The Parochial Church Council of St Dunstan's Bellingham

Annual Report and Financial Statements

For the year ended 31st December 2024

Verdant Accountants Limited
20-22 Wenlock road
London N1 7GU

Contents

Year Ended 31 December 2024

Legal and Administrative Information

Year Ended 31 December 2024

STATUS	The church is a constituent parish of the Anglican Diocese of Southwark.
GOVERNING DOCUMENTS	PCC Powers Measure 1956 and the Church Representation Rules 2011
ADDRESS	St Dunstan's Church Bellingham Green London SE6 3JB

PCC MEMBERS

Sonia Bend	(Deanery Synod rep/hall manager)
Cynthia Emenike	appointed to PCC 7 May 2024
Cassandra Flavius	(Secretary)
Desmond Goode	(Treasurer) - appointed to PCC 11 May 2025
Gillian Henlon	appointed to PCC 7 May 2024
Ami Ibitson	(Churchwarden)
Veronica Johnson	(Churchwarden) - left office 7 May 2024
Terence Johnson	
Keith Kellman	(Deanery Synod rep)
David Riley	(Assistant Priest)
Dionne Lewis	(Safeguarding)
Timon Singh	(Vicar)
Noreen Singh	left office 11 May 2025
Michelle Younge	left office 11 May 2025

Notes:

Unless otherwise specified, members have remained on the PCC throughout the relevant period of time.

All listed are regular members of the PCC unless a further role is specified.

INDEPENDENT EXAMINER

Chaweevan Williams FCCA
Verdant Accountants Limited
20-22 Wenlock road
London N1 7GU

Report of The Parochial Church Council

Year Ended 31 December 2024

The PCC of St Dunstan's Bellingham present the report and accounts for the year ended 31 December 2024.

Objects of the charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church be it pastoral, evangelistic, social or ecumenical.

Objectives and activities

The PCC are committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Dunstan's.

In planning our activities for the year the PCC have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

Financial review

During the year income increased by £15,683 to £53,201, and expenditure increased by £12,481 to £50,153 (mainly due accounting for interests received for years 2022 to 2024 in income and high utility costs, particularly gas and electricity and maintenance). The cash held by the charity decreased by £2,342 to £127,643 of which £115,556 is unrestricted. (partly due to adjustment to 2023 Cash fund balance of -£5,390).

Reserves policy

The PCC has determined that the charity should aim to hold unrestricted cash of no less than six months' of unrestricted expenditure, so they could continue to operate should income or expenditure vary adversely. At the year end, the charity held unrestricted cash of £115,556 and they were in compliance with their reserves policy.

Governance

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules 2011.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies. The members of the PCC are the charity's trustees for the purposes of charity law.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC which meets regularly to monitor the activities of the charity.

With regard to the PCC’s obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The most recent quinquennial inspection was held in 23 August 2024.

Responsibilities of trustees

Charity law requires the PCC to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The accounts were approved by the PCC and signed on their behalf on 23 September 2025 by:

Father Timon Balwant Singh

Independent Examiner's Report

Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of the PCC of St Dunstan's Bellingham ('the charity') for the year ended 31 December 2024 on pages 5 – 8.

Responsibilities and basis of report

As the trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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.

Chaweevan Williams FCCA
Verdant Accountants
20-22 Wenlock Road
London
N1 7GU

Date: 30 September 2025

Receipts and Payments Account

Year Ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
Income receipts					
Receipts from donors	2a	18,481	6,000	**24,481**	11,251
Activities for generating funds	2b	16,588	-	**16,588**	13,154
Interest received bank and CBF deposits(2022-2024)	2c	11,790	-	**11,790**	-
Other income	2d	342	-	**342**	13,114
Total receipts		**47,201**	**6,000**	**53,201**	37,518
Payments					
Church activities	3a	45,473	-	**45,473**	36,592
Church administration	3b	4,680	-	**4,680**	1,080
Total payments		**50,153**	**-**	**50,153**	37,672
Net of receipts / (payments) before transfers		**(2,952)**	**6,000**	**3,048**	(154)
Transfers between funds		**-**	**-**	**-**	-
Net movement in funds		**(2,952)**	**6,000**	**3,048**	(154)
Adjustment for fund over stated in year 2023		(5,390)	-	**(5,390)**	
Cash funds as at last year end 31 Dec 2023		123,898	6,086	**129,984**	130,139
Cash funds at this year end		**115,556**	**12,086**	**127,643**	129,985

The notes on pages 7 and 8 form part of these accounts.

Statement of Assets and Liabilities

At 31 December 2024

ASSETS	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
Cash funds				
Nat West SLCF & SDBF Ref:022T	25,774	-	25,774	9,405
CBF Church of England Deposit Funds	95,679	6,086	101,765	114,975
HSBC Bank	-	-	-	5,391
Petty Cash	104	-	104	214
	121,557	**6,086**	**127,643**	129,984
Debtors:				
Donation 2024 income received in Feb 2025	327	-	327	-
Christmas Fayre 2024 income received in Feb 2025	708	-	708	-
Donation 2024 income at funeral received in Feb 2025	50	-	50	-
Hall hire 2024 income received in Feb 2025	7,990	-	7,990	-
Total Debtors	**9,075**	**-**	**9,075**	**-**
Liabilities				
Hall cleaning	(220)	-	(220)	(220)
Hall hire income received in advance	(750)	-	(750)	(750)
Unpaid expenses	(500)	-	(500)	(500)
Fees payable for accounts preparation and examination for 2019	-	-	-	-
Fees payable for accounts preparation and examination for 2020	-	-	-	(1,260)
Fees payable for accounts preparation and examination for 2021	-	-	-	(1,140)
Fees payable for accounts preparation and examination for 2022	-	-	-	(1,140)
Fees payable for accounts preparation and examination for 2023	-	-	-	(1,140)
Fees payable for accounts preparation and examination for 2024	(1,260)	-	(1,260)	-
Total Accruals	**(2,730)**	**-**	**(2,730)**	(6,150)
Other Creditors:				
2024 Loan received from individual	(5,000)	-	(5,000)	-
Total Liabilities	**(7,730)**	**-**	**(7,730)**	(6,150)

Consecrated and beneficed property of any kind has been excluded from the accounts.

Except where indicated in the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity’s unrestricted funds.

The accounts were approved by the PCC and signed on their behalf on 23 September 2025 by:

Father Timon Balwant Singh

The notes on pages 7 and 8 form part of these accounts.

Notes to the Accounts

Year Ended 31 December 2024

1 ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
2	**RECEIPTS**				
2a	**Receipts from donors**				
	Legacy	5,000	4,000	**9,000**	-
	Planned giving	8,481	-	**8,481**	11,251
	Grants and other donations		2,000	**2,000**	-
	Loan received	5,000	-	**5,000**	-
		18,481	**6,000**	**24,481**	11,251
2b	**Activities for generating funds**				
	Hire of premises	16,588	-	**16,588**	13,154
	Events and other income	-	-	**-**	-
		16,588	**-**	**16,588**	13,154
2c	**Interest on bank and CBF deposits**				
	Interest received	11,790	-	**11,790**	-
		11,790	**-**	**11,790**	-
2d	Other income	342	-	**342**	13,114
	TOTAL RECEIPTS	**47,201**	**6,000**	**53,201**	37,518
3	**PAYMENTS**				
3a	**Church activities**				
	Parish share/Common fund	12,000	-	**12,000**	6,000
	Heat, light & water	13,838	-	**13,838**	17,384
	Insurance	3,882	-	**3,882**	3,205
	Professional fees related to church repairs	-	-	**-**	-
	Quinquennial survey	1,530	-	**1,530**	-
	Church supplies, licences and permits	1,258	-	**1,258**	4,401
	Organ maintenance	587	-	**587**	518
	Cleaning, repairs and maintenance	5,017	-	**5,017**	186
	Equipment	-	-		-
	Events	**7,361**	-	**7,361**	4,899
	Other expenses	-	-	-	-
		45,473	**-**	**45,473**	36,593

3 PAYMENTS (cont'd)

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
3b Church administration				
Bank charges	-	-	**-**	-
Accounts preparation and examination year 2019	-		**-**	1,080
Accounts preparation and examination years 2020-2023	4,680	-	**4,680**	-
	4,680	-	**4,680**	1,080
TOTAL PAYMENTS	**50,153**	**-**	**50,153**	37,673

4 STAFF & TRAINEES

The church has no direct employees. Its activities are carried out by volunteers.

Father Timon (who is a clergy member of the PCC) receives a stipend from the Diocese; the cost of this stipends is not included in the above costs however it should be noted that some of the Parish share is used to help pay the stipends. Father Timon is provided with accommodation, which is customary for clergy.

No person connected with the PCC has been paid remuneration or other benefits from the funds of the PCC.

5 FUNDS

The following restricted funds are held for the purposes stipulated by the donors and listed below:

	Opening balance	Receipts	Payments	Closing balance
	£	£	£	£
Olive Coles legacy (for laundry of vestments)	2,000	-	-	2,000
Bells fund	1,577	-	-	1,577
Michael Griffin fund (for a cross or crucifix)	350	-	-	350
Paul Featherstone fund (for music)	745	-	-	745
Roof fund	396	-	-	396
Lunch box project	1,018	-	-	1,018
	6,086	**-**	**-**	**6,086**

The following designated funds are held for the purposes set out below:

	Opening balance	Receipts	Payments	Closing balance
	£	£	£	£
Phyllis Farrell legacy (projects to be designated by PCC)	9,735	-	-	9,735
	9,735	**-**	**-**	**9,735**