



ST GEORGE'S CHURCH BICKLEY
Diocese of Rochester

**Annual Report and Financial Statements
of the
Parochial Church Council**

for the year ended 31st December 2021

Parish Priest

The Rev'd Richard Norman SSC (Until 30 April 2021)

Honorary Assistant Priests

The Rev'd David Cossar SSC

The Rev'd Canon Owen Beament MBE

The Rev'd Canon Paul Jenkins

Churchwardens

Mrs Vera Bilbly

Mr Leonard Brown

Bankers

CAF Bank Ltd

Independent Examiner

Mrs Claire Moore

Charities Act Registration Number – 1132872

www.stgeorgebickley.co.uk

ST GEORGE'S CHURCH, BICKLEY

Under the Pastoral Care of the Bishop of Richborough

Mission Statement

- We are called to serve God where there is need and especially in the parish of Bickley. We rejoice in our heritage in the Anglican Catholic tradition and that the Proclamation of the Good News of Jesus Christ and the Mass are at the centre of our life together. Baptism, frequent Mass, Perpetual Reservation of the Blessed Sacrament, the availability of priests to hear Confessions at advertised times are fundamental to our identity as a local church.
- Under the guidance of the Holy Spirit we seek together to answer the call to give glory to God and to proclaim the Gospel by our worship and outreach, our prayer and study, our work with children and our social life. We work to include everyone as fully as possible in the life and worship of God's people, the Church.
- We are a church that is open to all, of whatever tradition or ecclesial integrity. We are called to be a community of brothers and sisters in Jesus Christ in which without exception everyone is welcome and valued. We rejoice to work with our ecumenical partners in *Churches Together*.
- We acknowledge and accept as our Anglican and Apostolic heritage the legal rights and privileges of the Bishop of Rochester. We receive valued Alternative Pastoral Care under permission of the Bishop of Rochester. In accordance with *The House of Bishops' Declaration on the Ministry of Priests and Bishops*, the parish is served by male priests only and the sacramental ministry of bishops is exercised only by bishops who have not ordained women to the priesthood.
- We are corporate members of *The Society, Forward in Faith* and the *Church Union*, and under the patronage of the *Society for the Maintenance of the Faith*.

St George's Church, Bickley

Parochial Church Council

The Parochial Church Council has the responsibility of co-operating with the Parish Priest in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is a corporate body established by the Church of England. The PCC operates under the Parochial Church Powers Measure (1956) as amended.

Membership

Members of the PCC are either ex-officio, or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. Following resolutions of the APCM members are elected for a three-year period, after which they are not eligible for re-election until at least one year has passed. The PCC may also co-opt up to two additional members.

During 2021/22 the following served as members of the Parochial Church Council

Incumbent	The Rev'd Richard Norman	(Chairman) (until 30/4/21)
Churchwardens	Mrs Vera Bilby	(Vice-Chairman)
	Mr Leonard Brown	

Elected lay representatives on the Deanery Synod	Mrs Margaret Brading
	Mrs Elizabeth Clitheroe

Elected members

Miss Eleanor Bull (retires 2024)	Mr David Hood (retires 2023)
Mr Paul Braybrooke (retires 2023)	Miss Jennifer Nasr (until 17/5/21)
Mr Graham Callow (retires 2024)	Mrs Jill Powell (retires 2022)
Mr Jeremy Clitheroe (until 20/9/21)	Mrs Lyn Wheeler (retires 2024)
Mr Clifford Finn (retires 2022)	
Mrs Peggy Good (retires 2023)	

Co-opted Mr Graham Callow until 17/5/21.

Committees

The PCC has set up the following committees which carry out particular functions on behalf of the Council:

Standing Committee

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

St George's Church, Bickley

Events Committee

This is responsible for planning parish social events. It also arranges refreshments required in association with services and other events. The Committee is also responsible – to an extent - for raising money for both general and specific purposes.

Mission Committee

This Committee advises the PCC on where the parish's efforts at mission and evangelism ought to be focussed, and meets on an *ad hoc* basis.

PCC Meetings during 2021

The full PCC met seven times during 2021 with very good attendance on all occasions. Committees did not meet due to Coronavirus restrictions.

Church Attendance

There were 111 persons on the Church Electoral Roll in 2021. Of these approximately one third are resident in the parish and two thirds non-resident. The average Sunday Mass attendance was 79(89). Average Sunday attendance including baptisms was 88(136). Usual Sunday Mass attendance in 2021 was 78 (84), including 9 children.

Low Mass was usually offered on Wednesday, Friday and Saturday (plus Tuesday until the start of the interregnum), with an attendance ranging from 5 to 21. Mass was sung on a number of Holy Days and every day during Holy Week. The monthly Healing Service has been suspended in light of COVID-19.

There were 27 baptisms, 11 weddings, 4 funerals in church and 7 conducted at cemeteries or crematoria by the parish clergy during 2021.

The church is generally open during daylight hours.

*Figures in brackets relate to 2020.

Safeguarding

The parish of St George, Bickley is committed to implementing the House of Bishops' safeguarding policies and good practice guidance. A formal statement under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults) to adopt the House of Bishops' "Promoting a Safer Church: Safeguarding Policy Statement" was agreed by the Parochial Church Council and recorded in the Minutes of the meeting on 18 October 2020.

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church.

St George's Church, Bickley

Our Commitments:

- Promoting a safer environment and culture
- Safely recruiting and supporting all those with any responsibility related to children and vulnerable adults
- Responding promptly to every safeguarding concern or allegation
- Caring pastorally for victims/survivors of abuse or other affected persons
- Caring pastorally for those who are the subject of concerns/allegations of abuse and other affected persons
- Responding to those that may pose a present risk.

Public Benefit

The Trustees take account of the Charity Commission general guidance on public benefit when reviewing the PCC's purpose and in considering how planned activities will meet that aim.

The Trustees believe that St George's Church promotes the whole mission of the Church of England in the Parish of Bickley and beyond its boundaries, including its pastoral, evangelistic, social and ecumenical aspects, and that in doing so it provides a benefit to the public by:

- providing facilities for public worship, pastoral care, and spiritual, moral and intellectual development, both for its adherents and for anyone who wishes to benefit from what the Church offers.
- promoting Christian values, and services by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- maintaining the historic fabric and architectural heritage of the St George's church building and grounds including the Grade II listed War Memorial.
- providing a quiet space that is available daily to all members of the public.

Review of the Year

Christmas 2020 saw us with Covid restrictions still in place – services went ahead but with restricted numbers. The New Year saw us with more regulations which meant no pre-lent lunch or parish outings.

In January Fr. Richard announced he was leaving us at the end of April to eventually be received into the Roman Catholic Church. Due to Covid, restrictions were still in place. There was no choir, children's church or coffee in the hall after Mass and restricted numbers were necessary for Holy week and Easter.

In March we were able to resume children's church outdoors.

At the PCC meeting on 16 March inter alia The Resolution under the House of Bishops' Declaration was reviewed. Members of the Council were unanimous in agreeing no changes were needed as current arrangements work well.

St George's Church, Bickley

We said goodbye to Fr Richard Norman at our Patronal Festival on 25th April. With spring starting and the church in Interregnum, we were strongly supported by our retired priests, Fr. David Cossar and Fr. Owen Beament but decided to suspend the 8.00 a.m. Low Mass on Sundays and the 9.30 a.m. Mass on Tuesdays. We were however able to keep all other services as usual and with the help of members of the PCC with keys we managed to keep the church open during most days. The choir was once again able to sing at services and some hall bookings were restarted.

Before he left, Fr. Richard, had arranged for various priests from our mission partnership churches and other parishes to help out with the weddings that had been booked. Fr. David and Fr. Owen helped with baptisms and funerals so no service had to be cancelled although restricted numbers remained in force.

The Parish Profile was prepared and approved at The PCC Section 11 meeting on 1 June. In July the congregation were allowed to sing – Full Sung Mass restarted on Sundays but communion continued in one kind only and the Peace was recommended to be “No Contact”. Unfortunately, we had to cancel our annual Pilgrimage to Walsingham in June and our fete in July, both for the second consecutive year.

Fr Philip Corbett was celebrant at our Dedication Service on Sunday 11 July. Our organ repairs were completed and towards the end of July Covid restrictions eased although we maintained communion in one kind only.

Come Autumn, sadly, we said goodbye to former Churchwarden (25 years) and lifetime servant Valeria (Val) Rutter with a celebration of her life on 10 September. We heard that our vacancy for a new Vicar would be advertised in September. During that month we had Wi-Fi installed in the hall. Harvest Festival Services for the various schools was kindly covered by Fr Paul Farthing and Fr David Herbert. We were pleased to announce that Fr. Paul Jenkins, would be joining our retired priests and would be able to help out with services. It was announced that the annual Harvest Festival Lunch would take place.

November and December saw us still with restrictions due to concerns with the Omicron variant but some of the schools managed to hold their Christmas services. The Crib service went ahead thanks to Fr. Owen, but with a smaller congregation. Our Christmas celebrations were held with little or no hospitality but with great hope that the New Year 2022 would see us without Covid.

Financial Review

The net surplus for the year was £16,708 (2020: deficit £12,367), comprising a surplus in unrestricted funds of £16,617 (2020 deficit £12,937) and a surplus of £91 (2020: surplus £570) in restricted funds.

Total incoming resources were £141,813 (2020: £107,266), £133,886 (2020: £102,023) in unrestricted funds and £7,927 (2020: £5,243) in restricted funds.

Legacies amounting to £30,000 (2020 £5,000) were received during the year.

At 31st December 2021 total funds were £104,346 (2020: £87,638). Funds designated for specific purposes were £36,945 (2020: £25,390). The general fund increased by £5,153

St George's Church, Bickley

to £67,401 (2020: £62,248). Total cash balances at 31 December 2021 were £106,663 (2020: £95,048) held in short term deposits, current account and cash.

Hall income is a substantial source of income for St George's. Due to the COVID-19 lockdowns and difficult economic conditions, Hall Letting income decreased in 2020 by over £33,500. In 2021 there was an increase of over £11,000 when compared to 2020 but lettings are still recovering.

St George's has supported a number of charities through designated collections and allocations from the general fund. Our Lent Appeal funded the work of Open Doors, serving persecuted Christians worldwide and Camphill Village Trust, supporting adults with learning disabilities. The Harvest collection raised over £600 for the Bromley Borough Food Bank, and £135 was raised at the Christmas Family Crib Service, for SteerRight, providing lifestyle coaching to vulnerable young people. St George's continues to support the activities of Welcare, Bromley providing support to children and families.

Our main items of on-going expenditure continue to be parish share (which includes stipendiary costs), and the maintenance and running costs of the church and hall, including utility and insurance costs.

In order to secure the long-term viability of the parish, further significant maintenance works to the church and hall will be necessary over future years, including repairs to the church masonry. It is encouraging that people continue to commit to the parish through the planned giving schemes including making donations under Gift Aid. Our regular and one-off fund-raising activities were reduced due to covid over the past two years, but activities are beginning to increase. It is critical that we continue to try to increase incoming resources and manage our on-going expenditure.

Reserves Policy

In 2018 the PCC set a reserves policy to endeavour to achieve a balance on undesignated funds in cash and at the bank equal to six months expenditure to cover general outgoings. Based on the 2022 budget this amounts to £62,500 (2021: £64,250). The undesignated Cash & Bank balance at 31 December 2021 of £69,718 (2020: £69,658) represented a surplus of £7,218 (2020: £5,408) against this policy.

Surplus cash may be invested in short term bank deposit accounts, and endowment funds are invested in accordance with the terms of the endowment.

Signed on behalf of the Parochial Church Council

Vera Bilby

Acting Chairman

29 March 2022

St George's Church, Bickley

Independent examiner's report to the PCC of St George's Church, Bickley

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2021, which are set out on pages 8 to 15.

Responsibilities and basis of report

The PCC's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

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

Independent Examiner's Statement

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

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

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

Claire Moore
Bickley
Kent

St George's Church, Bickley

Statement of Financial Activities

For the year ended 31 December 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES					
Voluntary income	2a	90,894	7,927	98,821	81,938
Activities for generating funds	2b	37,079	-	37,079	22,591
Income from investments	2c	54	-	54	68
Church activities	2d	5,859	-	5,859	2,669
TOTAL INCOMING RESOURCES	2	133,886	7,927	141,813	107,266
RESOURCES EXPENDED					
Church activities	3a	116,456	7,836	124,292	119,260
Fund raising costs	3b	813	-	813	373
TOTAL RESOURCES EXPENDED	3	117,269	7,836	125,105	119,633
NET INCOMING RESOURCES BEFORE TRANSFERS		16,617	91	16,708	(12,367)
Transfers between funds	9	91	(91)	-	-
MOVEMENT IN FUNDS		16,708	-	16,708	(12,367)
BALANCE BROUGHT FORWARD 1 JANUARY	9	87,638	-	87,638	100,005
BALANCE CARRIED FORWARD 31 DECEMBER	9	104,346	-	104,346	87,638

The notes on pages 11 to 15 form part of these financial statements

St George's Church, Bickley

Balance sheet

At 31 December 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible fixed assets	6	-	-	-	-
CURRENT ASSETS					
Debtors	7	8,780	-	8,780	10,681
Short term deposits		36,945	-	36,945	25,390
Cash at bank and in hand		69,083	635	69,718	69,658
		114,808	635	115,443	105,729
LIABILITIES					
Creditors - amounts falling due within one year	8	(10,462)	(635)	(11,097)	(18,091)
NET CURRENT ASSETS		104,346	-	104,346	87,638
TOTAL NET ASSETS		<u>104,346</u>	<u>-</u>	<u>104,346</u>	<u>87,638</u>
PARISH FUNDS					
Unrestricted	9	104,346	-	104,346	87,638
Restricted	9	-	-	-	-
		<u>104,346</u>	<u>-</u>	<u>104,346</u>	<u>87,638</u>

Approved by the Parochial Church Council on 29 March 2022 and signed on its behalf by:

Vera Bilby
Acting Chairman

David Hood
Treasurer and Member of the PCC

The notes on pages 11 to 15 form part of these financial statements

Registered Charity Number: 1132872

St George's Church, Bickley

Notes to the Financial Statements

1 Accounting policies

a) Basis of accounting

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, or those that are informal gatherings of church members.

b) Funds

Details of the movements in the funds under the PCC's control during the year are given in note 9 to the financial statements.

The General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. The PCC seeks to hold sufficient free reserves in the general fund to meet its future expenditure requirements, taking into account expected future income.

The PCC has agreed that the Hall and Church Diocesan Repair Schemes as designated funds. These funds are designated to contribute to the cost of for future repairs and maintenance to the church and church hall identified as necessary by inspectors appointed on behalf of the diocese;

Restricted funds are restricted to the purpose for which the funds have been raised.

Income and expenditure relating to special appeals to meet specific expenditure are included as restricted movements. Special appeals are conducted with the proviso that any final surplus remaining once all expenditure has been met can be transferred to the unrestricted General Fund.

Where expenditure exceeds income on a specific project the excess costs are charged in the unrestricted general fund.

Endowment funds are capital funds to which the PCC has access to the income only, and can only realise the investment under the terms of the endowment.

St George's Church, Bickley
Notes to the Financial Statements

c) Incoming resources

Planned giving collections and donations are recognised when received. Tax income is recognised when the income to which it relates is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Interest is accrued. All other income is recognised when it is receivable.

All incoming resources are recognised gross except for contributions to shared costs, monies received on behalf of other parties and refunds.

d) Resources used

Grants and donations are accounted for when paid over, or when awarded if their award creates a binding or constructive obligation on the PCC. Amounts received specifically for mission are dealt with as restricted funds.

The parish share is accounted for when payable. All other expenditure is accounted for when due.

All expenditure is accounted for gross, except for the element of shared costs and payments of money received on behalf of other parties.

e) Fixed assets

Tangible assets

Consecrated and beneficed property is excluded from the financial statements.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property.

For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 1 January 2000 are capitalised and depreciated in the accounts over their anticipated useful economic life on a straight-line basis.

All expenditure incurred on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings is written off as incurred.

Office and other equipment are depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of less than £1,000 are written off when the asset is acquired.

Investments

Any investments are valued at market value at 31 December each year and unrealised gains or losses are accounted for in the financial statements. Realised gains or losses are recognised when investments are sold.

St George's Church, Bickley
Notes to the Financial Statements

f) Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Short term deposits represent cash held on deposit at the Diocese of Rochester. Where a bank account holds cash in respect of more than one fund, the assets are apportioned between the various unrestricted and restricted funds according to the fund balance.

2 Incoming resources	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
2a Voluntary income				
Planned giving				
Tax efficient donations	31,810	-	31,810	37,933
Other	4,955	-	4,955	6,818
Other giving	4,583	-	4,583	5,230
Collections at services	7,225	-	7,225	5,129
Tax recoverable	10,380	-	10,380	11,712
Donations, appeals	1,765	6,284	8,049	7,737
Tax recoverable	176	1,143	1,319	879
Legacies	30,000	-	30,000	5,000
Grants	-	500	500	1,500
	90,894	7,927	98,821	81,938
2b Activities for generating funds				
Fund-raising	4,231	-	4,231	864
Hall lettings	32,848	-	32,848	21,727
	37,079	-	37,079	22,591
2c Income from investments				
Interest	54	-	54	68
2d Church activities				
Fees	5,022	-	5,022	1,805
Other fund raising events	837	-	837	864
	5,859	-	5,859	2,669
Total incoming resources	133,886	7,927	141,813	107,266

St George's Church, Bickley
Notes to the Financial Statements

3 Resources used	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
3a Church activities				
Missionary and charitable giving:	1,520	1,929	3,449	3,668
Ministry:				
Diocesan parish share	60,000	-	60,000	58,425
Families, Children Mission	341	500	841	2,437
Other	1,017	-	1,017	2,708
Clergy expenses	4,596	-	4,596	5,852
Upkeep of services	2,365	354	2,719	4,381
Music and choir	6,084	-	6,084	4,733
Church running expenses	14,594	-	14,594	14,859
Church maintenance and repairs	10,430	4,879	15,309	5,335
Churchyard upkeep	2,545	-	2,545	2,195
Hall running expenses	6,295	-	6,295	6,852
Hall maintenance and repairs	3,177	-	3,177	4,002
Printing and stationery	2,622	-	2,622	2,377
Parish office running expenses	668	-	668	1,351
Cost of appeals	13	174	187	25
Bank charges	189	-	189	60
	116,456	7,836	124,292	119,260
3b Fund raising costs				
Costs of fund raising events	813	-	813	373
Total resources used	117,269	7,836	125,105	119,633
4 Staff costs	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Wages and salaries	4,975	-	4,975	3,428
Other pension costs	-	-	-	-
	4975	-	4,975	3,428

5 Transactions with related parties

Under current accounting regulations, the PCC is required to disclose all material transactions with related parties. The PCC considers those persons who are, or are closely connected to, members of the PCC to be related parties. There were no material transactions with related parties during 2021 or 2020.

St George's Church, Bickley
Notes to the Financial Statements

6	Fixed assets	Hall <i>Equipment</i>	Total
	Tangible fixed assets	£	£
	Cost		
	At 1 January 2021	1,140	1,140
	Disposals	-	-
	At 31 December 2021	1,140	1,140
	Depreciation		
	At 1 January 2021	1,140	1,140
	Disposals	-	-
	At 31 December 2021	1,140	1,140
	Net book value		
	At 31 December 2021 and 2020	-	-
7	Debtors	2021	2020
		£	£
	Tax recoverable	7,122	9,297
	Prepayments and accrued income	1,658	1,384
		8,780	10,681
8	Creditors - amounts falling due within one year	2021	2020
		£	£
	Creditors for goods and services	162	407
	Other creditors	816	816
	Accruals and deferred income	10,119	16,868
		11,097	18,091

St George's Church, Bickley
Notes to the Financial Statements

9 Fund details

	1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers £	31 December 2021 £
Unrestricted funds – undesignated General Fund	62,248	133,836	(117,269)	(11,414)	67,401
Unrestricted funds – designated					
Diocesan Repair Scheme – Hall	13,613	22	-	(3,500)	10,135
Diocesan Repair Scheme – Church	11,777	28	-	15,005	26,810
	25,390	50	-	11,505	36,945
Total unrestricted funds	87,638	133,886	(117,269)	91	104,346
Restricted funds					
Special Charitable Collections	-	7,427	(7,336)	(91)	-
Grants	-	500	(500)	-	-
	-	7,927	(7,836)	(91)	-
Total funds	87,638	141,813	(125,105)	-	104,346

10 Summary of fund assets

	Fixed assets £	Current assets £	Liabilities: due in less than one year £	Net asset £
Unrestricted funds – undesignated General Fund	-	77,863	(10,462)	67,401
Unrestricted funds – designated				
Diocesan Repair Scheme – Hall	-	10,135	-	10,135
Diocesan Repair Scheme – Church	-	26,810	-	26,810
	-	36,945	-	36,945
Total unrestricted funds	-	114,808	(10,462)	104,346
Restricted funds				
Grants	-	500	(500)	-
Charity Collections	-	135	(135)	-
	-	635	(635)	-
Total funds	-	115,443	(11,097)	104,346