The parish of
ST.MARY'S
BECONTREE

Making Jesus Known

Charity No. 608012

Trustees' Annual Report

Year Ending 31st December 2025

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Chair of PCC
Kathryn R. Muller
Date 17 May 2026

Church of St Mary, Becontree

Annual Report of the Parochial Church Council (TAR)

For the Year Ended 31st December 2025

Administrative Information

The church of St Mary, Becontree is situated in Grafton Road Dagenham RM8 3EP. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 191 Valence Wood Road, Dagenham Essex RM8 3AH

The Parochial Church Council (PCC) is a Registered Charity, registered charity number 1157461, and is registered with the Charities Commission. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

PCC members who served from May 2025 until April 2026 are:

Incumbent:	Rev Kathryn Miller (Chairperson)	
Curate: (Associate Minister from 1 Feb 2026)	Rev Cliff McLeod	
Wardens:	Lisa Groves Karen Cartlidge	
Licensed Lay Ministers/Workers:	Bill Miller	
Secretary:	Vikki Forecast	
Representatives on the Deanery Synod:	(1)Mary McLeod (2) Bill Miller	
Treasurer:	Finance Team	
Elected Members:	Sylvie Brooks	(2023 – 2026)
	Daniel Lammin Jr	(2023 – 2026)
	Linda Sexton	(2023 – 2026)
	Leigh Dowling	(2024 – 2027)
	Vikki Forecast	(2025 – 2027)
	Sheila Lammin	(2025 – 2028)
	Emilia Tejuoso	(2025 – 2028)
	Dan Lammin	(2025 – 2028)

Independent Examiner/Auditor: Mr. Jonathan Annan

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representative Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Aims and Purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and

ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of the Parish of St Mary's, Becontree and property pertaining to it. All our aims and purposes are directed to support our mission statement of "Making Jesus Known".

Objectives & Activities

St Mary's PCC is committed to enabling as many people as possible to worship in our church and to become part of our parish community. When planning our activities, we are mindful of the Commission's guidance on public benefit and advancement of religion. In particular we try to enable ordinary people to live out their faith as part of the parish community through:

- Worship & prayer: learning about the gospels and developing their knowledge and trust in Jesus.
- Providing pastoral care for people living in the parish including but not limited to the Community Café, Craft Chat Create, Community Gospel Choir and supporting the local food bank.
- Missionary and outreach work with emphasis on youth and schools work, supporting outside agencies (CPAS, CMS, and Turn on the Tap) and taking the 'church' out into the community.

Achievements Performance

The number on the Electoral Roll in 2024 was 78.

Governance

The PCC (Trustees) met on a regular, bi-monthly, basis. All meetings commence with prayer and a short reflection and are followed by regular reports from Safeguarding, Fabric and Finance, Treasurer, Youth and Children's work, Discipleship Team and Outreach Team. All meetings are minuted and these are accepted for accuracy at the subsequent meeting.

The PCC discuss various relevant issues concerning the life of the church including building projects undertaken and planned together with maintenance issues that arise and any relevant costs implication pertaining to the church buildings and properties.

The PCC has 4 main teams; Fabric, Finance, Discipleship and Outreach. Each member of the PCC is encouraged to be a participating member on one of these four teams. The PCC teams may also include members of the congregation. When required, these teams carry out research, obtain quotations and make recommendations to the PCC to enable the PCC to concentrate their time on relevant matters.

Chairperson/Vicar: Review of 2025

We have again seen much over the last year to be thankful for and to encourage us as we seek to Make Jesus Known

Our Worship: This year we have been delighted to restart services at our daughter church Hartley Brook Church with Noisy Church, a service especially for young families, which was launched on Feb 1st 2026. We have been very encouraged to see the numbers attending this service, the team committed to this vision and our ministry to the north-east of our parish. Our People: We welcomed Cliff McLeod as our Associate minister in February. We saw four more of our members receive CCS (Course in Christian Studies) certificates: Emilia Tejuoso and Lisa Groves are continuing with their Licensed lay Minister training. We welcomed a new Administrator and two new Youth, Children and Schools' workers

Our Buildings: The main developments this year have been in moving towards a renewal of our heating to a Carbon Net Zero solution employing Air Source Heat Pumps as a replacement to our oil fired boilers. Our Outreach Team have continued to support our ongoing Outreach activities; Chat Craft Create, Open Guitar lessons and Community Choir. They have organised our Summer and Christmas Fayres, Live Nativity, Harvest meal. Bonfire Night and Festive Feast; while also heading up our Eco Team response including litter picks and the Advent Eco Challenge. Our Discipleship Team have continued to support our House groups, organise our Lent and Advent Quiet Days, Lent Course and annual retreat. The team provides ongoing

prayer and pastoral support including Sunday prayer ministry and home Communions. Our Children Youth and Schools Team continue to excel with weekly Ignite (Sunday School), Toddlers, After School Club and Friday Club; Holiday Club, Light Night and ministry to local schools. We saw over 700 local school children engage with our Easter Experience this year and continued to deliver assemblies and RE lessons to many schools in our area.

We look forward in the coming year to continued growth in our congregations and ministries to our local community

Treasurer's Financial Review

Giving:

The church planned giving was slightly down in 2025.
However, plate collection and contactless giving increased.

- Our total Gift aid giving was £21.832 down by £456 (2%).
- Our non-gift aid giving was £14,847 up by £557 (3.9%).
- Our tax recovered on gift aid and GASDS was £7,931 (down 2%)

Overall giving remained roughly equal to 2024 at £36,680

Other Income:

- The income from interest on deposit accounts was £5,464.
- Income from our rented properties was £12,808. This was lower than 2024, despite rent increases, due to high maintenance and repair costs at the rental properties
- Church halls lettings gave an income of £18,861. This was lower than 2024 due to the loss of some long term hirers. There was however an increase in the number of one off bookings.
- An additional regular source of income in 2025 was subscriptions from Toddlers, After School Club and Community Choir. This amounted to over £3000 for 2025 (exceeding the loss of rental from the cancellation of Slimming World)

Outgoings:

- The parish gave £3,500 of its agreed budget to missions:
  Church Mission Society (missionaries in Bolivia)
  Church Pastoral Aid Society
  Hope Family Trust Foodbank.
- Parish share was £29,700 This covers stipend and housing for the clergy, diocesan support for the parish, training, etc.
- Church running costs amounted to £56,350 which covered salaries, worship, insurance, cleaning, licenses, training and maintenance.

Reserves Policy:

The PCC aims to maintain a minimum balance on unrestricted funds which equates to 3 months' unrestricted payments to ensure all standing order and direct debit payments are covered. It is our policy to invest any excess with the CBF Church of England Deposit Fund.

Notes:

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2016, using Receipts and Payments basis, and the Charities Act 2022.

1. The following assets are recognized but not necessarily valued in the Statement of Assets and Liabilities: Church owned properties (104 Temple Avenue, 19 Bosworth Road), moveable church furnishings held by the church wardens on special trust for the PCC and require a faculty for disposal.
2. The expenses paid to clergy may include a small immaterial portion, which relates to their function as PCC members. As agreed, and monitored by the PCC, no other payments were made to PCC members

Church Workers Pension Fund (CWPF)
Draft FRS102 Wording - December 2025 Year End

EMPLOYER 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 **(2025: 1673, 2024: £1051).**

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 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, 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 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

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

St Marys Church Becontree - 1157461

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Planned giving	23,095	—	—	23,095	25,269
Collections and other giving	13,087	—	—	13,087	10,718
Other voluntary receipts	10,000	—	—	10,000	157,097
Gift Aid recovered	7,931	—	—	7,931	8,071
Other receipts	3,985	—	—	3,985	113,311
Activities for generating funds	9,478	—	—	9,478	20,015
Investment Income	19,621	—	—	19,621	18,729
Receipts from church activities	11,008	—	—	11,008	5,062
Total income	**98,206**	**—**	**—**	**98,206**	**358,274**
Payments					
Cost of generating funds	830	—	—	830	685
Missionary and Charitable Giving	7,179	—	—	7,179	7,915
Parish Share	29,700	—	—	29,700	24,750
Clergy and Staffing costs	5,031	23,689	—	28,720	30,914
Church Running Expenses	19,907	—	—	19,907	69,598
Hall Running Costs	11,563	—	—	11,563	6,531
Church Repairs & Maintenance	6,095	—	—	6,095	196,645
Hall Repairs & Maintenance	1,025	—	—	1,025	639
New Building work	—	—	—	—	—
Governance Costs	400	—	—	400	400
Total expenditure	**81,733**	**23,689**	**—**	**105,423**	**338,081**
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	**16,473**	**(23,689)**	**—**	**(7,216)**	**20,192**
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**16,473**	**(23,689)**	**—**	**(7,216)**	**20,192**
Reconciliation of funds					
Total funds brought forward	**162,359**	**(11,571)**	**—**	**150,787**	**130,595**
Total funds carried forward	**178,832**	**(35,261)**	**—**	**143,571**	**150,787**

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

St Marys Church Becontree - 1157461

Balance sheet (Church of England)
As at: 31 December 2025

	As at 31/12/2025	As at 31/12/2024
	£	£
Current assets		
Investments	5,373	5,373
Cash at bank and in hand	150,625	146,129
	155,999	151,503
Liabilities		
Creditors: Amounts falling due in one year	12,427	715
Net current assets less current liabilities	**143,571**	**150,787**
Total assets less current liabilities	**143,571**	**150,787**
Total net assets less liabilities	**143,571**	**150,787**
Represented by		
Unrestricted		
Unrestricted - General fund	219,050	212,577
Designated		
Designated - Accessibility Deposit	—	—
Designated - Decorating Vicarage Deposit	0	0
Designated - Flowers	0	0
Designated - Mission	(2,179)	(2,179)
Designated - Church New Heating System	(68,799)	(68,799)
Designated - Roof & Render St Marys Deposit	—	—
Designated - Toilets Deposit	—	—
Designated - Alpha	—	—
Designated - Building, Rents, Maintenance etc	41,955	41,955
Designated - Major works	(11,195)	(21,195)
Designated - Church Lighting Deposit	—	—
Designated - Decorating Bosworth Rd Deposit	—	—
Designated - Decorating Church Deposit	—	—
Designated - Decorating Hall Deposit	—	—
Designated - Decorating Temple Ave Deposit	—	—
Restricted		
Restricted - HLF Beacon Project	0	0
Restricted - Funeral Expenses	—	—
Restricted - HLF Small Project	—	—
Restricted - Youth Worker	(55,760)	(32,071)
Restricted - Youth Worker Deposit	20,378	20,378
Restricted - Agency collection	122	122
Funds of the church	**143,571**	**150,787**

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St Marys Church Becontree - 1157461

Statement of Assets and Liabilities (by code)
As at: 31 December 2025

Class and nominal code		General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand							
6501 : Central Fund Account		156,289.63	(58,367.80)	(75,772.56)	—	22,149.27	14,254.08
6505 : No. 2 account		902.26	1,412.67	26,412.12	—	28,727.05	12,126.64
6510 : CCLA (CBF) deposit account		65,289.93	9,459.09	25,000.00	—	99,749.02	119,749.02
6590 : Cash in hand		3,254.29	(1,222.22)	(2,032.07)	—	—	—
	Total	225,736.11	(48,718.26)	(26,392.51)	—	150,625.34	146,129.74
Current assets - Investments							
6515 : CCLA (CBF) Organ Fund		5,373.85	—	—	—	5,373.85	5,373.85
	Total	5,373.85	—	—	—	5,373.85	5,373.85
Liabilities - Agency accounts							
6699 : Agency collections		—	—	12,427.79	—	12,427.79	715.78
	Total	—	—	12,427.79	—	12,427.79	715.78
	Net total assets	231,109.96	(48,718.26)	(38,820.30)	—	143,571.40	150,787.81
Represented by							
Unrestricted - General		219,050.73	—	—	—	219,050.73	212,577.50
Designated - Building		—	41,955.13	—	—	41,955.13	41,955.13
Designated - Building-A		—	(11,195.98)	—	—	(11,195.98)	(21,195.98)
Designated - DecorVicD		—	0.53	—	—	0.53	0.53
Designated - Flowers		—	0.51	—	—	0.51	0.51
Designated - Mission		—	(2,179.40)	—	—	(2,179.40)	(2,179.40)
Designated - NewHeating		—	(68,799.05)	—	—	(68,799.05)	(68,799.05)
Restricted - Beacon		—	—	(0.20)	—	(0.20)	(0.20)
Restricted - YW		—	—	(55,760.87)	—	(55,760.87)	(32,071.23)
Restricted - YouthWD		—	—	20,378.00	—	20,378.00	20,378.00
Restricted - None		—	—	122.00	—	122.00	122.00
	Total	219,050.73	(40,218.26)	(35,261.07)	—	143,571.40	150,787.81

St Marys Church Becontree - 1157461

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Planned giving						
0101 - Gift Aid - Bank	21,200	—	—	—	21,200	21,979
0110 - Gift Aid - Envelopes	165	—	—	—	165	465
0201 - Other planned giving	1,730	—	—	—	1,730	2,825
Planned giving Totals	23,095	—	—	—	23,095	25,269
Collections and other giving						
0301 - Loose plate collections	7,147	—	—	—	7,147	8,793
0401 - Regular gift days	—	—	—	—	—	—
0420 - Giving through contactless device	5,939	—	—	—	5,939	1,924
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
Collections and other giving Totals	13,087	—	—	—	13,087	10,718
Other voluntary receipts						
0410 - Giving through church boxes	—	—	—	—	—	105
0502 - One Off NGA Gift	—	—	—	—	—	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	—	—	—	—	—	74,430
0701 - Legacies	—	10,000	—	—	10,000	68,799
0801 - Recurring grants	—	—	—	—	—	10,000
08A1 - Non-recurring one-off grants	—	—	—	—	—	3,763
Other voluntary receipts Totals	—	10,000	—	—	10,000	157,097
Gift Aid recovered						
0601 - Tax recoverable on Gift Aid	7,931	—	—	—	7,931	8,071
Gift Aid recovered Totals	7,931	—	—	—	7,931	8,071
Other receipts						
0551 - Tower Repair	—	—	—	—	—	—
0602 - Tax recoverable on VAT	—	—	—	—	—	—
0901 - Other funds generated	3,902	—	—	—	3,902	63,048
0902 - Refund of overpayment	83	—	—	—	83	263
1110 - SDF Arts Project	—	—	—	—	—	49,169
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	835
Other receipts Totals	3,985	—	—	—	3,985	113,317
Activities for generating funds						
0910 - Rummage sales etc	—	—	—	—	—	—
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	9,478	—	—	—	9,478	20,015
1250 - Magazine income - advertising	—	—	—	—	—	—
1260 - Parish magazine sales	—	—	—	—	—	—

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

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Activities for generating funds Totals	9,478	—	—	—	9,478	20,015
Investment Income						
1001 - Dividends	5,464	—	—	—	5,464	1,838
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	14,157	—	—	—	14,157	16,890
Investment Income Totals	19,621	—	—	—	19,621	18,729
Receipts from church activities						
1101 - Fees for weddings and funerals	1,395	—	—	—	1,395	1,619
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	9,613	—	—	—	9,613	3,443
Receipts from church activities Totals	11,008	—	—	—	11,008	5,062
Receipts Grand totals	88,206	10,000	—	—	98,206	358,274

Payments

Cost of generating funds						
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	165	—	—	—	165	45
1740 - Investment management costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2830 - Bosworth Road Repairs Structure	—	—	—	—	—	—
2831 - Bosworth Road Repairs Instalation	—	—	—	—	—	—
2832 - Bosworth Road Decorating	—	—	—	—	—	—
2833 - Bosworth Road Maintenance	—	—	—	—	—	—
2834 - Bosworth Road Insurance	665	—	—	—	665	639
2840 - Church Flat Repairs Structure	—	—	—	—	—	—
2841 - Church Flat Repairs Instalation	—	—	—	—	—	—
2842 - Church Flat Decorating	—	—	—	—	—	—
Cost of generating funds Totals	830	—	—	—	830	685
Missionary and Charitable Giving						
1801 - Giving to missionary societies	1,500	—	—	—	1,500	1,000
1830 - Giving - relief and development agencies	1,000	—	—	—	1,000	—
1850 - Home mission	2,276	—	—	—	2,276	3,567
1851 - Youth Mission	2,403	—	—	—	2,403	2,099
1855 - Overseas Mission	—	—	—	—	—	—
1870 - Secular charities	—	—	—	—	—	1,248
Missionary and Charitable Giving Totals	7,179	—	—	—	7,179	7,915

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	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Parish Share						
1901 - Stipends quota	—	—	—	—	—	—
1910 - Ministry parish share etc	29,700	—	—	—	29,700	24,750
Parish Share Totals	29,700	—	—	—	29,700	24,750
Clergy and Staffing costs						
2010 - Curate Expenses	21	—	—	—	21	26
2011 - Curate expenses (petrol)	23	—	—	—	23	122
2020 - Youth Worker Expenses	—	—	—	—	—	—
2021 - Youth Worker (Travel)	—	—	—	—	—	—
2022 - Youth Worker (training)	—	—	—	—	—	—
2030 - Visiting speakers / locums	—	—	—	—	—	—
2031 - Verger Organist	—	—	—	—	—	—
2050 - Salary of parish administrator	2,601	—	—	—	2,601	2,165
2051 - Salary of Youth Worker	—	—	23,689	—	23,689	23,314
2052 - Salary of Beacon Project Administrator	—	—	—	—	—	—
2053 - Salary of Cleaner	2,330	—	—	—	2,330	2,789
2054 - Salary of SDF Arts Project Worker	—	—	—	—	—	2,459
2101 - Working expenses of incumbent	16	—	—	—	16	35
2102 - Petrol expenses of incumbent	38	—	—	—	38	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	—	—	—	—	—	—
2151 - Curate's Telephone	—	—	—	—	—	—
2152 - Youth Worker's Telephone	—	—	—	—	—	—
Clergy and Staffing costs Totals	5,031	—	23,689	—	28,720	30,914
Church Running Expenses						
2170 - Education	—	—	—	—	—	203
2201 - Parish training and mission	511	—	—	—	511	—
2210 - SDF Arts Project	—	—	—	—	—	37,023
2301 - Church running - insurance	2,285	—	—	—	2,285	2,321
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	245	—	—	—	245	154
2330 - Church maintenance	3,519	—	—	—	3,519	4,194
2331 - Cleaning Church	101	—	—	—	101	233
2332 - Cleaning Hall	451	—	—	—	451	370
2333 - Cleaning Hartley Brook	—	—	—	—	—	46
2340 - Upkeep of services	904	—	—	—	904	888
2341 - Printing (service Cards Etc)	—	—	—	—	—	669
2342 - Music (Books, CD, etc.)	39	—	—	—	39	—
2350 - Upkeep of churchyard	—	—	—	—	—	6,752
2360 - Administration	2,083	—	—	—	2,083	5,729
2361 - Stationary	—	—	—	—	—	—
2362 - Photocopier	—	—	—	—	—	—
2363 - License, Copyright, membership	733	—	—	—	733	715
2364 - Publicity For Mission	—	—	—	—	—	32
2370 - GA Tax Return transfer to centres	—	—	—	—	—	—
2372 - Refund of Over Payment	—	—	—	—	—	—
2401 - Church running - electric	4,166	—	—	—	4,166	4,431
2410 - Church running - gas	—	—	—	—	—	30

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

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
2420 - Church running - water	1,771	—	—	—	1,771	1,460
2430 - Church running - oil	1,905	—	—	—	1,905	2,173
2440 - Church running - heating and lighting	—	—	—	—	—	750
2450 - HB Church Running - Elec	689	—	—	—	689	883
2460 - HB Church Running - Gas	497	—	—	—	497	234
2465 - Hartley Brook Annual Servicing	—	—	—	—	—	300
2470 - HB Church Running - Water	—	—	—	—	—	—
2480 - HB Church Running - Insurance	—	—	—	—	—	—
2501 - Magazine expenses	—	—	—	—	—	—
Church Running Expenses Totals	19,907	—	—	—	19,907	69,598
Hall Running Costs						
2490 - HB Church Running - Rent	2,000	—	—	—	2,000	2,000
2520 - Hall running -paper towels	280	—	—	—	280	541
2530 - Hall running - electricity	—	—	—	—	—	—
2540 - Hall running - gas	1,084	—	—	—	1,084	111
2550 - Hall running - insurance	2,302	—	—	—	2,302	1,135
2560 - Hall running - maintenance	5,645	—	—	—	5,645	1,193
2570 - Hall running - Deposit	250	—	—	—	250	1,550
2580 - Hall running - water	—	—	—	—	—	—
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2823 - Temple Avenue Maintenance	—	—	—	—	—	—
Hall Running Costs Totals	11,563	—	—	—	11,563	6,531
Church Repairs & Maintenance						
2334 - hartley Brook Maintenance	2,813	—	—	—	2,813	20,273
2701 - Church major repairs - structure	—	—	—	—	—	22,646
2710 - Church major repairs - installation	—	—	—	—	—	131,352
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2740 - Demonstrator Project Church of England	3,282	—	—	—	3,282	—
2810 - Hartley Brook Repairs Structure	—	—	—	—	—	—
2811 - Hartley Brook Repairs Instalation & REPL	—	—	—	—	—	22,373
2812 - Hartley Brook Decoration	—	—	—	—	—	—
Church Repairs & Maintenance Totals	6,095	—	—	—	6,095	196,645
Hall Repairs & Maintenance						
2801 - Hall + major repairs - structure	—	—	—	—	—	—
2802 - Hall + major repairs - installation	—	—	—	—	—	—
2803 - Hall + interior and exterior decorating	—	—	—	—	—	—
2820 - Temple Avenue Repairs Structure	—	—	—	—	—	—
2821 - Temple Avenue Repairs Instalation	360	—	—	—	360	—
2822 - Temple Avenue Decoration	—	—	—	—	—	54
2824 - Temple Avenue Insurance	665	—	—	—	665	585
Hall Repairs & Maintenance Totals	1,025	—	—	—	1,025	639

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

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
New Building work						
2730 - New Instalation Church	—	—	—	—	—	—
3300 - New building parsonage house	—	—	—	—	—	—
3400 - New building house for curate	—	—	—	—	—	—
3500 - New building Church	—	—	—	—	—	—
3600 - New building Hall	—	—	—	—	—	—
New Building work Totals	—	—	—	—	—	—
Governance Costs						
2601 - Governance costs examination/audit fee	400	—	—	—	400	400
Governance Costs Totals	400	—	—	—	400	400
Payments Grand totals	81,733	—	23,689	—	105,423	338,081

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

St Marys Church Becontree - 1157461

Fund movement by type
Selected period: 01 January 2025 to 31 December 2025

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
AcccessD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Alpha							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Beacon							
Restricted	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Building							
Designated	41,955	—	—	—	—	—	41,955
Sub-totals	41,955	—	—	—	—	—	41,955
Building-A							
Designated	(21,195)	10,000	—	—	—	—	(11,195)
Sub-totals	(21,195)	10,000	—	—	—	—	(11,195)
ChLightD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorBosD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorChurD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorHallD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—

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

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
DecorTempD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
DecorVicD							
Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
Flowers							
Designated	0	—	—	—	—	—	0
Sub-totals	0	—	—	—	—	—	0
FuneralEx							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
HLFsmall							
Restricted	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
Mission							
Designated	(2,179)	—	—	—	—	—	(2,179)
Sub-totals	(2,179)	—	—	—	—	—	(2,179)
NewHeating							
Designated	(68,799)	—	—	—	—	—	(68,799)
Sub-totals	(68,799)	—	—	—	—	—	(68,799)
RoofD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
ToiletsD							
Designated	—	—	—	—	—	—	—
Sub-totals	—	—	—	—	—	—	—
YW							
Restricted	(32,071)	—	23,689	—	—	—	(55,760)
Sub-totals	(32,071)	—	23,689	—	—	—	(55,760)

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

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
YouthWD							
Restricted	20,378	—	—	—	—	—	20,378
Sub-totals	**20,378**	—	—	—	—	—	**20,378**
General							
Unrestricted	212,577	88,206	81,733	—	—	—	219,050
Sub-totals	**212,577**	**88,206**	**81,733**	—	—	—	**219,050**
Totals	150,665	98,206	105,423	—	—	—	143,449

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

Return of Parish Finance

January to December 2025

Parish ref : 580012
Parish : Becontree: St Mary

If this form is NOT completed on behalf of the entire parish, please list below the churches included.

Deanery : Barking & Dagenham
Diocese : Chelmsford

INCOMING RESOURCES		UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
Voluntary income / receipts			
01	Regular giving	23095	—
03	Collections at services	7147	—
04	All other giving and voluntary receipts, including special appeals (recurring and one-off)	—	—
06	Gift Aid recovered	7931	—
07	Legacies received (capital value)	10000	—
08	Grants (include recurring and one-off)	—	—
	TOTAL Voluntary income	48174	—
Activities for generating funds			
09	Gross income from fundraising activities	3986	—
Income from investments			
10	Dividends, interest, income from property etc	19622	—
Church activities			
11	Statutory fees retained by the PCC (weddings, funerals etc)	1395	—
12	Gross income from trading (e.g. hall lettings, magazine, bookstall) . NOT fundraising.	19091	—
13	Other incoming resources / receipts not already listed	—	—
TOTAL INCOMING RESOURCES (from Financial Statements)			
A	Unrestricted	92267	
B	Restricted	—	
C	TOTAL	92267	
14	Number of regular givers	26	
16	Number of new legacies received	0	

RESOURCES EXPENDED		UNRESTRICTED	RESTRICTED
Costs of generating income			
17	Fund-raising activities (costs and payments)	165	—
Church activities			
18	Mission giving and donations	7179	—
19	Diocesan parish share contribution	29700	—
20	Salaries, wages and honoraria	2646	23690
21	Clergy and staff expenses	55	—
Church expenses			
22	Church expenses: Mission and evangelism costs	511	—
23	Church running expenses	13579	—
24	Church utility bills	11031	—
25	Costs of trading	9564	—
Major capital expenditure			
27	Major repairs to the church building	—	—
28	Major repairs to the church hall or other PCC property, including redecoration	1691	—
29	New building work to the church, church hall, clergy housing or any other PCC property	—	—
	SUB-TOTAL for Church activities & expenses	76121	23690
99	Other outgoing resources / payments	—	—
TOTAL RESOURCES EXPENDED (from Financial Statements)			
D	Unrestricted	76121	
E	Restricted	23690	
F	TOTAL	99811	
		177048	(38643)
31	Cash and deposit balance as at 31st December		
32	Investments as at 31st December	5374	—
Account basis: on which basis are your accounts prepared? (indicate Y/N)			
30	RECEIPTS AND PAYMENTS Y	ACCRUALS	

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2017.

Date 17 May 2025
Name LINDA SEXTON AND BILL MILLER
Position Finance Team
Contact (Phone or E-mail) treasurer@stmarysbecontree.org.uk

Looking back across 2025, were there any exceptional circumstances or significant changes that may have led to unusual figures? Please provide details in the box below.

Becontree: St Mary

Independent Examiner's Report to the Parochial Church Council of

St Mary Becontree

For the year ended 31 December 2025

I report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2025 which are set out in the following pages.

Respective Responsibilities of the PCC and the Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, and I therefore report in respect of the examination of the PC's account and in carrying out my examination, I have followed the applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

Signed:

Mr J A Annan MSc, BA(Hons), ICA (GH) Finalist, ACCA P/Qual, PGCE.

42 Alderney Road, Slade Green Erith, Kent DA8 2JD

April 28 2026