	<b>44,051</b>	<b>0</b>	<b>44,051</b>	<b>43,037</b>
<b>4d Other incoming resources</b>				
Transfer from Rochester diocese	0	27,540	27,540	7,942
<b>Total</b>	<b>0</b>	<b>27,540</b>	<b>27,540</b>	<b>7,942</b>
<b>TOTAL RECEIPTS</b>	<b>69,854</b>	<b>29,149</b>	<b>99,003</b>	<b>74,679</b>
<b>5 PAYMENTS</b>				
<b>5a Fund raising trading costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>5b Church Activities</b>				
Charitable giving	701	1,609	2,310	840
Diocesan contribution	33,375	0	33,375	31,768
Clergy including vicarage	1,291	0	1,291	1,454
Clergy property expenses	3,726	0	3,726	3,354
Church utilities	4,287	0	4,287	4,471
Church maintenance	3,992	0	3,992	6,889
Church insurance	2,558	0	2,558	2,461
Upkeep of services	1,205	0	1,205	1,335
Organist and choir	766	0	766	1,218
Church cleaner - salary	919	0	919	0
Parish administrator - salary	5,329	0	5,329	4,962
Office administration	1,313	0	1,313	1,163
Printing and stationery	1,782	0	1,782	1,242
Professional fees	1,883	0	1,883	0
Sundry expenditure	255	0	255	230
<b>Total</b>	<b>63,382</b>	<b>1,609</b>	<b>64,991</b>	<b>61,387</b>
<b>5c Investment Property expenses</b>	<b>601</b>	<b>0</b>	<b>601</b>	<b>933</b>
<b>TOTAL PAYMENTS</b>	<b>63,983</b>	<b>1,609</b>	<b>65,592</b>	<b>62,320</b>

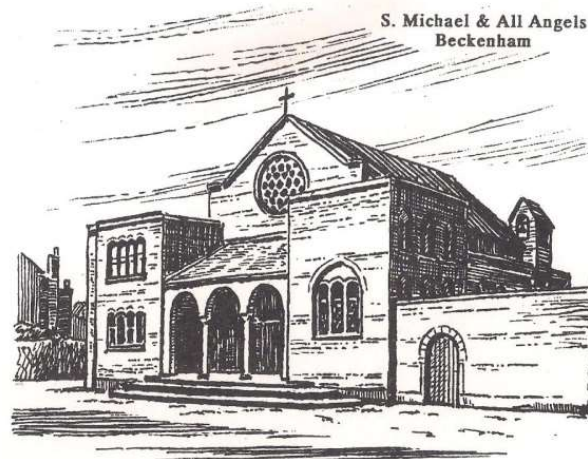
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# Accounts

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**ST MICHAEL WITH ST AUGUSTINE  
BECKENHAM**

**within the United Benefice of St James with  
St Michael and St Augustine Beckenham**



**Trustees' Report and Financial Statements**

**for the year ended 31<sup>st</sup> December 2021**

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## PARISH OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM

### ADMINISTRATIVE INFORMATION

**Registered Charity Number:** 1179081

**Address and Contact Details:**

St Michael's Church  
Ravenscroft Road  
Beckenham  
Kent BR3 4TN

Tel: 0208 659 9521

Email: [office.stmichaelbeckenham@gmail.com](mailto:office.stmichaelbeckenham@gmail.com)

**Vicar:**

Fr Leon Carberry  
The Vicarage, 120 Birkbeck Road, Beckenham, Kent BR3 4SS

**Bank:**

HSBC Bank plc

**Independent Examiner:**

Mr Tim Birse  
8 Keswick Road, Orpington, Kent BR6 0EU

### REPORT OF THE TRUSTEES

#### **Aims and Purposes**

The Parochial Church Council (PCC) of St Michael with St Augustine Beckenham has the responsibility of co-operating with the Vicar – Fr Leon Carberry, in promoting within the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The Parish is affiliated to The Society under the Patronage of St Wilfrid and St Hilda.

## **Structure, Governance and Management**

The Parochial Church Council of the Ecclesiastical Parish of St Michael with St Augustine, Beckenham is a Registered Charity, number 1179081. All members of the PCC are Charity Trustees. The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

PCC members who served during 2021 and up to the adoption of this report:

### Ex Officio members:

Vicar of the United Benefice: Fr Leon Carberry

Churchwardens: Tom Clark, (resigned July 2021), Matthieu Phillipault

Lay Deanery Synod Representative: vacant

Elected members of the PCC: Carol Edwards, Roger Edwards, Raymond Beadle (resigned October 2021) , Hayley Philippault.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The Child Protection Policy was adopted by the PCC in accordance with the procedures as set by the Church of England and the Diocese of Rochester.

The PCC met in person when possible during 2021.

### Electoral Roll

In 2021 the Electoral Roll was amended as required by the Church of England. There are 25 names on the new Electoral Roll, of these 7 are recorded as living outside the parish boundary.

### United Benefice

The Parish of St Michael and St Augustine is part of the United Benefice of St James with St Michael and St Augustine, Beckenham. The patrons of the united benefice are the Bishop of Rochester and the Society for the Maintenance of the Faith. Mass is offered midweek and Sundays in the Benefice.

### Objectives and Activities

The PCC is committed to promoting public worship for all, and in particular to all residents of the ecclesiastical parish and to enabling all who wish to worship at St Michael's and become part of the life of the church to do so. To this end, all services are public, and we also seek to be open to all comers in relation to our community and social events.

When planning activities and responding to requests for use of the premises, the PCC takes account of the Charity Commission's guidance on public benefit in relation to charities for the advancement of religion, and we make provision for the availability of pastoral care to all residents of the parish,

and any others who come in need of it, as well as our social, missionary, and outreach work. Responding to pastoral needs of both regular congregation and parishioners is regarded as an important part of the work of the PCC and priest.

### **Achievements and Performance**

The sacraments of Matrimony, Baptism and Confirmation, and the Funeral Rites are available to all who are resident in the parish or on the church electoral roll, subject to the provision of the Canon Law of the Church of England.

During 2021, Fr Leon Carberry conducted 3 baptisms, 1 marriage and 1 funeral in church and 3 in the Crematorium by virtue of association with St Michael's. We also hosted a Senegalese Evangelical funeral. The average Sunday attendance during 2021 was 13 adults and 2 children. .

Easter Triduum liturgies were celebrated across the two churches of the Benefice. At St Michael's the attendance figures across Easter day and Easter Eve were 34.

In July, at the request of the Diocese, Fr Leon moved out of St James's Vicarage and into St Michael's vicarage. St James's vicarage is due to be sold and the St Michael's vicarage will be the Benefice house for the foreseeable future.

We were able to resume social events in September. We held a St Michael's day sung Mass and lunch afterwards, and a presentation was made to Fr Graham Lunn as a belated farewell gesture.

In December, with Covid cases rising, all planned local School carol concerts and services were unfortunately cancelled by the schools. The attendance at St Michael's Christmas services was 33.

The Administrator continues to work across the Benefice to provide support to the Vicar and Churchwardens with administration, bookings and finance. From the end of the financial year, the funding for this post is now shared equally between the two churches.

In 2021 we continued to have many groups hiring the church space for activities and providing a regular income for us, including studio/recording space, Mother & Toddler group (Golden Spirals), Pilates for older adults, Virtue Taekwon-do classes for all ages, Mother & Baby Yoga, Adult Yoga, Baby Ballet, Orchestra rehearsals, and organ practice. In the spirit of our charitable status and remit, Community based organisations are given concessionary rates for hire of the church space.

The financial situation of the Parish remains secure. The property at 121 Ravenscroft Road generates a regular income, as does the CCLA investment account. Regular, medium-term hiring of the church facilities provided a steady income.

### **Risk Management Policy**

Risks to which the PCC is exposed have been reviewed and systems/procedures designed to manage those risks have been established.

Two signatures are required on every cheque. The PCC appoints at least four members as signatories. Cheque signatories are reviewed at least annually – more often as required. The PCC makes the majority of payments by bank transfer as opposed to by cheque. The HSBC bank transfer system requires each payment to have a secondary authoriser in addition to being input by the Parish Administrator. All the cheque signatories can act as secondary authorisers.

Wherever possible, two people count the collection and the money is banked at the earliest opportunity, usually by the Treasurer. Money is kept in the safe if it is required to stay on the church premises prior to banking.

There is a policy of expenditure authorisation and control, and the current financial situation is reported to the PCC from time to time.

The annual accounts are scrutinised by an independent examiner or auditor as required.

#### **Reserves Policy:**

It is the policy of the PCC to ensure that the church retains sufficient reserves to meet future capital requirements to maintain the fabric of the church building and to adequately fund the activities and work of the church. Within this framework it is the policy to maintain unrestricted funds which equate to approximately six months' ordinary unrestricted expenditure.

Approved by the Parochial Church Council on 10th April 2022

L G Carberry

Chairman

#### **STATEMENT OF PCC MEMBERS' RESPONSIBILITIES**

Charity law requires the PCC members, as trustees, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **HONORARY INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF St MICHAEL WITH ST AUGUSTINE BECKENHAM**

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2021, which are set out on pages 6 to 9.

### **Respective responsibilities of the PCC and the Examiner**

As members of the PCC and Charity Trustees you are responsible for the preparation of the financial statements. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you, as trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a true and fair view, and this report is limited to the matters set out in the statement below.

### **Independent Examiner's Statement**

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

- 1) which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T J Birse MA FIA  
8 Keswick Road  
Orpington  
Kent  
BR6 0EU

11<sup>th</sup> April 2022

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2021	TOTAL 2020	
	£	£	£	£	
<b><u>RECEIPTS</u></b>					
<b>Voluntary receipts</b>					
4a	Voluntary income	7,903	0	7,903	4,633
4b	Activities for generating funds	15,797	0	15,797	10,115
4c	Investment Income	43,037	0	43,037	42,059
4d	Other incoming resources	0	7,942	7,942	118,492
		<hr/>	<hr/>	<hr/>	<hr/>
	Proceeds of investment sales	0	0	0	0
	<b>Total receipts</b>	<b>66,737</b>	<b>7,942</b>	<b>74,679</b>	<b>175,299</b>
<hr/>					
<b><u>PAYMENTS</u></b>					
<b>Church activities</b>					
5a	Costs of generating funds	0	0	0	314
5b	Other church activities	53,445	7,942	61,387	176,625
5c	Investment property expenses	933	0	933	932
	<b>Total payments</b>	<b>54,378</b>	<b>7,942</b>	<b>62,320</b>	<b>177,871</b>
<hr/>					
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS</u></b>					
		<b>12,359</b>	<b>0</b>	<b>12,359</b>	<b>-2,572</b>
	Transfers between Funds	231	-231	0	0
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>NET MOVEMENT IN CASH BALANCES</u></b>					
		<b>12,590</b>	<b>-231</b>	<b>12,359</b>	<b>-2,572</b>
	Balances at 1 January	5,639	629	6,268	8,840
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>CASH BALANCES AT 31 DECEMBER</u></b>					
		<b>18,229</b>	<b>398</b>	<b>18,627</b>	<b>6,268</b>

The notes on pages 8 and 9 form an integral part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2020**

NOTE	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	£	£	2021	2020
			£	£
<b>CASH FUNDS</b>				
Bank current account	14,336	398	14,734	2,381
Bank deposit account	533	0	533	533
Deposits at Rochester DBF	3,360	0	3,360	3,337
CBF Deposit Fund	0	0	0	17
<b>Total</b>	<b>18,229</b>	<b>398</b>	<b>18,627</b>	<b>6,268</b>
<b>1 INVESTED ASSETS</b>				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	1,041,513	86,665	1,128,178	986,986
	<b>1,720,176</b>	<b>86,665</b>	<b>1,806,841</b>	<b>1,665,649</b>
<b>LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET ASSETS</b>	<b>1,738,405</b>	<b>87,063</b>	<b>1,825,468</b>	<b>1,671,917</b>
<b>REPRESENTED BY:</b>				
General Fund	1,056,382	0	1,056,382	913,700
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	3,360	0	3,360	3,106
Allen Road account	0	0	0	231
Church Hall maintenance	0	86,665	86,665	75,819
Choir fund	0	398	398	398
<b>TOTAL</b>	<b>1,738,405</b>	<b>87,063</b>	<b>1,825,468</b>	<b>1,671,917</b>

The notes on pages 8 and 9 form an integral part of these accounts.

Approved by the Parochial Church Council on 10 April 2022 and signed on its behalf by

\_\_\_\_\_ Chairman

\_\_\_\_\_ Member

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1. ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis, which the PCC believes is appropriate for these financial statements.

During the year funds held by the Rochester Diocesan Society and Board of Finance (DBF) were used to pay part of the parish's Offer to the Diocese. These funds passed through the PCC's bank account and are shown in these financial statements as restricted funds. The PCC believes this approach is necessary to give a full view of the activities of the parish, despite the fact that the PCC was effectively only acting as agent for these transactions. The total amount held by Rochester DBF for the parish's unrestricted use, and not included in these accounts was £27,540 at the balance sheet date.

The PCC owns 121 Ravenscroft Road, Beckenham, a property adjacent to the church. This property is included in the financial statements at the cost of purchase in 2018. The PCC believes this is a fair reflection of the current open market sale value of the property, subject to the existing tenancy.

Consecrated and beneficed property is excluded from the accounts by section 96 (2) (a) of the Charities Act 1993. No value is placed on movable church furnishings which require a faculty for disposal since the PCC considers this to be inalienable property.

Other investment assets comprise holdings in the CBF Church of England Investment Fund – Income Shares. These are included in the financial statements at mid-market value at the balance sheet date.

**2. RESTRICTED FUNDS**

**Allen Road - Rochester DBF Account**

This fund was closed during the year and the balance of £231 was transferred to unrestricted funds.

**Church Hall – CBF Investment Fund Income Shares**

The capital was donated to allow the maintenance of the church hall. Only 50% of the funds are permitted to be drawn down to make repairs but must subsequently be repaid to the fund. The income may be used for other unrestricted purposes. As the Church Hall has been sold, discussions will be opened with the Diocese of Rochester regarding the future of this fund

**Choir Fund**

A donation of £500 was received for use by the choir. To date £102 has been used and the remaining balance is held for use of the choir in the future. The cash is held in the bank current account.

**3. AUDIT**

Under the provisions of the Charities Act an audit of the accounts is not required. An Independent Examination of the accounts has been carried out, and it is expected that the Independent Examiner will request a charitable donation to be made in lieu of a fee.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM**  
**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

	UNRESTRICTED	RESTRICTED	TOTAL 2021	TOTAL 2020
	£	£	£	£
<b>4 RECEIPTS</b>				
<b>4a Voluntary Income</b>				
Tax efficient planned giving	2,655	0	2,655	3,261
Income Tax recovered	4,042	0	4,042	0
Other planned giving	217	0	217	172
Collections	544	0	544	614
Donations and appeals	445	0	445	586
Legacy	0	0	0	0
<b>Total</b>	<b>7,903</b>	<b>0</b>	<b>7,903</b>	<b>4,633</b>
<b>4b Activities for generating funds</b>				
Church Lettings	14,445	0	14,445	9,130
Fund Raising Events	263	0	263	285
Fees	1,089	0	1,089	700
<b>Total</b>	<b>15,797</b>	<b>0</b>	<b>15,797</b>	<b>10,115</b>
<b>4c Investment income</b>				
Dividends and interest	28,631	0	28,631	27,649
current a/c				
savings a/c	6	0	6	10
Rental income	14,400	0	14,400	14,400
<b>Total</b>	<b>43,037</b>	<b>0</b>	<b>43,037</b>	<b>42,059</b>
<b>4d Other incoming resources</b>				
Transfer from Rochester diocese	0	7,942	7,942	118,492
<b>Total</b>	<b>0</b>	<b>7,942</b>	<b>7,942</b>	<b>118,492</b>
<b>TOTAL RECEIPTS</b>	<b>66,737</b>	<b>7,942</b>	<b>74,679</b>	<b>175,299</b>
<b>5 PAYMENTS</b>				
<b>5a Fund raising trading costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>314</b>
<b>5b Church Activities</b>				
Charitable giving	840	0	840	1,248
Diocesan contribution	23,826	7,942	31,768	46,761
Clergy including vicarage	1,454	0	1,454	1,204
Clergy property expenses	3,354	0	3,354	2,086
Church utilities	4,471	0	4,471	3,715
Church maintenance	6,889	0	6,889	2,798
Church insurance	2,461	0	2,461	2,571
Upkeep of services	1,335	0	1,335	616
Organist and choir	1,218	0	1,218	690
Parish administrator	4,962	0	4,962	4,507
Office administration	1,163	0	1,163	2,056
Printing and stationery	1,242	0	1,242	598
Church major repairs	0	0	0	107,551
Sundry expenditure	230	0	230	224
<b>Total</b>	<b>53,445</b>	<b>7,942</b>	<b>61,387</b>	<b>176,625</b>
<b>5c Investment Property expenses</b>	<b>933</b>	<b>0</b>	<b>933</b>	<b>932</b>
<b>TOTAL PAYMENTS</b>	<b>54,378</b>	<b>7,942</b>	<b>62,320</b>	<b>177,871</b>