

The Parochial Church Council
of
The Ecclesiastical Parish of St. Bartholomew, Otford
Registered Charity Number
1135073

Also known as St. Bart's, Otford

Rev. David Guest
Vacancy from 29th May 2023

The Green
Otford
Sevenoaks
Kent
TN14 5PD

st.bartholomews@otford.net

www.stbartholomews.co.uk

Annual Report and Financial Statement for the year
ended
31 December 2023

Trustees

The Trustees are the members of the Parochial Church Council (PCC). Those members are either ex-officio, elected at the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules. Trustees are not remunerated.

During the year ended 31 December 2023 the following served as members of the PCC:

Vicar	The Reverend David Guest (until 28 May 2023)	
Wardens	Mrs Janet Hunt	- from April 2018 and re-elected in 2019, 2020, 2021, 2022 and 2023
	Mrs. Joan Beacom	- from April 2021, 2022 and re-elected in 2023

Representatives on the Diocesan Synod

Mr. Derek Shilling

Representatives on the Deanery Synod

Mr. Mark Holmes - PCC Minutes Secretary

Mrs. Margaret Lidbetter

Mrs Janet Hunt (Co-opted Nov 2023)

Elected Members

Mr. Colin Anderson (2021)
Mrs. Lorna Coulson (2022)
Mr. Russell Edwards (2021)
Ms. Dawn Hallam (2017)
Mrs. Jocelyn Hart (2019)
Miss. Naomi Hunt (2021)
Mrs Nancy Jonsson (2022)
Mrs. Emma Peters (2019)
Mrs. Mags Southgate (2022)
Mrs. Heather Stanley (2018) – PCC Treasurer

Independent Examiner

Mr F W (Bill) Salmond

10 Eden Hall, Stick Hill, Edenbridge, Kent TN8 5QQ

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent

The CBF Church of England Deposit Fund, One Angel Lane, London, EC4R3AB

Governing Document

The Parochial Church Council Powers Measure 1956 as amended, and Church Representation Rules previously exempted from registration. All members of the PCC are trustees of the charity. Elected members of the PCC are normally appointed for a period of three years and are required under the PCC's own policy to stand down for a minimum of one year following the three-year period, however due to COVID Jocelyn Hart and Emma Peters have served for a longer period. Dawn Hallam as a Reader was requested by The Vicar to remain on the PCC. The PCC meets every two months to transact the business of the Church. In between meetings of the full Council the

Standing Committee¹ is authorised, subject to the PCC's directions, to conduct the business of the PCC should decisions need to be taken between full meetings of the PCC. This follows on a change to the constitution of committees after the last APCM.

Objects of the Charity²

The PCC has the responsibility of working with the Vicar Rev David Guest to uphold the ministry and mission of the Church in the areas of worship, the nurture of faith, service to the village of Otford and Christian witness. This is done through: -

- Sunday and midweek services;
- baptisms, weddings, and funerals;
- youth and children's work;
- teaching adults through weekly home groups and occasional series of talks;
- pastoral care and involvement in the community; and
- supporting mission partners.

To meet our objectives, and by way of good stewardship of the property for which the Vicar, Churchwardens and PCC are responsible, we maintain the fabric of St Bartholomew's Church (which English Heritage has listed as a Grade 1 building), the adjoining Church Centre and the Church Hall (located in the High Street).

To ensure the objectives are complied with the PCC meets regularly. There were 9 PCC meetings during the year with a high average attendance level. Much of the PCC's work is assisted by committees. Those committees report and make recommendations to the PCC. The main committees are: -

Standing – Has the legal authority to continue the business of the PCC, subject to any directions given by the Council.

Finance – meets on average at two-monthly intervals between PCC meetings. It monitors income and expenditure, reviews budgets and reviews financial controls working closely with the Treasurer.

Fabric – monitors the condition of the Church fabric, Church Hall, churchyard and car park and arranges maintenance and repair work as required.

Fair – plans and organises the St Bartholomew's Fair, normally the principal fund-raising event of the year.

Fundraising Team including the Events Team - plans and organises social and fund-raising events during the year.

Ministry Team – meets to provide mutual fellowship and support, and the opportunity to continue to grow in theological and ministerial studies.

Mission Ministry and Growth – communicates the work of Christian agencies supported by St. Bart's through written articles and arranging for speakers to visit. It recommends the allocation of available funds to Christian mission and relief organisations, both in the UK and overseas. It updates and reviews the Change, Serve, Grow plan (formerly Called to Grow Action Plan) and makes recommendations to the PCC for further discussion and action as appropriate.

Electoral Roll

In 2023 there were 180 members on the Electoral Roll.

¹ Members of the Standing Committee are the Vicar, the Churchwardens, the PCC Minutes Secretary, the Treasurer and three other members of the PCC or the Vice Chair of PCC and two members of the PCC.

² For Charity Commission purposes the Charity comes within the classification of "Religious Activities" to help the general public particularly within the parish of Otford, Kent and the surrounding area but also through mission giving further afield. It provides the services listed in this document.

CLERICAL VACANCY

We were sorry to bid farewell to the Rev. David Guest at the end of May, David having been appointed as Rector of All Saints Bearsden, in the Untied Diocese of Glasgow and Galloway in the Scottish Episcopal Church. We wish David well as he follows his calling in Scotland.

We would like to record our thanks to all our Visiting Clergy who have taken our Services of Holy Communion, Weddings, Funerals and Baptism's along with our home team of Readers who have enabled Worship to carry on as usual during the vacancy.

Work started on the Parish Profile during the latter quarter of the year, with a Parish Consultation being launched with the aim of informing the Parish Profile which would be required in the New Year.

Archdeacon Sharon attended a Special PCC meeting on the 1st November, to consult with the PCC on the possible suspension of the living; following which the PCC resolved not to contest the suspension. This will allow for a Priest in Charge to be appointed in 2024 as there is much uncertainty in relation to the future shape of the Deanery.

SUMMARY OF THE MAIN ACHIEVEMENTS DURING THE YEAR

When planning our activities for the year the incumbent and the PCC consider the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. Many of the activities and services listed in this report are carried out by volunteers and St Bart's is very grateful for this. It is difficult to estimate the exact number of volunteers, but we believe that it is well over half of the number on the Electoral Roll. Many among the congregation have given time to undertake various jobs within the Church and Churchyard, too many to mention by name but we record our thanks to each and every one of you.

Confirmation

A couple of weeks prior to the departure of Vicar David to Scotland we were pleased to welcome The Rt Rev Simon Burton-Jones Bishop of Tonbridge to St Bart's to confirm eleven members of St. Bartholomew's Congregation along with three members of St. Edmund the Myrtr, West Kingsdown. A very special occasion on which the fourteen candidates Confirmed their beliefs in front of Families, Friends, Supporters and Church Family.

Pastoral Care

2023 saw the retirement of Susan Reid from the role of Pastoral Assistant after some thirty four years. However, she continues to support the work of pastoral care in many different ways. We now have just one Pastoral Assistant Margaret Lidbetter, who is also a trained counsellor, and who serves our church in many situations, from an arranged appointment and Holy Communion at home to the impromptu chat and whatever help is needed. We appreciate being alerted to any situation where we can help. This is a fulfilling role within our church and look forward to being joined by those coming forward for training.

Choir – led by Kevin Grafton (Organist and Choirmaster)

Throughout 2023, the choir fulfilled its normal schedule of singing three morning and two evening services per month, with the usual special services to mark particular occasions in the church's year. In May, to celebrate the Coronation, the choir once again tackled the difficulties of Handel's 'Zadok the Priest' and other Coronation music.

Through September to the end of the year, the choir rose with distinction to the challenge of only having very few rehearsals, due to my personal difficulties. We owe our thanks to the very capable Mark Holmes for stepping in to take several choir practices in this period. The Christmas concert and carol service were successfully dealt with by repeating much of the repertoire from 2022. The choir has always had a wide-ranging repertoire, and during 2023 sang music from England and abroad, from the 16th to the 21st century.

The choir is, as ever, fortunate to have so many dedicated and faithful members, and its membership now continues to stand at 16. During the previous two years, certificates of long service, covering periods of between 20 and 64 years, were awarded to most of the choir members. Thanks are due to all members of the choir for their loyal service to St Bartholomew's, but we are increasingly confronted by the fact that the choir is ageing and is in urgent need of new recruits. Anyone interested in singing, on a regular basis, the wide range of service repertoire that we have, should contact me Kevin Grafton our Organist and Choirmaster.

Music Group – led by Clive Southgate

Membership of the music group (band) has remained stable during the year. A couple of members have gone off to university but it is great to welcome them back to the band when they are home. When everyone turns up it can be quite difficult to fit everyone on the platform – what a great problem to have!

The instruments in the band include cello, violin, various representations from the brass and woodwind sections, guitars, bass guitar, percussion and of course our singers. We are fortunate to have such a committed and talented group of instrumentalists here at St Bart's.

Special thanks must go to a couple of band member in particular. Our technical wizard who with all his knowhow and talent has spent many hours making it possible for the band to be heard both in church and via the live stream; and to one of our members who spends time arranging songs for the many and varied instruments in the group.

The Band have continued to play at All Together Worship services each month and at some extra services during the year including the Service for Christian Unity, Mothering Sunday communion, one of our quarterly healing services, Sunday Club Nativity, Christingle service and the Palm Sunday ecumenical service on The Green.

The band look forward to what this year will bring as we continue to worship with God's people here at St Bart's.

Bell Ringers – Secretary Janet Whitehead

We have managed to keep going with most of our Thursday evening practises with continued support from two experienced ringers from Kemsing and periodic support from others. With such a limited number of ringers it is becoming harder to gather sufficient numbers, considering holidays and illness, for Sunday ringing. We will continue to do our best. We do have one ringer still in training with thanks to those helping to train.

We had quite a busy year as regards the usage of the bells. We were delighted to ring for two weddings, one in October, other in December.

We have also hosted a number of visiting ringers to the tower including some young trainee ringers to practice on our bells prior to the bell striking competition, scheduled for June which due to lack of support ended up as a general district ringing practice. We also welcomed ringers from Putney, Rochester and a Ladies Guild (from all over the country).

We hosted a Bell handling teaching course in our Church and Church Centre. We rang for the Coronation in May, at the Church Summer Fair, Remembrance Sunday, a Memorial Service and the Otford Christmas Fayre and on Christmas Day.

Cameo – led by Margaret Lidbetter

CAMEO continues to meet every Monday afternoon at 2 O'clock. This group is for those who live alone and provides support and fellowship. The regularity of attendance indicates its' value.

Fortnightly we have Bible Study sessions and have concentrated on the short, less familiar Books. On alternate Mondays we engage in a variety of events and discussions. For some sessions we invite someone to come and speak on their chosen subject. This year our visitors included Ed Thompson and Rod Shelton, members of our congregation with knowledge about the history of our village. A popular feature is our summer and Christmas parties and some members are able to join us on visits away. This year we spent time visiting York, Harrogate, Knaresborough, Grassington# and Skipton.

These Monday afternoon meetings are for members of St. Bartholomew's church family. You would be warmly welcome to join us.

Children and Young People

Sunday Club – led by Susanne Beard

Sunday Club continues to meet on Sunday Mornings (except for the 1st Sunday of the month when we have our 'All-Together' worship). We continue to meet as an all-age group with two leaders for each session. The leaders work together to plan the session and can split the group up depending on the ages of children attending each week. We use a scheme from the Scripture Union which provides a variety of age appropriate activities based round a bible passage, and we find this flexible approach allows us to play to the strengths of both the leaders and the young people attending week by week.

From time to time, we also work on producing a display for the notice board in the church centre – often sharing the project with Epic or Messy Church. These displays may be seasonal or related to a particular bible story. These creative sessions are always popular and allow us to give something back to the congregation.

We have seven regular leaders who work on a rota basis and are blessed to have such a faithful team. We thank them all for sharing their time, their talents, and their faith. We also benefit from the support of young people who are following the Duke of Edinburgh award scheme, and work with us as volunteers. Currently we have 27 children on our registers, with an average attendance of between 7 and 9 most weeks.

It has become a bit of a tradition that Sunday Club has a special project during August where we construct something – and this year we took the theme of water and built a well in the churchyard as well as trying out other water related activities! We are grateful to those who produced the material and made this possible.

The year ended with our nativity play, 'Amazing Days' using resources from the Bible Society (one of our mission partners). This involved participation by the whole congregation and was a successful end to the year.

EPIC - Every Person in Christ (or Eat Pizza in Church) led by Dawn Hallam

Epic is the St Bartholomew's Youth Club for those in school years 5 - 8. Meetings are held on the second Saturday evening of the month in the Church Centre for a range of activities, supper, and bible study.

We try to offer a range of activities that meet the social, physical and spiritual needs of young people. We aim to foster a spirit of co-operation and encourage working together in small groups for problem solving activities and as a whole group for discussion times. There is often a craft activity, as well as plenty of opportunities to let off steam.

We always have supper together – always two courses and hopefully with veggies or fruit! Sometimes this is provided by parents, thank you to all those who have taken on this task. Sometimes we order in Pizza (always popular) and we also have times when we get the young people involved in the preparation and the washing up. This is always an interesting experience with much being learned! Grace is said before supper and there is always a bible study linked to one of the previous activities and a prayer.

We have three regular leaders and call on others as needed for extra or specific help. There are 16 young people on the register and typically 12 - 14 attend. Epic offers a wonderful opportunity to meet the needs of this age group and their families and to reach out to families who are not regular church attenders. For the leaders it is exhausting, enriching and enlightening. For the young people we hope it is a chance to meet in a safe space that is not school or home, to have a degree of freedom, to have fun and to have a chance to consider the spiritual aspects of their lives.

Thanks must go to everyone who was involved in running Epic and for being a constant in the lives of our young people when so much else was changing. This group of young people are open to bringing their friends along and look forward to meeting together. We aim to support a smooth transition of these children from primary to senior school and from EPIC to YPF

YPF – Young Peoples Fellowship – led by Dawn Hallam

We are very fortunate to have a committed group of teenagers within our Church who meet every Sunday evening as YPF. It is a time for socialising, having fun and even sometimes working. We enjoy quizzes, crafting, treasure hunts and moving church chairs around for social events like the fair (the last one takes a little bit more persuasion) but the biggest benefit is being able to spend time together and maybe learn a little bit about Jesus and the Christian faith. We said farewell to a number of students who went off to university and it is always a joy when they come home for the holidays and rejoin us. We welcomed a group of young women into the group and the noise level seems to have increased. Our young people are an integral part of our church and many of them serve the congregation in music making, technical skills and the churchyard working party

It was a particular joy to see many of them confirmed during the year, taking their faith a step further and continuing 'the good work that has begun in them'.

Youth Weekend – led by Mags Southgate

Every year we take any of our young people who want to come on a weekend away. This year we had 35 of them join us for a time in Kench Hill near Tenterden. The ages ranged from 8 to 21 and it is always a joy to watch how they interact across the ages. Our topic this year was Jesus our advocate (yes, we have some theology degree graduates in the planning group!) it gave us a chance to look at what Jesus has done for us and also what we can do for our communities and our world. Mealtimes are communal and a great chance to just chat. We also went on an afternoon out to Camber sands – due to a generous donation we were able to buy ice creams for everyone – the man in the ice cream van's face lit up! The young people also really enjoy the fact that some of our congregation travel down to visit us for afternoon tea, to find out what we have been doing and this time the young people also took the opportunity to ask questions and find out more about what following Jesus meant to our visitors.

This weekend creates many happy memories that can be an encouragement in the future, it is loud, busy, fun and exhausting but we are often asked what the date is for next year really early so that people can plan their lives around it. We are looking forward to 2024.

Tech-team – led by Russell Edwards

Our Live streaming of regular and occasional services is made possible by a very dedicated core of households who give up several hours each month to set up and run the video for our services alongside the three regular volunteers who run the sound. Our thanks goes to them for giving up their time and talents on Saturdays and Sundays over the last year in support of this much appreciated aspect of our church life.

Thanks also go to Clive, in the office, for putting together the subtitles each week and to the members of the Fabric Committee for their work in consolidating the current installation.

Many people appreciate the Live streaming of our Services allowing them to catch up at a later time or date, but we are now at the stage where additional help would be much appreciated, it is not onerous (usually once a month). Full training will be provided.

Church Fabric – Chaired by Tony Grogan

The eight members on the Church Fabric Committee met four Times in 2023, either face to face or on zoom). There is much activity by members between meetings, as part of "Working Party" days or ad hoc as required. The activities completed and in consideration for our main buildings and surroundings are reported below.

Church

AV – A new permanent wooden cabinet has been designed, ordered and is being made. The installation of this will reduce set-up and troubleshooting time for the Tech Team significantly. Once complete, the two cameras will be moved to their new, permanent locations – the one on the north wall moving only a foot or so to the bracket already

in place on a beam, and the one on the arcade moving to just underneath the top of the arch for the door to the bell tower. Both the cabinet and the cameras will look much better than the current temporary arrangements.

Lighting – Several bulbs for the main lights in the church have been replaced and a stock of bulbs has been purchased to overcome phasing out of supplies.

Doors – The external automatic north door opening button has been repaired and repairs to the south door to stop it rubbing on the metal grid floor (making it difficult to open) are in hand.

Quinquennial Report (September 2022) – The immediate works recommended by the architect have all been completed. The longer term items will be considered when they either become more urgent, or our financial situation is such that we can tackle them.

Church Surroundings

Garden of Remembrance – The extension to the Wall of Remembrance has been completed, including the provision of two “bug boxes” on the back to encourage wildlife (a planning condition!)

Car Park Security – a plan to put lighting in the car park has been put on hold as the issue no longer seems to be a problem.

Church Centre

Cracks in Walls - A structural Engineer’s report concluded that the East Wall requires structural ties, but the other cracks only require flexible filling and decoration. This is not urgent and is currently on hold.

Acoustics - Acoustic panels to reduce the noise levels and amount of echo are planned to be installed but are also on hold.

Security – An upgrade of the alarms system has been completed.

Kitchen – An upgrade has been requested, but taking this forward requires agreement on how much upgrading is required (anything from a brief refresh to bigger plans including extending the kitchen to make room for more equipment) and also finding the appropriate funding.

Church Hall

Outside Notice Board – A new board was commissioned and erected in the summer (a good team activity!) have been completed to the corrugated roof and some main roof tiles have been replaced.

Boiler and Heating - Quotes have been invited for an upgrade including replacing the very old boilers. It is hoped to have this work completed by summer 2024.

External Electrical Inspection – A number of improvement works were required as a result of the inspection. These are all in hand and due for completion in January 2024.

Decoration – The new playgroup has done a wonderful job of painting all the walls. No further decoration work is seen as a priority.

Maintenance Inspection (17 Nov 2023) – Two members of the fabric committee carried out an inspection of work required. Recommended short- and medium-term actions have been prioritised on services, internal, windows, doors, roof, gutters and drains and external finishes.

Other Issues

Energy Saving Review – The only relatively easy to implement energy saving idea was to fit underfloor insulation under the pew staging. Quotes are being obtained for this.

Finally, a big thank you to our committee members for all their hard work and dedication!

Flowers – coordinated by Joan Beacom

The Flower Team continues to place flowers each week on the two altars in our beautiful church to enhance the experience of everyone attending services or visiting. We also work as a team for Special Festivals where more elaborate arrangements are needed.

You do not need to be a flower arranger to help our depleted team just the ability to put flowers in a vase and we would welcome more members. Some of our congregation use the opportunity to remember loved ones on specific dates and the signup sheet is at the back of the church.

Fund Raising Group – led by Heather Stanley

There were many varied events to join in with. Events ranged from a Harvest supper and quiz to a Bangers and Board games evenings, the Ladies Tennis final from Wimbledon, the Strictly Come Dancing quarter finals, along with the Rugby 6 Nations. Played in Otford, a concert put on by members of our Congregation to showcase the musical talents of many who regularly worship at St. Bart's. We also held our pop ups at the Church hall and our very popular book and bakes sale over the early May bank Holiday. We joined the village in celebrating the Coronation of King Charles III providing a refreshment stall.

The Church Fair and the Christmas Market also link with the Fund Raising Committee', many members being part of both. We were able to hold the Church fair in June once more, and a wonderful event on the green was held. Many thanks to all who helped make the event a great Village event, at which we were able to enjoy love music provided by our talented musicians.

The Christmas Market coincided with the Otford Village Christmas Fayre run by the Otford Society, this was spread through the Church and Church centre and brought many people into the Church and centre with the wonderful smell of bacon proving a winner. Many thanks to everyone on the Fundraising Committee, the Fair Committee and the Christmas Market organisers for all the hard work in 2023.

Soup Lunch – coordinated by Joan Beacom

Soup Lunch is an opportunity to enjoy some homemade soup and bread with a small dessert and coffee in convivial company. We have an after coffee guest who will talk about their life and interests. Recently we enjoyed a variety of speakers ranging from a Met Policeman, a local photographer, and our own Archdeacon. We meet bimonthly in the church centre all are welcome.

Warm Welcome – coordinated by the Churchwardens

We continue our Warm Welcome initiative on a Friday afternoon 2-5pm in the Church Centre. We are a friendly group and typically see six to ten people who meet for a chat, to knit, sew work on a jigsaw and of course tea and cake! All are welcome.

Safeguarding

Miss Naomi Hunt continues to be our Parish Safeguarding Officer (PSO)

The PSO and Lead Safeguarding Warden (Janet Hunt) have also been working through the year to identify all of the volunteers within the congregation who should complete Basic awareness and Foundation training. Safeguarding appears as an Agenda item on all PCC and Standing Committee meetings. There were no issues raised with the Diocesan Safeguarding team.

Called to Grow

We originally created a Called to Grow plan when we were last in clerical vacancy and based the contents on ideas generated by the congregation on issues that were important to them. This plan is reviewed at regular intervals. 'Called to Grow' has now evolved within the Diocese to 'Change, Serve, Grow' following the appointment of Bishop Johnathan. The PCC continues to evolve our plans in line with the aims of the Diocese. Following the departure of

David Guest, further consultations have been held with the congregation in order to help with the preparation of the Parish Profile, aimed at finding a new incumbent for the Parish of St. Bartholomew's.

Wider Community

The Annual Civic Service was replaced by a Celebration service to mark the Coronation of King Charles III followed by refreshments in the Church Centre.

The Remembrance Sunday service was well attended both in Church and then out on the Green. The uniformed organisations were again able to play their part in the Service and the laying of Wreaths on the Green. The Service in Church was live streamed, and both regular Churchgoers and members of the wider Village community could watch from home if they were unable to attend in person.

Deanery Synod – report by Mark Holmes

Shoreham Deanery Synod brings together representatives from parishes stretching from Otford to Stansted and from Farningham to Shipbourne. St. Bart's is the largest benefice in the Deanery by electoral roll. Members are elected at Annual Parochial Church Meetings to serve a 3-year term.

The Synod met 3 times in 2023, chaired by the Rural Dean, Rev. Chris Noble (Rector of Stansted with Fairseat & Vigo). At a typical meeting, the first half consists of a presentation by a relevant speaker followed by questions and answers. The second part consists of routine Synod business.

The first meeting of the year was held on 27 February 2023 at the Church of the Good Shepherd, Borough Green. Leigh Ide from Trinity Church Insurance Services explained the church buildings insurance available from the Trinitas brand, as a competitor to Ecclesiastical Insurance. He explained how widely premia can vary and the best ways to reduce them. In the business part of the meeting, Paul Britton from Shipbourne invited parishes to increase participation in the annual Friends of Kent Churches bicycle ride, given the challenges of raising funds to repair historic churches. He suggested that in one parish, typically only one person or family needed to participate to act as a 'magnet' for sponsorship, and I was pleased to be able to offer my own family as an example.

The second meeting took place on 28 June at St. Mary's, Stansted. The speaker was Rev. Kathy Knight-Scott, Vicar of Sidcup & Foots Cray, who completed her dissertation in astrophysics and spent many years as an atheist before later being called to the priesthood. With the help of a video, she conveyed a clear and astonishing vision of the sheer scale of the universe, including the enormous size and number of planets and stars (including a reference to the Otford solar system). For example, 500 years ago, people thought the sun was 20 times further away from the Earth than the moon, whereas in fact it is 400 times further away and 64 million times bigger. She recommended Psalm 8 for anyone feeling overwhelmed! It took 10 billion years after the big bang before atoms as large as carbon or oxygen were formed stably; when Fred Hoyle predicted and confirmed that the inner structure of a carbon atom needed exactly the right energy level for that ever to have become possible, it shook his determined atheism. "Just Six Numbers" by Martin Rees discusses similar extraordinary aspects of the universe, which many see as *design* features. In questions and answers, Rev. Kathy also told the story of her own conversion.

The third meeting, on 19 October, was held at St Edmund's Church Centre in West Kingsdown, and discussed the future shape of ministry across the Deanery – likely to be a major theme for some time. Given the agenda, our church wardens also attended. Firstly the Area Dean explained that, given available clergy numbers in the Diocese and the number of clergy in the Deanery expected to retire or leave in the next few years, it would be necessary for some parishes to join forces – it would not be sustainable to retain so many incumbents. Much work and prayerful thought would need to go into shaping and developing these changes. Ven. Mike Lodge (Priest-in-Charge at Kemsing & Woodlands) discussed valuable lessons from his experience in pastoral reorganisation when he was Archdeacon of Southend in the Diocese of Chelmsford. Unlike the Diocese of Rochester, Chelmsford had set specific targets for how many paid clergy it needed to have after a number of years. Rev. Tim Hatwell (Rector of Ightham and now also Wrotham) explained how the two parishes had gradually worked more closely together towards sharing an incumbent and cross-licensing their lay ministers. He also discussed his previous experience of parish mergers.

In the business part of the meeting, Mark Holmes was re-elected to the Standing Committee, which helps to set the agenda for future Deanery Synod meetings, and he was elected as Lay Chair of the Synod. Janet Hunt also agreed to help to regularise the Synod's bank account after a period with no Treasurer.

Mark, usually take my own notes of Deanery Synod meetings and circulate them to PCC members. If others would like a copy of my notes from previous or future meetings, he would be happy to share them.

Churchyard working party

Churchyard working parties continue to be held usually on the first Saturday between March and November. We are very grateful to all the volunteers of all ages, who help to keep our Churchyard looking clean and tidy. Extra working groups were held during the year in order to have the Churchyard looking clean and tidy for the Coronation and Church Fair. Cake is now regularly offered along with the usual refreshments. We could do with more help, it can be done at any time to suit the individual.

Communication

To communicate with both parishioners and the wider village community our website (www.StBartholomews.co.uk) is updated on a regular basis with details of services and other events. We now have a St. Bart's WhatsApp Group with over 70 members and both an active Facebook page and Facebook Group. During the year we set up a group to consider how to manage and coordinate our communication both within the Church Family and externally planning a strategy to drop information at appropriate times in relation to events on within the Church. We thank all those who work hard to publicise events that we are holding as well as key services.

Policy on Reserves

The PCC upholds a policy to maintain general reserves at a level of £35,000. This policy is reviewed on an annual basis. The PCC also maintains a fund for cyclical maintenance and repair. Other funds held and set aside for specific purposes at the close of 2023 are dealt with in the Accounts Section of this report.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

St Bartholomew's Church

**On accounts for the year
ended**

31st December 2023

**Charity no
(if any)**

1135073

Set out on pages

12 to 24

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

**Responsibilities and
basis of report**

As the charity's trustees, you 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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

FW Salmond

Date:

16/3/24

Name:

Mr F W (Bill) Salmond

**Relevant professional
qualification(s) or body
(if any):**

Chartered institute of Management Accountants

Address:

10 Eden Hall, Stick Hill, Edenbridge, Kent. TN8 5QQ

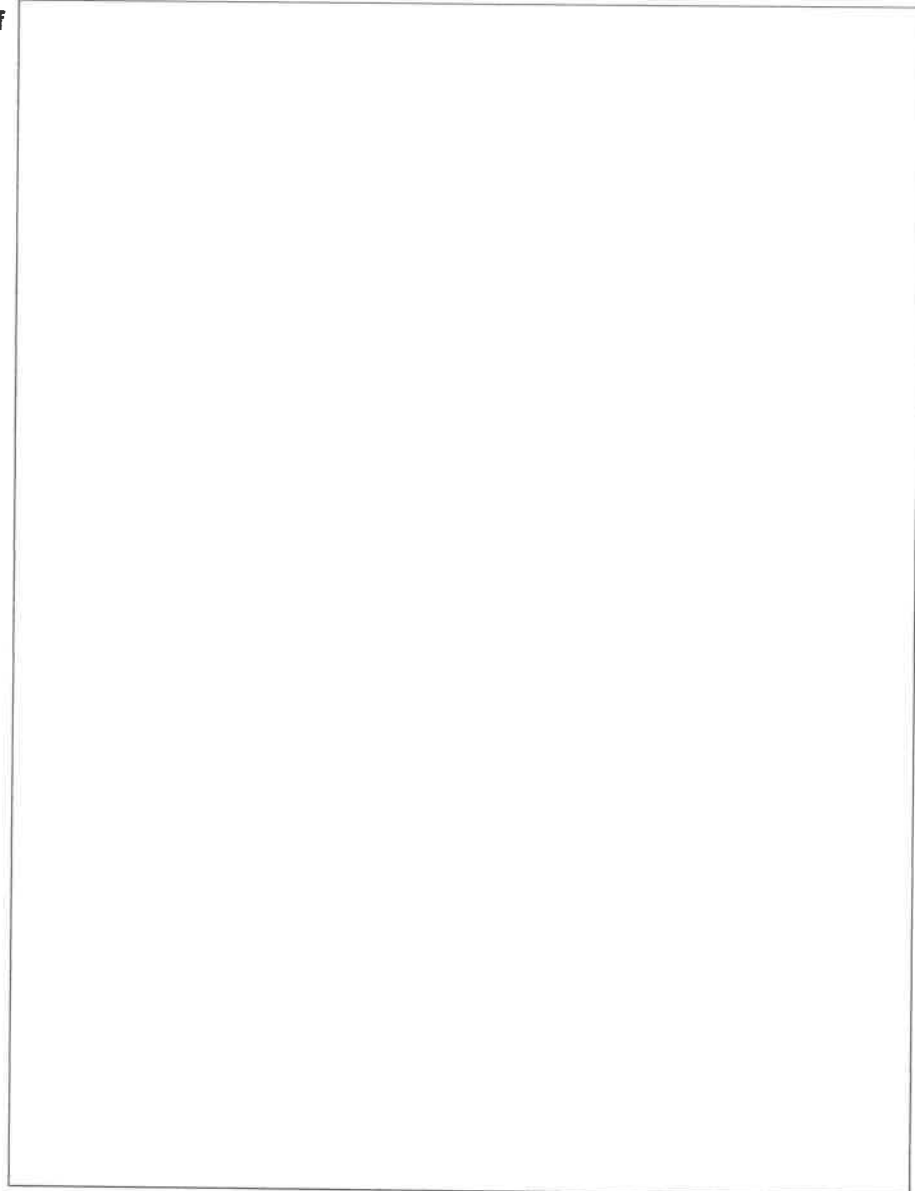
Address: 10 Eden Hall, Stick Hill, Edenbridge, Kent. TN8 5QQ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



St Bartholomew's Church Otford - 1135073
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	116,700	—	3,451	—	122,152	116,432
Income from charitable activities	3,007	—	1,531	—	4,538	2,446
Other trading activities	23,975	15,755	—	—	39,730	34,853
Investments	1,734	1,307	548	—	3,690	957
Total income	147,417	17,062	5,630	—	170,110	154,691
Expenditure on:						
Raising funds	1,974	—	—	—	1,974	1,980
Expenditure on charitable activities	106,312	31,852	8,939	—	147,095	154,941
Other expenditure	251	—	—	—	251	229
Total expenditure	108,538	31,852	8,939	—	149,311	157,150
Gains / losses on investment assets	501	—	—	—	501	(711)
Net income / (expenditure) resources before transfer	39,380	(14,770)	(3,309)	—	21,301	(3,170)
Transfers						
Gross transfers between funds - in	16,773	47,695	6,636	—	71,105	50,985
Gross transfers between funds - out	(51,444)	(13,024)	(6,636)	—	(71,105)	(50,985)
Other recognised gains / losses						
Net movement in funds	4,709	19,900	(3,309)	—	21,301	(3,170)
Reconciliation of funds						
Total funds brought forward	39,140	34,684	216,176	—	290,002	293,172
Total funds carried forward	43,850	54,585	212,867	—	311,303	290,002
Represented by						
Unrestricted						
General fund	43,850	—	—	—	43,850	39,140
Designated						
AV and IT Maintenance	—	1,207	—	—	1,207	1,154
Church Hall	—	24,124	—	—	24,124	11,837
Cyclical Maintenance	—	9,137	—	—	9,137	11,994
Mission	—	7,784	—	—	7,784	9,628
Parish Offer Fund	—	12,351	—	—	12,351	—
Restricted						
Bernard Worssam Fund	—	—	520	—	520	506
Cameras and IT	—	—	3,527	—	3,527	3,112
Choral Music Fund	—	—	5,992	—	5,992	5,720
Church Hall	—	—	201,572	—	201,572	201,572
Church Hall Maintenance	—	—	559	—	559	502
External Works	—	—	—	—	—	2,882
Flowers	—	—	31	—	31	18
Jean Kelsey Music Fund	—	—	1,940	—	1,940	1,874
Music	—	—	533	—	533	—
Sequestration Account	—	—	(1,819)	—	(1,819)	—

There may be minor discrepancies in the totals if the pence are not being shown

St Bartholomew's Church Otford - 1135073

Balance sheet (Separate funds)
As at: 31 December 2023

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	At 31/12/2023 £	At 31/12/2022 £
<i>Fixed assets</i>						
Tangible assets	—	—	201,572	—	201,572	201,572
Investments	5,832	—	—	—	5,832	5,330
Fixed assets	5,832	—	201,572	—	207,404	206,902
<i>Current assets</i>						
Debtors	1,354	—	55	—	1,410	1,813
Cash at bank and in hand	37,033	57,337	11,200	—	105,880	94,302
Current assets	38,387	57,337	11,345	—	107,070	86,116
<i>Liabilities</i>						
Creditors: Amounts falling due in one year	369	2,751	50	—	3,171	3,018
Net current assets less current liabilities	38,018	54,585	11,295	—	103,899	83,099
Total assets less current liabilities	43,850	54,585	212,867	—	311,303	290,002
Total net assets less liabilities	43,850	54,585	212,867	—	311,303	290,002
<i>Represented by</i>						
<i>Unrestricted</i>						
Unrestricted - General fund	43,850	—	—	—	43,850	39,140
<i>Designated</i>						
Designated - AV and IT Maintenance	—	1,207	—	—	1,207	1,154
Designated - Parish Offer Fund	—	12,351	—	—	12,351	—
Designated - Church Hall	—	24,124	—	—	24,124	11,837
Designated - Cyclical Maintenance	—	8,137	—	—	8,137	11,934
Designated - Mission	—	7,764	—	—	7,764	8,658
<i>Restricted</i>						
Restricted - Bernard Worssam Fund	—	—	529	—	529	528
Restricted - Choral Music Fund	—	—	5,992	—	5,992	5,729
Restricted - Church Hall	—	—	201,572	—	201,572	201,572
Restricted - Church Repair	—	—	—	—	—	—
Restricted - Jean Kelsey Music Fund	—	—	1,940	—	1,940	1,874
Restricted - Re-ordering Fund	—	—	—	—	—	—
Restricted - Cameras and IT	—	—	3,527	—	3,527	3,112
Restricted - Office Computer	—	—	—	—	—	—
Restricted - External Works	—	—	—	—	—	2,882
Restricted - Flowers	—	—	31	—	31	16
Restricted - Church Hall Maintenance	—	—	559	—	559	502
Restricted - Music	—	—	533	—	533	—
Restricted - Sequestration Account	—	—	(1,819)	—	(1,819)	—
Restricted - Vicarage Decorations	—	—	—	—	—	—
Funds of the church	43,850	54,585	212,867	—	311,303	290,002

There may be minor discrepancies in the totals if the pence are not being shown

St Bartholomew's Church Otford - 1135073

Statement of Assets and Liabilities (by fund)

As at: 31 December 2023

		Balance	Previous balance
Investments			
6432: 258 Shares in CBF Investment Fund - Asset			
General fund	Unrestricted	5,832.17	5,330.64
		5,832.17	5,330.64
	Investments	5,832.17	5,330.64
Tangible assets			
6431: Church Hall - Asset			
Church Hall	Restricted	201,572.00	201,572.00
		201,572.00	201,572.00
	Tangible assets	201,572.00	201,572.00
Cash at bank and in hand			
6506: CAF current account - Asset			
Flowers	Restricted	9.89	—
Sequestration Account	Restricted	(1,824.71)	—
Church Hall	Designated	2,884.13	3,185.89
General fund	Unrestricted	6,592.78	12,031.57
		7,662.09	16,217.46
6507: CAF Freewill Account - Asset			
General fund	Unrestricted	6,440.94	6,117.55
		6,440.94	6,117.55
6510: CCLA (CBF) deposit account - Asset			
AV and IT Maintenance	Designated	1,207.63	1,154.70
Bernard Worssam Fund	Restricted	529.95	508.72
Cameras and IT	Restricted	3,527.84	3,112.38
Church Hall Maintenance	Restricted	559.40	502.92
External Works	Restricted	—	2,862.23
Flowers	Restricted	21.50	16.58
Music	Restricted	533.55	—
Parish Offer Fund	Designated	12,351.00	—
Choral Music Fund	Restricted	5,992.18	5,729.54
Church Hall	Designated	23,022.52	8,651.15
Cyclical Maintenance	Designated	9,137.38	11,994.88
General fund	Unrestricted	23,859.42	16,836.14
Jean Kelsey Music Fund	Restricted	1,940.66	1,874.42
Mission	Designated	8,734.66	9,698.30
		91,417.69	62,939.96
6590: Cash in hand - Asset			
General fund	Unrestricted	140.13	27.65
		140.13	27.65
	Cash at bank and in hand	105,660.85	84,302.62

	Balance	Previous balance
Debtors		
Z05: Accounts Receivable - Asset		
Sequestration Account Restricted	55.50	—
General fund Unrestricted	1,354.50	1,813.80
	<u>1,410.00</u>	<u>1,813.80</u>
Debtors	1,410.00	1,813.80
Creditors: Amounts falling due in one year		
Z04: Accounts Payable - Liability		
Sequestration Account Restricted	50.00	—
Church Hall Designated	1,782.00	—
General fund Unrestricted	369.35	3,016.65
Mission Designated	969.80	—
	<u>3,171.15</u>	<u>3,016.65</u>
Creditors: Amounts falling due in one year	3,171.15	3,016.65
Grand Total	<u>311,303.87</u>	<u>290,002.41</u>

St Bartholomew's Church Otford - 1135073

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Income and endowments						
<i>Donations and legacies</i>						
0101 - Gift Aid - Donations	65,212	—	459	—	65,671	62,576
0110 - Gift Aid - Envelopes	785	—	200	—	985	1,120
0201 - Other planned giving	8,949	—	—	—	8,949	6,990
0301 - Loose plate collections	6,123	—	—	—	6,123	4,693
0302 - Wall Safe	250	—	—	—	250	201
0501 - One-off Gift Aid gifts	930	—	1,700	—	2,630	1,920
0550 - Donations appeals etc	709	—	9	—	719	986
0601 - Tax recoverable on Gift Aid	18,481	—	582	—	19,064	17,686
0610 - Tax Recovery - GASDS	2,269	—	—	—	2,269	2,363
0701 - Legacies	10,500	—	500	—	11,000	15,000
0811 - Non-recurring one-off grants	1,596	—	—	—	1,596	—
1270 - Youth work	1,935	—	—	—	1,935	1,930
1280 - Church refreshments	934	—	—	—	934	889
1510 - Book of Remembrance	25	—	—	—	25	75
Donations and legacies Totals	118,700	—	3,451	—	122,152	116,432
<i>Income from charitable activities</i>						
1101 - Fees for weddings & funerals - PCC	3,007	—	—	—	3,007	2,448
1111 - Fees for weddings & funerals - DBF	—	—	1,531	—	1,531	—
Income from charitable activities Totals	3,007	—	1,531	—	4,538	2,448
<i>Other trading activities</i>						
0901 - Other funds generated	1,350	—	—	—	1,350	1,010
0910 - Church fair	7,188	—	—	—	7,188	6,164
0911 - Made in Otford website	918	—	—	—	918	353
0912 - Ride and stride	875	—	—	—	875	664
0913 - Christmas market	4,106	—	—	—	4,106	3,029
0914 - Events	9,535	—	—	—	9,535	9,160
1240 - Church hall lettings	—	15,755	—	—	15,755	14,470
Other trading activities Totals	23,975	15,755	—	—	39,730	34,853
<i>Investments</i>						
1001 - Dividends	159	—	—	—	159	158
1020 - Bank and building society interest	1,575	1,307	648	—	3,530	798
Investments Totals	1,734	1,307	648	—	3,690	957
Income and endowments Grand totals	147,417	17,062	5,630	—	170,110	154,691

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure						
Raising funds						
1730 - Costs of fund raising	1,974	—	—	—	1,974	1,980
Raising funds Totals	1,974	—	—	—	1,974	1,980
Expenditure on charitable activities						
1801 - Mission Giving	—	9,698	—	—	9,698	16,784
1870 - Training	—	—	—	—	—	50
1907 - Mission & Ministry Support	57,316	—	—	—	57,316	68,568
2001 - Salary of Caretaker	4,211	—	—	—	4,211	4,010
2050 - Salary of parish administrator	9,023	—	—	—	9,023	8,593
2051 - Pension Contributions Office Staff	2,343	—	—	—	2,343	2,237
2101 - Working expenses of incumbent	—	—	—	—	—	647
2110 - Visiting speakers / locums	164	—	2,638	—	2,802	547
2120 - Council tax	1,496	—	—	—	1,496	3,522
2130 - Vicarage house expenses	100	—	595	—	695	184
2140 - Water rates - vicarage	86	—	116	—	203	525
2180 - Youth work	2,796	—	—	—	2,796	2,721
2201 - Fees & subscriptions	476	—	—	—	476	515
2320 - Organ / piano tuning	638	—	—	—	638	595
2321 - Organist fees	3,071	—	—	—	3,071	3,112
2322 - Choir expenditure	—	—	—	—	—	118
2340 - Upkeep of services	413	—	32	—	445	917
2341 - Altar Requisites	100	—	—	—	100	221
2345 - Church refreshments	510	—	—	—	510	274
2350 - Upkeep of churchyard	1,534	—	—	—	1,534	8,076
2360 - Printing, stationery, postage and other	557	—	—	—	557	717
2361 - Computers and office equipment	148	—	—	—	148	135
2362 - Photocopier maintenance	343	2,496	—	—	2,839	982
2365 - Church office - telephone	236	—	—	—	236	192
2366 - Internet & Website	675	—	—	—	675	781
2370 - Cleaning & sanitary supplies	39	—	—	—	39	147
2401 - Church running - electric	3,404	—	—	—	3,404	2,060
2410 - Church running - gas	7,565	—	—	—	7,565	3,875
2420 - Church running - water	49	—	—	—	49	100
2422 - Church sound and vision	—	—	3,216	—	3,216	727
2430 - Church running - security	898	800	—	—	1,698	1,063
2450 - Church running - insurance	3,813	—	—	—	3,813	3,601
2460 - Church maintenance	3,418	—	—	—	3,418	3,367
2470 - Church - performing rights licence	679	—	—	—	679	630
2530 - Hall running - electricity	—	2,553	—	—	2,553	1,847
2540 - Hall running - gas	—	4,680	—	—	4,680	2,992
2550 - Hall running - insurance	—	1,385	—	—	1,385	1,308
2560 - Hall running - maintenance	—	6,485	2,339	—	8,825	2,961
2570 - Hall cleaning and materials	—	2,222	—	—	2,222	4,371
2580 - Hall running - water	—	1,511	—	—	1,511	854
Expenditure on charitable activities Totals	106,312	31,832	8,939	—	147,085	154,941
Other expenditure						
2602 - Bank Charges	251	—	—	—	251	229
Other expenditure Totals	251	—	—	—	251	229

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure Grand totals	108,538	31,832	6,939	—	149,311	157,150

Approved by the Parochial Church Council on 18 March 2024 and signed on its behalf
by:

J A Hunt

J M Beacom

Mrs Janet Hunt (Churchwarden) and Mrs Joan Beacom (Churchwarden)

Notes to the Financial Statements for year ending to 31 December 2023

The notes on the following pages form part of these accounts.

1. Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. 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 PCC, and with the Regulations' "true and fair view" provisions.

2. Assets

2.1. Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

2.2. Moveable Church Furnishings

Typically, these are capitalised at cost and depreciated over the useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory.

2.3. Tangible Fixed Assets for use by the charity

These are capitalised if they can be used for more than one year and cost at least £1000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Fixtures & Fittings 20 years
- Computers 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of

these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out each year end and any resultant loss identified included in expenditure for the year.

2.4. Church Hall

The Church Hall is currently the subject of a consultation process to determine its future use. The PCC has suspended all non-essential maintenance to the Hall until this process is complete, with the result that the fabric of the Hall is continuing to deteriorate.

As part of the consultation process in 2019 the PCC commissioned a condition survey of the Hall, with associated costs for repairs, from an independent firm of surveyors, which estimated total repair costs, at the time, of £385k. A sum of £15k has been set aside within the Church Hall Designated fund in 2023 to cover maintenance costs needing immediate attention within the short term.

2.5. Investments

Investments quoted on a recognised stock exchange or whose value derives from that are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

2.6. Short Term Deposits

These are the cash held on deposit either with the CCLA or at a bank.

The church's assets are held in the following accounts:

CAF Bank – current account (for general income and payments for both church and hall)

CAF Bank - freewill offering account (for all regular donations made by bank transfer)

CCLA – deposit account (interest paying instant access account)

3. Funds

3.1. Unrestricted Funds

These represent the funds of the PCC that are available for spending on the general purposes of the PCC, excluding amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed on the trustees' report.

3.2. Restricted Funds

These are funds that must be spent on restricted purposes. Details of the restricted funds held are shown below:

Bernard Worssam Fund	External Works
Cameras & IT Fund	Flower Fund
Choral Music Fund	Jean Kelsey Music Fund
Church Hall (Building)	Music Fund
Church Hall Maintenance	Sequestration Account

These Funds are primarily held in the CCLA account and interest is added to the Funds on a quarterly basis.

A Sequestration Account is instigated when a clerical vacancy occurs. Income from statutory fees normally payable to the diocese are retained within this account, along with costs associated with the vacancy such as visiting curate fees. The account is showing a deficit as at 31 December 2023. The Sequestration Account will be closed when a new priest is appointed. Any positive balance within the account at the time is payable to the diocese; a negative balance must be covered from church funds.

Restricted Income in the year was as follows:

Cameras & IT	£500 donation for Subtitle PC
Church Hall Maintenance	£2,375 donation for New Notice Board
Music Fund	£500 legacy for use on Church Music
Flower Fund	£47 donations for purchase of Flowers
Sequestration Account	£1,531 Statutory fees

Expenditure in the year from Restricted Funds was as follows:

Cameras & IT Fund	£2,673 – 50% payment towards New Sound Desk £544 – Subtitle PC for Projection
External Works Fund	£2,887 transferred by agreement to Cameras & IT Fund
Flower Fund	£32 – Altar Flowers
Church Hall Maintenance	£2,339 – New Notice Board
Sequestration Account	£3,350 - Visiting Clergy & Vicarage costs

3.3. Designated Funds

These are funds that the PCC have designated for a specific purpose. Details of the designated funds current held are shown below:

AV & IT Maintenance
Church Hall (running costs and lettings)
Cyclical Maintenance
Mission Giving
Parish Offer Fund

These Funds are primarily held in the CCLA account and interest is added to the Funds on a quarterly basis.

Money transferred to designated Funds during the year was as follows:

Church Hall	£15,755 Hall Lettings
Mission Giving	£7,320 budgeted Mission Giving for 2023
Parish Offer Fund	£12,351 towards 2024 Parish Offer (see Item 6 below)

Expenditure in the year from Designated Funds was as follows:

Church Hall	£18,838 Hall Running & Maintenance
Cyclical Maintenance Fund	£2,496 - New Photocopier £800 - CCTV Cameras
Mission Giving	£9,698 Away Giving from 2022

4. Staff Costs

During the year the PCC employed an organist and office staff (all part time). Tax and National Insurance payments were made for relevant employees. Total staff costs amounted to £18,374 which includes £735 Employer Pension Contributions. National Insurance Contributions for the year fell below the £2,000 government allowance.

Incumbent costs are covered by the diocese and therefore not included within these accounts.

No members of the PCC are employed, however a person closely connected to a PCC member is employed within the office staff.

Donations made by PCC members during the year amounted to £34,433.

4.1. Church Workers Pension Fund (CWPF)

St Bartholomew's participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £2,343; 2022: £2,237).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, St Bartholomew's could become responsible for paying a share of the failed employer's pension liabilities.

5. Mission Giving

Current policy is for 75% of any unrestricted budget surplus from the 2022 accounts to be added to the 2022 budgeted Mission Giving and for these funds to be distributed following sign-off of the 2022 accounts. The church made a financial loss in 2022 and therefore Mission Giving was retained at the budgeted level of £9,550 plus interest earned. A total of £9,698 was distributed in line with instructions from the Mission Committee.

6. Overall Position

Following a loss in Unrestricted Funds of £11.5k in 2022, the Budget set at the start of 2023 included significant cost reductions, achieved primarily by reducing Mission Giving and the annual contribution to the Diocese. Whilst the proportion of the church income which is derived from regular giving remains significantly below the average achieved across the diocese, total income for the year was significantly higher than anticipated. This was due primarily to the receipt of several legacies and to the significant efforts of the fundraising team. In recognition of the fact that the parish had failed to meet its Parish Offer in 2023, PCC passed a resolution in December 2023 to set aside £12,351 from the 2023 accounts to fund the Parish Offer in 2024, thus allowing the parish to meet the 2024 Offer in full. This money is held within the Parish Offer Fund.

The PCC have reviewed anticipated income and expenditure for 2024 and set a balanced budget for the year ahead.