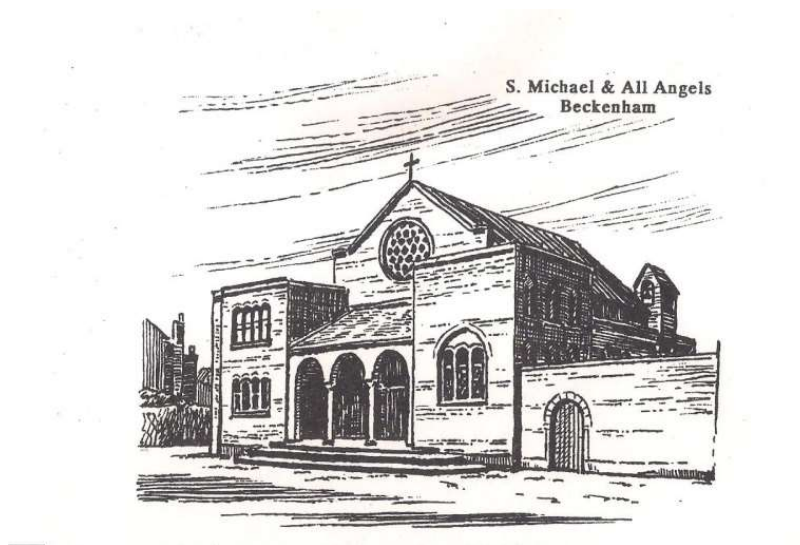


ST MICHAEL WITH ST AUGUSTINE BECKENHAM

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



Trustees' Report and Financial Statements

for the year ended 31st December 2020

PARISH OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM

Registered Charity Number: 1179081

Address and Contact Details:

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

Tel: 0208 659 9521

Email: stmichaelsbeckenham@outlook.com

Vicar:

Fr Leon Carberry
The Vicarage, St James's Avenue, Beckenham, Kent BR3 4SF

Bank:

HSBC Bank plc

Independent Examiner:

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

Aims and Purposes

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

Structure, Governance and Management

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

PCC members who served during 2020 and up to the adoption of this report:

Ex Officio members:

Vicar of the United Benefice	Fr Leon Carberry
Churchwardens:	Tom Clark
	Matthieu Philippault
Lay Deanery Synod Representative:	vacant

Elected members of the PCC:

Carol Edwards, Roger Edwards, Ann Munro (retired October 2020), Raymond Beadle, Hayley Philippault.

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

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

The PCC met in person when possible during 2020 but due to the Covid-19 pandemic and national lockdowns many meetings were held online via zoom.

Electoral Roll

In 2020 the Electoral Roll was updated. All members of the Congregation who habitually worship at St Michael with St Augustine Beckenham together with those members unable to attend due to long term illness are encouraged to join the Electoral Roll. There are 25 names on the Roll, of these 7 are recorded as living outside the parish.

United Benefice

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

Objectives and Activities

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

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

Achievements and Performance

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

During 2020, Fr Leon Carberry conducted 1 baptism, 1 marriage and 7 funerals. The average Sunday attendance during 2020 was 12 adults. Due to the Covid-19 pandemic and the closure of the church in April, we were unable to have the social events that have occurred in past years but the PCC have continued to keep in touch, sometimes meeting online. We also purchased equipment and upgraded our internet provision in order to stream services to our Facebook & You-tube channel when appropriate.

During Easter, with the church building closed, we collected artwork from the community to decorate the windows and church entrance and to celebrate the work of the NHS in the crisis.

In December we were pleased to be permitted to have some Christmas services take place in the building, including an open air crib service on Christmas Eve, Midnight Mass and Christmas morning with an attendance of 80 people across those services.

In January 2020, we employed Mrs Jo Perry as Administrator to work 16 hrs weekly across the Benefice to support the Priest and PCC with administration and bookings management.

2020 began positively with many groups hiring the church space for activities and providing a regular income for us, including the transformation of the small office into a studio/recording space for 3 young musicians. Activities included Mother & Toddler group, Pilates, Taekwon-do, Gentle exercise class, Mother & Baby Yoga, Adult Yoga, Baby Ballet, Orchestra rehearsals, singing lessons and organ practice.

Following 2018's major renovation of the church building, the remaining snagging works were finally completed and roof repairs were made. Many of the windows were also repaired and a protective casing attached to the outside.

Fr Graham Lunn left his post in April 2020 but due to the Covid-19 restrictions and the limitations on travel, he remained resident in the vicarage until July. We were unable to hold a leaving service, but look forward to welcoming him back in the 2021 for a farewell service.

The financial situation of the Parish remains secure. The property at 121 Ravenscroft Road generates a regular income, as does the CCLA investment account. Regular, medium-term hiring of the church facilities provided a steady income at the start of the year, but due to the Covid-19 pandemic and church building closure, this did not continue throughout the year. We hope to welcome our hirers back in 2021

Risk Management Policy

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

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

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

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

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

Reserves Policy:

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

Approved by the Parochial Church Council on 25th April 2021

L G Carberry

Chairman

STATEMENT OF PCC MEMBERS' RESPONSIBILITIES

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

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

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

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

I report on the financial statements of the Parochial Church Council (the PCC) for the year ended 31 December 2020, which are set out on pages 6 to 9.

Respective responsibilities of the PCC and the Examiner

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

It is my responsibility to:

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

Basis of this Report

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

Independent Examiner's Statement

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

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

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

25th April 2021

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2020	TOTAL 2019
	£	£	£	£
<u>RECEIPTS</u>				
Voluntary receipts				
4a Voluntary income	4,633	0	4,633	8,222
4b Activities for generating funds	10,115	0	10,115	12,798
4c Investment Income	42,058	1	42,059	41,254
4d Other incoming resources	0	118,492	118,492	10,110
	56,806	118,493	175,299	72,384
Proceeds of investment sales	0	0	0	0
Total receipts	56,806	118,493	175,299	72,384
<u>PAYMENTS</u>				
Church activities				
5a Costs of generating funds	314	0	314	370
5b Other church activities	58,133	118,492	176,625	92,417
5c Investment property expenses	932	0	932	2,723
Total	59,379	118,492	177,871	95,510
Purchase of investments	0	0	0	0
Total payments	59,379	118,492	177,871	95,510
<u>EXCESS OF RECEIPTS OVER PAYMENTS</u>	-2,573	1	-2,572	-23,126
Transfers between Funds	0	0	0	0
<u>NET MOVEMENT IN CASH BALANCES</u>	-2,573	1	-2,572	-23,126
Balances at 1 January	8,212	628	8,840	31,966
<u>CASH BALANCES AT 31 DECEMBER</u>	5,639	629	6,268	8,840

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

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM

STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2020

NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2020	TOTAL 2019
	£	£	£	£
CASH FUNDS				
Bank current account	1,983	398	2,381	4,964
Bank deposit account	533	0	533	533
Deposits at Rochester DBF	3,106	231	3,337	3,327
CBF Deposit Fund	17	0	17	16
Total	5,639	629	6,268	8,840
1 INVESTED ASSETS				
121 Ravenscroft Road, Beckenham	678,663	0	678,663	678,663
CBF Investment Fund - Income shares	911,167	75,819	986,986	923,481
	1,589,830	75,819	1,665,649	1,602,144
LIABILITIES	0	0	0	0
NET ASSETS	1,595,469	76,448	1,671,917	1,610,984
REPRESENTED BY:				
General Fund	913,700	0	913,700	857,655
Capital - Real property	678,663	0	678,663	678,663
Church repair fund	3,106	0	3,106	3,097
Allen Road account	0	231	231	230
Church Hall maintenance	0	75,819	75,819	70,941
Choir fund	0	398	398	398
TOTAL	1,595,469	76,448	1,671,917	1,610,984

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

Approved by the Parochial Church Council on 25 April 2021 and signed on its behalf by

_____ Chairman

_____ Member

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL WITH ST AUGUSTINE BECKENHAM
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, using the receipts and payments basis. During the year funds held by the Rochester Diocesan Society and Board of Finance were used in the refurbish the church building and to pay part of the parish's Offer to the Diocese. These finds passed through the PCC's bank account and are shown in these financial statements as restricted funds. The PCC believes this approach is necessary to give a full view of the activities of the parish, despite the fact that the PCC was effectively only acting as agent for these transactions. The PCC believes that the receipts and payments basis is appropriate for these financial statements.

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

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

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

2. RESTRICTED FUNDS

Allen Road - Rochester DBF Account

Following the purchase of 121 Ravenscroft Road, the balance in this fund represents past accumulated interest that can be transferred to unrestricted funds.

Church Hall – CBF Investment Fund Income Shares

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

Choir Fund

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

3. AUDIT

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

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

FOR THE YEAR ENDED 31 DECEMBER 2020

	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	£	£	2020	2019
	£	£	£	£
4 RECEIPTS				
4a Voluntary Income				
Tax efficient planned giving	3,261	0	3,261	4,757
Income Tax recovered	0	0	0	0
Other planned giving	172	0	172	726
Collections	614	0	614	1,718
Donations and appeals	586	0	586	1,021
Legacy	0	0	0	0
Total	4,633	0	4,633	8,222
4b Activities for generating funds				
Church Lettings	9,130	0	9,130	8,670
Fund Raising Events	285	0	285	2,544
Fees	700	0	700	1,584
Total	10,115	0	10,115	12,798
4c Investment income				
Dividends and interest	27,649	0	27,649	26,844
current a/c	9	1	10	10
savings a/c				
Rental income	14,400	0	14,400	14,400
Total	42,058	1	42,059	41,254
4d Other incoming resources				
Transfer from Rochester diocese	0	118,492	118,492	10,000
Sundry income	0	0	0	110
Total	0	118,492	118,492	10,110
TOTAL RECEIPTS	56,806	118,493	175,299	72,384
5 PAYMENTS				
5a Fund raising trading costs	314	0	314	370
5b Church Activities				
Charitable giving	1,248	0	1,248	160
Diocesan contribution	35,070	11,691	46,761	60,000
Mission and outreach	0	0	0	0
Clergy including vicarage	3,290	0	3,290	4,451
Church utilities	3,715	0	3,715	6,270
Church maintenance	2,798	0	2,798	6,494
Church insurance	2,571	0	2,571	2,375
Upkeep of services	616	0	616	2394
Organist and choir	690	0	690	2,540
Parish administrator	4,507	0	4,507	0
Office administration	2,056	0	2,056	2,487
professional fees	750	0	750	0
Printing and stationery	598	0	598	744
Church major repairs	0	106,801	106,801	4,344
Sundry expenditure	224	0	224	158
Total	58,133	118,492	176,625	92,417
5c Investment Property expenses	932	0	932	2,723
TOTAL PAYMENTS	59,379	118,492	177,871	95,510