

St Paul New Beckenham
Registered Charity No. 1133108

Annual Report

And

Financial Statements

Of the

Parochial Church Council

For the year ended 31 December 2024

Bank:

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

Independent Examiner:

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

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

Background

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

Membership

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

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

Vicar: Rev Simon Couper (resigned with effect from 30th September 2023).
 Rev'd Rachel Winn (with effect from 11th July 2024)

Reader: Miss Sarah Butler

Wardens: Miss Anne Harkness
 Mrs Anthea Prendergast

Representatives on Beckenham Deanery Synod:

Mr Keith Howick
Mrs Sandra Horner. (from APCM 2024)

Elected members: Mrs Maria Adu (from APCM 2024)
 Mr David Charlesworth
 Mr Andrew Griffiths
 Mr Wesley Guy (from APCM 2024)
 Mrs Clarissa Harrington. (from APCM 2024).
 Mrs Sandra Horner
 Mrs Anne Howick
 Mr Keith Howick
 Mr Ian Johnson
 Mr Paul Lashmar
 Mrs Nomsa Moldovan.
 Mr Roger Wells. (from APCM 2024)

Appointed Secretary: Mrs Anne Howick

Standing Committee:

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

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

Church attendance

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

Safeguarding and Clergy Discipline Measure 2016

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

DBS Lead Recruiter

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

Review of the year

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

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

The Teams

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

Buildings Team

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

Report to the APCM for the calendar year 2024

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

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

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

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

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

Climate and Ecology Team

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

Report to the APCM for the calendar year 2024

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

Communications Team

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

Report to the APCM for the calendar year 2024

The team continued to meet occasionally through the year to consider communications strategies/plans, but the practical work of the team is ongoing. Communications Team workload had increased, due to our increased community engagement. The effort required to produce the Christmas and Easter parish 'Connect' leaflets and the increased poster/flier publicity for church events had been substantial. More of the advertising (via flyers and

posters) was being done in-house following the purchase of a new printer; this had been more cost-effective than using printing companies but heavier on admin time. Likewise, the workload had increased in keeping the website up to date and making more frequent posts on our Facebook page.

The Team had also:

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

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

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

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

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

Finance Team

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

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

Mission Team

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

Report to the APCM for the calendar year 2024

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

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

Overseas Mission Fellowship – supporting Julia Birkett in Thailand

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

Christians Against Poverty – especially in the local area

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

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

Informal Team reports

Leading/Preaching Team

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

Worship Team

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

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

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

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

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

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

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

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

Youth and Children's work

Sunday Squad

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

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

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

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

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

Youth Group

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

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

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

'Connect' report on programme of activities

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

One-Off Events

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

Regular events

- Saturday Connect Café. This had taken place on the fourth Saturday of the month when everyone was encouraged to attend, to bring their friends and neighbours, when there would be good coffee and chat, bacon butties and pastries ready for the hungry. The community litter-picking team had gone out on the Saturdays when the Connect Café had met.
- Babies & Toddlers*: This group had continued to meet weekly during term-time on a Thursday morning. In December there were 49 adults and 65 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows.
- Friendship Group: This group had continued to meet every Thursday throughout the year, with only rare exceptions when the halls were unavailable. This growing group had a very well-organised programme of events and offered a variety of guest speakers, music, exercise, prayer and growing friendships. In 2024 a number of girls from Harris Academy came regularly to develop links between the generations, to talk with members of the group and to help serve refreshments. A huge thank you to Judith Freeborn and the leaders and servers who had faithfully run this thriving group.
- Knit & Natter, Craft and Chatter: This group was launched in October 2024, developing a regular meeting and friendship community who had blessed others with their creative gifts, such as crocheted or knitted poppies, Easter decorations and knitted blankets.

- Souper Soup Lunch: this lunch had taken place each month in the autumn and winter when people had met for delicious homemade soup, and a relaxing time with friendly company and conversation.

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

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

Safeguarding report

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

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

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

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

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act)) and that an independent examination is needed.

It is my responsibility :

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity

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

- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

Independent Examiner's statement

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

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

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

Have not been met: or

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

Ernest KABERA BSc Accounting

35 Goscote Lodge Crescent WS3 1RZ
Walsall

Date : April 6th, 2025



FINANCIAL OVERVIEW

1. REGULAR INCOME AND EXPENDITURE

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

The two largest expenditure lines are:

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

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

2. Church Funds held on Account.

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

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

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

3. PLANNING AHEAD

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

There is a need to:

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

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

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2024

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

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

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

Income and Expenditure for year ending 31 December 2024

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

Detailed Income for year ending 31 December 2023

INCOMING RESOURCES

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

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2024

RESOURCES EXPENDED

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

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

Note 5: FIXED ASSET

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

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

Fixtures and Fittings

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

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

Note 6: ANALYSIS OF NET ASSETS BY FUND

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

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

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

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

Note 9: FUND DETAILS

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

The Restricted Funds:

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

Diocesan Church Repair Fund

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