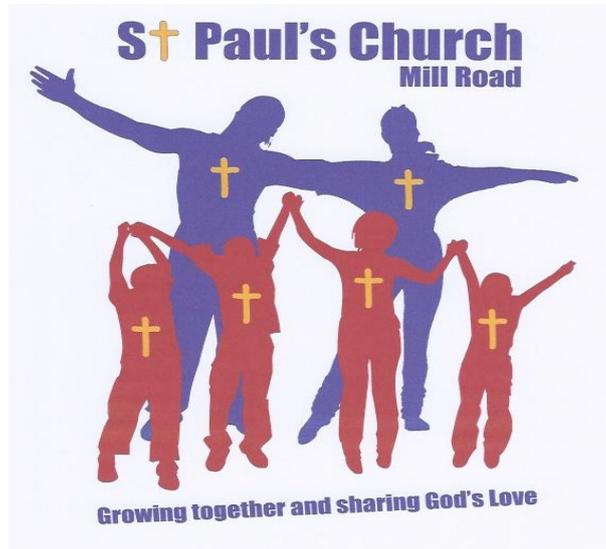


The Parochial Church of the Ecclesiastical Parish of St Paul's,
NORTHUMBERLAND HEATH



Annual report
And
Financial statements
for the year ended: 31st December 2020

Incumbent:
Rev'd Clive Beazley-Long
The Vicarage, 44a Colyers Lane, Northumberland
Heath
Erith
Kent, DA8 3NP

Registered Charity No. 1127583

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS,
NORTHUMBERLAND HEATH
For the YEAR ENDED 31st DECEMBER 2020
Annual Report**

Administrative information

St. Paul's Church is situated in Mill Road, Northumberland Heath, Kent DA8 1HN, where all correspondence should be addressed. It is part of the Diocese of Rochester within the Church of England.

The Parochial Church Council (PCC) has been accepted as a charity with the Central Register of Charities.

Registered No: **1127583**

PCC members are either ex officio or normally elected for a three year term, staggered so that a third come up for re-election at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules.

All members of the congregation are invited to join the Electoral Roll and to stand for election to the PCC.

PCC members during the financial year and until the date this report was approved are:

Incumbent: The Rev'd Clive Beazley-Long Chairman Also to Standing Committee

Ex-Officio Members

Church Warden: Colin Smith until October 2020 Standing Committee member

Church Warden: Peter Green from October 2020 Standing Committee member

Reader: Lauraine Wells Standing Committee member

Erith Deanery Synod: Peter Green
Brenda Reid

Elected Members Bob Lindridge Standing Committee member

Jonathan Rose until October 2020

Treasurer: Charles Brooke until October 2020 Standing Committee member

PCC Minutes

Secretary Christine Minns (who is not a PCC member)

Objectives and Activities

St. Paul's PCC has the responsibility of co-operating with the incumbent, the Revd Clive Beazley-Long, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church quinquennial inspected in 2019 and linked church hall quinquennial inspected in 2016 at St Paul's, Mill Road, Northumberland Heath.

When planning our activities for the advancement of religion, in particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work

We believe these activities are consistent with the Charity Commission guidance on public benefit.

To facilitate this work, it is important that we maintain the fabric of the church and the attached hall.

Achievements and Performance

Church attendance

The Electoral roll was revised in 2019 and (as expected) went down. The 2020 APCM Electoral roll total was 76:- of this number, 43 live within the parish and 33 live outside the parish.

Review of the year

This year, Covid19 had a major effect on church services. Between 22nd March and 5th July, no church services were held. Between 5th July and the end of the year, the 10.30am service did not take place.

This year, we used money from our Mission Fund to continue to support Sue Bray, Beryl Baker, Tear Fund and CRIBS. We continued to commit £60 per month to the running of a CAP debt counselling unit in Thamesmead.

When considering the budget for 2021 the PCC decided that we could not afford to meet the diocese's indicative offer and that we would decrease our Parish Pledge to £48,000 in 2021.

Financial Review

Our total receipts £249,796 included Pre-School income of £165,343, with total expenditure £219,172 included Pre-School expenditure £101,152. In addition, Pre-School transferred £22,113 to the church to rent the hall. Overall, there was a surplus for the year of £30,624. However, without the Pre-School contribution, the church made a loss of £11,454.

We are particularly grateful to those who do give regularly, in a committed way, through the Gift Aid scheme, but we do need to continue to increase our regular income.

The curate's house in the parish continues to be let temporarily; but, as it is owned by the diocese (which receives the rent income) it is not shown in these accounts and we no longer maintain a repair fund.

The total income from named church members (including Standing Orders) was £48,893. Of this, £9,576 was given by people who were PCC members and their spouses during 2020, so 20% of giving by named church attendees (and 18% of total giving) came from PCC members (who are trustees of the church) or their spouses.

Related Party Transactions

One member of the PCC has been paid travel expenses; the total so paid was £1,217.14. One member of the PCC was given an honorarium of £1,200 during 2020.

Reserves policy

The PCC's adopted policy is to have reserves sufficient for six months' payments of unrestricted funds, for ordinary church expenditure (excluding the Pre-School Group). This target was missed, the reserves standing at £33,100, against the PCC policy of £53,617. Fund balances are invested with the Rochester Diocese Board of Finance and the National Savings Bank.

The PCC on 24th February 2020 considered the church's ability to continue as a going concern. Although the PCC was concerned about the continuing deficit budget for the church, they agreed that the church was viable for 2020. The church reserves are sufficient to cover church expenses for 3 months and giving by the congregation shows no sign of declining sharply.

Approved by the PCC on 19/4/21 and signed on its behalf by
Rev. Clive Beazley-Long Chairman



Charity Name	No (if any)
The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAUL'S, NORTHUMBERLAND HEATH	1127583

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/01/2020		31/12/2020

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £

A1 Receipts

Planned Giving	48,893	-	-	48,893	45,394
Tax Recovered	11,936	-	-	11,936	13,017
Sunday Collections	3,997	-	-	3,997	10,340
Missionary Giving	-	438	-	438	683
Donations	5,418	-	-	5,418	1,458
Legacies	-	-	-	-	-
Hall Rents	4,752	-	-	4,752	13,586
Fees	1,090	-	-	1,090	1,354
Outreach	18	-	-	18	125
Interest	276	-	-	276	315
Spring Harvest	-	2,028	-	2,028	6,804
Returned Loan from Preschool	-	-	-	-	689
Flower Fund	-	-	-	-	25
Sundries	98	-	-	98	172
Spring Harvest refund	-	5,179	-	5,179	
Expenses Overpayment returned	130	-	-	130	
Preschool Christmas Flyers	-	-	-	-	28
Jonathan Veiera concert	-	-	-	-	969
Donation to Food Bank	-	200	-	200	-
Preschool Bexley Grant	-	160,261	-	160,261	136,983
Preschool Bexley other income	-	-	-	-	1,000
Preschool Income from Parents	-	4,866	-	4,866	11,605
Preschool Misc	-	216	-	216	481

Sub total(Gross income for AR)	76,608	173,188	-	249,796	245,028
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A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total receipts	76,608	173,188	-	249,796	245,028
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A3 Payments

Missionary Giving	8,446	375	-	8,821	7,440
Food Bank	319	135	-	454	739
Parish Pledge	57,120	-	-	57,120	55,968
Wages and honoraria	13,539	-	-	13,539	14,744
Visiting Ministers Clergy & Staff Expenses	143	-	-	143	391
Staff Training	275	-	-	275	287
Vicarage Expenses inc Council Tax	2,673	-	-	2,673	2,458
Spy Alarms Ltd	377	-	-	377	301
Sundries including books and CDs	144	-	-	144	224
Outreach	633	-	-	633	1,070
Publicity (including leaflets)	76	-	-	76	345
Funerals/Weddings	748	-	-	748	-
Insurance	4,463	-	-	4,463	4,382
Gas/Electricity	7,310	-	-	7,310	9,045
Church Water Rates	381	-	-	381	497
Church and Hall Maintenance	3,019	-	-	3,019	7,984
Rubbish collections	410	-	-	410	397
Church Services	942	-	-	942	1,469
Church Office Expenses	1,078	-	-	1,078	1,418
Church Photocopier	1,621	-	-	1,621	1,532

Petty Cash	400		400	1,200
Vicar's Discretionary	-		-	135
Flower Fund	-		-	25
Spring Harvest	-	5,179	5,179	5,198
Coopers Safety	-		-	360
Erith Deanery Annual Subscription	-		-	30
Christchurch Erith Christmas Tree	40		40	40
Church website	268		268	190
Church Organ/Music	566		566	546
Church Grounds	35		35	-
Church and Hall Cleaning	187		187	528
Hall Lettings inc. deposit refunds	250		250	100
Children's Church	-		-	69
Jonathan Veira concert	-		-	1,157
Fund raising expenses	-		-	144
Loan to Preschool (curtains)	-		-	143
Loan to Preschool (wages)	-		-	546
Spring Harvest Refund	-	5,098	5,098	
Expenses overpayment	127		127	130
Other Parish Costs	30		30	-
Preschool Telephone	-		-	-
Preschool Wages (less church)	-	74,731	74,731	75,624
Preschool Wages Casual Staff	-		-	-
Preschool PAYE	-	11,532	11,532	7,739
Preschool Nest Pensions	-	3,760	3,760	2,569
Preschool Petty Cash	-	360	360	-
Preschool Toys/Equipment	-	1,833	1,833	470
Preschool Photocopier use	-	-	-	-
Preschool Training	-	400	400	418
Preschool Insurance	-	-	-	374
Preschool Sage	-	242	242	230

Preschool Misc	-	8,294		8,294	3,532
Sub total	107,233	111,939	-	219,172	214,493

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total					

Total payments	107,233	111,939	-	219,172	214,493
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Net of receipts/(payments)	-	30,625	61,249	-	30,624	30,535
A5 Transfers between funds						
Preschool Rent	22,113	22,113				
A6 Cash funds last year end	77,182	55,646	-	132,828	102,292	
Cash funds this year end	68,670	94,782	-	163,452	132,827	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowmen t funds to nearest £
B1 Cash funds	NatWest Bank Account	6,906	1,764	-
	Transfer Deposit DBF	22,765	-	-
	Church Repair Fund DBF	38,926		
	Hall Repair Fund DBF	73	-	-
	Preschool Bank Account	-	93,018	
	Total cash funds	68,670	94,782	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowmen t funds to nearest £
B2 Other monetary assets	Details			
	NS&I account	5,000	-	-
		-	-	-
		-	-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details		-	-
			-	-
			-	-
			-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		-	-
			-	-
			-	-
			-	-
			-	-
			-	-

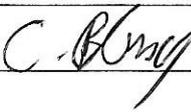
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details		-	-
			-	-
			-	-
			-	-
			-	-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

		19/4/21
		19/4/21

The notes below form part of this account

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND
HEATH**

BASIS of FINANCIAL STATEMENTS for the year ended 31 December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for investment assets which are shown at market value. 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, nor those that are informal gatherings of church members.

The "Receipts and Payments" method of accounting was used.

Fund Accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated Funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested are fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when they are received. Grants and legacies are accounted for when they are received. Dividends are accounted for when they are received, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when it is paid. All other expenditure is generally recognised when it is paid and is accounted for gross. Cheques are generally recognised when the bank records the expenditure.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

The Church, Hall, Vicarage and Curate's house are owned by the Diocese and are not recognised as a PCC asset.

Description of Restricted Funds

Food Bank Fund

First created in 2012, with £3,000 from St Paul's Church Missionary Fund. Working with other churches in the area, receiving donations of food and money to enable it to operate with a London Borough of Bexley funded agency, until they lost their borough funding. This has now been replaced by working on a monthly basis with Bexley Women's Aid. More recently we are using vouchers signed by the preschool manager and deputy manager, for bags of food then given to preschool mums in need.

Missionary Fund

The restricted Missionary Fund receives its money from occasional Cheese and Wine parties and from individual gifts from church members. Most missionary giving is from the designated but unrestricted Missionary Fund.

The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND HEATH

DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

Note # 2. INCOMING RESOURCES

- | | |
|----|--|
| 01 | Planned giving
Money that is given regularly through a standing order or payroll giving. |
| 02 | Voluntary income - Collections at services |
| 03 | Voluntary income - All other giving/voluntary
Other ad-hoc donations from individuals. |
| 04 | Ad Hoc collections for specific needs plus mission fund raising events. |
| 05 | Voluntary income - Gift Aid recovered
The amount of tax recovered from HMRC on all money given to the PCC under Gift Aid. |
| 06 | Voluntary income - Legacies received
The capital amount of a legacy, together with interest from the probate process, should be recorded in the year it appears in the accounts. |
| 07 | Voluntary income - Income from Grants
External grants received from trusts and other funding bodies for the PCC's general fund or for restricted purpose. This does not include transfers within a benefice. |
| 08 | Activities for generating funds - Fund Raising
We have been persuaded to give into our local community and not seek to ask the support to fund raise, except for the large local bakery supplying us with their products free for our various activities, including the Food Bank for a modest raising of funds |
| 09 | Investment income - Dividends and interest including tax recoverable interests
Includes interest from National Savings Bond £5,000, Rochester accounts DLFD N0301B Church Repair Fund, DLFD N0301A Deposit Account Fund, CRFS N0301A Hall Repair Fund. |
| 10 | Church Activities - Fees for Weddings & Funerals
PCC Fees for weddings, funerals etc. |
| 11 | Church Activities - Hall Lettings |
| 12 | Other incoming resources including Insurance claims |

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND
HEATH**

DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

Note # 3. RESOURCES EXPENDED

- 17 Costs of generating income- Fund-raising activities
- 18 Church Activities - Mission Giving and Donations
Church Activities - Mission Giving - Overseas
Beryl Baker Missionary Paraguay, Sue Bray Missionary Lille
Church Activities - Mission Giving - Home
CRIBS - Bexley Schools, TLG Early Intervention and CAP Erith & Thamesmead Debt project.
- 19 Church Activities - Salaries, wages and honoraria
All payments to assistant staff, youth worker, vergger, administrator, sexton, organist and choir.
Include NI/Pension costs where applicable.
Includes Church Office Wages and Hall cleaner.
- 20 Church Activities - Clergy and staff expenses
Working expenses of the incumbent e.g. Telephone, postage, stationery, travel costs (car and/or public transport), repair costs, water rates, council tax and redecoration)
Includes Vicar's Expenses, Vicarage Expenses, Jun Church/Readers/PA/Exps., Training.
- 21 Church Activities - Church Expenses
Mission and Evangelism: cost of outreach, courses, excluding staff salaries.
Outreach
Expenses for Starship Crew and special events
Church Activities - Church Running Expenses - Insurance
We insure with Ecclesiastical Insurance Office and we have two policies, one an Engineering policy for the Boiler Room covering the Gas Burner, Central Heating Controls and Organ Blower in the Vicar's Vestry. The other is our main Parishguard policy covering the church, hall and.
Employers' Liability Insurance
- 22 Church Activities - Church Running Expenses
Church Cleaning
This is cleaning materials for the church
Church Maintenance
Includes testing the church fire extinguishers by PLP Fire & Security and Finnfire
also Coopers Fire Safety checks. Keys cut and electrical
appliance tests.
Church Services
Includes communion wine, candles, palm crosses, resource books, AV system, and Sunday refreshments.
Church Office Equipment
Office Ricoh photocopier on a 5 year lease from 1st July 2019.
- 23 Church Office Expenses
Includes stationery, office telephone with BT.
Church Grounds
Organ/Music Fund
Includes tuning organ and Music Group expenses, also annual CCLI Music licence.
Other Church Running Expenses
Includes Vicar's discretionary items, donation to leaving church wardens and PA accounts examination gift.
- 24 Church Activities - Church Running Expenses
Church and Hall Light/Heating
Opus Energy supplies the gas and electricity on a 4 year contract from 19th October 2018

**The PAROCHIAL CHURCH of the ECCLESIASTICAL PARISH of ST PAULS, NORTHUMBERLAND
HEATH**

DESCRIPTIVE NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

- 25 Church Activities - Hall Running Expenses
Hall Cleaning
We had a cleaner working 10 hours a week for 39 weeks during Pre-School term time and 2 hours per week for 13 weeks during Pre-School holiday, but this was shown in the accounts under note 19. Includes window cleaning and materials for cleaning.
Hall Maintenance
Includes office security, toilet plumbing, testing the hall fire extinguishers by PLP Fire & Security, and Finnfire, also Coopers Fire Safety
Window repairs, plumbing, lighting repairs.
Water Rates
- 26 Pre-School Group
Pre-School has its own treasurer and during the year is self accounting, with only at year end their summary of expenditure shown within the PCC accounts.
- 27 Governance Costs
- 28 Church Activities - Church Repairs & Maintenance
Church Repair Fund
We have a provision which we hold in a CRF account with Rochester paying a total of £5,500, Based on the 2019 quinquennial report.