

Annual Reports for APCM 2021

Vicar's Report

2020 began as a normal church year. In early February four of us from the PCC - myself, Gaye Soule, Sue Tucker and Angela Dunford attended the Leading your Church into Growth (LYCiG) weekend conference in Derbyshire. We came away with lots of ideas and plans for helping our church to grow and develop. Sadly, these were not able to be implemented due to the restrictions of the Covid-19 pandemic. The February Messy Church was based on science and was enjoyed by all who attended, families and helpers alike. We were also able to share the Churches Together 'Pancakes and Prayer' evening at Eaton Bray Methodist Church and the service of ashing on Ash Wednesday.

An inaugural meeting of the Eco Group looked at how we can develop more sustainable ways within our church buildings and programmes. This links to moves to make St Alban's an Eco Diocese. The March Deanery Synod was held at St Mary's and welcomed as its guest speaker Andrew Selous MP who is the second church estates commissioner. He shared with us a fascinating insight into his work and links between the Church of England and Parliament.

On March 16th the country went into lockdown and everything changed. Churches were shut and we had to find new ways of worshipping very rapidly. Stephen did sterling work in putting together weekly services on PowerPoint accessed via the church website. I enjoyed being more creative with the liturgy and as things evolved we were able to include contributions by readers and intercessors as well as Stephen Axford's wonderful organ music. Online worship continued to be offered in this way even when the church reopened for face to face worship in August. We also provided email copies and paper copies which were delivered to those who could not access services online.

Church meetings transferred to Zoom and pastoral 'visits' were mostly by phone. The Prayer Chain was established to pray for people in need. It is available to anyone who would like to use it. We were able to hold our 2020 APCM as part of the church service, somewhat later than usual in October. Broadband was installed in church with a view to enabling live streaming in 2021 - all part of 'doing church differently'.

The cancellation of all our fundraising events, including St Mary's Village Carnival, had a significant impact on our finances. Some imaginative ideas for fundraising included donating the money for a week's worth of petrol and a scarecrow festival which was held on the first weekend of July in place of the Carnival. The theme was Heroes and many people from the villages participated in making scarecrows and enjoying viewing them. Half the money raised was donated to Dunstable Foodbank. In August the Open Gardens event was a great success with good weather and some stunning gardens to visit. The 'Give a Little' online platform was new during 2020 and has received over £2000 in cashless donations in 12 months.

We supported other charities through the Bishop of St Alban's Harvest Appeal and the Macmillan coffee morning which was able to go ahead in the church grounds within the Covid restrictions. Parishioners have continued to donate food to the Dunstable Foodbank to meet the high demand for food parcels through the pandemic. Gordon Gray's annual quiz raised money for church and other charities and we are very grateful for all his hard work on this.

Due to the second lockdown our Christmas plans were scaled back. The Carol service and Crib services were online but we were able to be in church for Midnight Mass and Christmas day services at both St Mary's and All Saints' Dagnall. Outreach to Messy Church families has continued with a mixture of emailed material and hand delivered packs. Photos of children's

creations has been displayed on Facebook and in the churchyard; this was something new and has been well received.

In all, 2020 was an incredibly challenging year and I would like to thank everyone for their forbearance and support for one another. Let's give thanks for all that has been achieved and for the creative response to the restrictions posed by the pandemic. We hope and pray that our times of fellowship together will be restored in the not too distant future. Above all we remember that 'God is our refuge and strength, a very present help in trouble.' (Psalm 46 verse 1)

Revd Joy Cousans, April 2021

Bell Tower Report

The St. Mary's bells have remained largely quiet throughout the past year because of limited church activity and restrictions imposed because of the ongoing pandemic.

We were very pleased to be able to honour both Sir Captain Tom Moore and H.R.H. Prince Phillip, The Duke of Edinburgh by tolling the tenor to commemorate them.

It is hoped that once further restrictions are lifted we will be able to resume regular Sunday service ringing, as well as ring for upcoming weddings.

Gaye T Soule
Tower Captain

Carnival Report

The Carnival did not take place in 2020 due to the Covid pandemic. On what would have been Carnival Day members of the congregation organised a scarecrow festival instead. This brought joy to the community as it was one of the few opportunities that people had to get out and about in the village.

Gordon Gray
Chairman, St Mary's Village Carnival

Churches Together Report

The Churches Together committee met several times by Zoom during 2020. It was of course, a difficult year, but we did manage some events before the first Coronavirus lockdown was imposed.

The United Service for Christian Unity was held in January at Edlesborough Methodist Church, led by Gordon Gray. It is always good to worship with Christian brothers and sisters in the community.

Pancakes & Prayer took place on Shrove Tuesday at Eaton Bray Methodist Church and as usual, it helped us make a reflective start to Lent and enjoy fellowship with members of other churches.

The World Day of Prayer (previously Women's World Day of Prayer) was held in March at St Mary's, led by Deidrea Ellins. The prayers were written by the women of Zimbabwe and the theme was 'Rise, take up your mat and walk'.

Various **Lent study groups** started but ended prematurely after the start of the Lockdown.

It was decided not to print the **Easter card** as it became clear that Easter services would not be taking place in the usual way.

Christian Aid Week

The door-to-door collection could not of course take place, but we were still able to send £469 to Christian Aid. £350 was from St Mary's charitable giving and £119 was from the donations at the Churches Together event 'Pancakes & Prayer'. Most of the envelopes at this event were gift aided so this brought the total to just under £500.

Christmas card

Although there was considerable uncertainty about what services might take place, it was decided to go ahead with the Christmas card giving details of what we hope would be possible. Fortunately, we were able to use the centre pages of Focus for this, and so did not incur printing costs.

At each of our meetings, we were able to support each other in prayer and to share good ideas about how the individual churches were managing to continue worship and keep in touch with members of their congregations during the difficult time of the continuing pandemic and the various lockdowns.

Catherine Hayden

Churchwardens' Report

Although 2020 was a very unusual year in the life of our church, we have not stood still, and it is remarkable how much work has taken place under the headings of both maintenance and improvements. Exceptionally, our APCM in 2020 took place in October and some matters were reported then, but this report will cover the whole of that year and give a glimpse of what has been happening, or is planned, for 2021.

Maintenance and repairs

All regular, planned maintenance took place during the year, including PAT testing and servicing of the boiler, roof alarm, fire extinguishers and clock. The downpipes were painted, and some repairs to them were carried out; the gutters were also cleared of leaves.

The 5-year inspection of the electrical system took place in November.

The cracks which had appeared in the SW corner of the church in 2019, were examined by structural engineers early in 2020, and although there were plans for monitoring them with gauges over a period of time, this did not happen due to the Coronavirus lockdown. Fortunately, it appears that the cracks are no wider, and may even have partially closed up, so we are not unduly concerned about them at present.

The volunteer churchyard maintenance team continues to keep the paths, gullies and drains clear, as well as carrying out gardening tasks.

Cleaning the church has been more difficult, as under Covid 19 guidance, those 70 years old and over were advised not to carry out such tasks. We relied therefore, upon the 'more youthful' members of our congregation to do general cleaning, and to sanitise areas of the church when it had been in use.

Many thanks to all these volunteers.

Projects carried out in 2020 for which faculties were granted:

Path from the car park

This path was widened and re-laid with brick setts to match the other paths leading to the church, and a handrail was installed on the slope near the hall to make it easier for those with limited mobility.

Re-excavation of soakaway

The soakaway north of the boiler house was re-excavated and modern methods employed to make it more efficient.

Installation of broadband and preparation for live streaming of services

Wi-Fi cabling was installed from the hall to the choir vestry via the boiler house and the heating duct. Subsequently, the necessary hardware: switch, wireless access point and camera, was installed in the church.

We now have an internet connection in the church which can be used for purposes additional to live streaming. The photocopier has also been networked; this will allow direct printing from original computer files.

Churchyard

The wooden gate leading to Church Lane was repaired and re-varnished: also, the metal gates to the High Street, and the railings in front of the war memorial were repainted. As the churchyard is closed for burials, this work is the responsibility of Eaton Bray Parish Council who organised and funded it. In addition, they arranged for the removal of dead wood from some of the trees. We are very grateful for their support in keeping the churchyard in good order and making it a pleasant environment for the whole community to enjoy.

Projects planned for 2021

- Installation of an internal noticeboard near the north door in memory of Mel Grundy and Peter Bennett, to advertise events.
- Further work on trees in the churchyard including felling of Leylandii on the SW boundary and the planting of a hedge of mixed native species.
- Repair and refurbishment of the noticeboard near the High Street gate.

All Saints, Dagnall

Chancel Apse

There has been no progress in obtaining listed building consent for repairs to the exterior of the chancel apse, but the area of faulty pointing and rotted wooden beams is well protected from the weather.

Interior

The redecoration of the south wall is currently taking place and will greatly improve the internal appearance.

Safety inspection

This took place earlier in the year and the recommendations have been implemented.

Archdeacon's inspection

The terrier, inventory and logbook are all in good order and up to date, but due to the pandemic, no Archdeacon's inspection was carried out in 2020 and none is anticipated for 2021.

Items acquired and disposed of**Acquired:**

- A1 publicity board
- Netgear network switch
- Netgear Wireless Access Point
- PTZ Optics 20x3G-SDI Camera
- Behringer 2 channel mixer XENYX502

Disposed of: None

And thanks

Despite the difficulties of 2020, many members of our congregation continued to make vital contributions to the functioning and maintenance of our church. Thank you all very much, for everything you do; our historic and beautiful church is so important to us and to the people of our villages.

Many thanks are due in particular, to Graham Chappell and Chris Banks for planning and directing maintenance projects during the course of the year. Thanks also to Chris for his expertise as our Health and Safety Officer.

During 2020 and the early part of 2021, we have made great strides into the 21st century, and we now have the necessary facilities to live stream our services. Progress in this area has been entirely due to Graham Chappell and Martin Hayden, whose knowledge, practical skills, and enthusiasm for the project have made it become a reality and given us new opportunities to spread the Gospel and make new connections with God's people.

Catherine Hayden

Angela Dunford

Coffee After Church Report

There have been no refreshments after church since services ceased in March 2020.

Christine Gray

Dagnall Church Report

I am sad to report that All Saints' has had a difficult year. After last year's report of poor attendance and the news that the Methodist Circuit were finding it so difficult to fill their service slots, it will not come as a surprise that during this year the Methodists decided that they would withdraw from Dagnall Church and join other Methodist congregations in the area. The pandemic has made the situation even more difficult for all our Christian friends and now, although some of our Methodist friends continue to join us for services at All Saints', I believe that, when the local Methodist Churches get back to normal, we will not see them so often.

In line with St Mary's, there have been only a few services at All Saints'. During this time, we have all enjoyed services online and commend all those involved in making them available. We recognise how much extra work is required to put them online, and especially when services both online and in church are happening. However, I am delighted to report that recently we have had several services at All Saints' that have been well attended, especially the Holy Communion services led by Stephen on Christmas Day and Easter Sunday, and the service led by Gordon on Good Friday. We are grateful that regular Holy Communion services are now planned for the third Sunday of each month.

A good deal of work has now been done on the fabric of the church this year. Many thanks are due to Catherine Hayden for all her work in organising architect, contractors, and grants. The work to replaster, clean and repaint the inside walls of the church are underway, and they look so much better already. We are also grateful to John Ralphs for taking responsibility for so many practical jobs in the church over the years and thank him sincerely for all that he has done and wish him well at his new Church. We are grateful to Norma Price who continues to play for our 10.30 am services. We are grateful to Barbara Neal and John Ralphs for playing for us for so many years. In line with government guidelines the Community Choir, Welcome Club, Sunday School, and all the usual fundraising events have not been possible during the pandemic. However, since Dagnall School reopened, Joy has been able to continue to have good contact with the school.

I would like to express my deep gratitude to Dorothy Green who stepped down as District Churchwarden and sacristan at All Saints' in September. Her wonderful work and devotion to her duties at All Saints' throughout many years, has been and is very much appreciated. Dorothy is missed by us all.

Phillip Lee, Verger

Deanery Synod Report

Deanery Synod has met online two times since the last APCM report. At the December, 2020 meeting a presentation was given by Rachel Johnston the Diocesan Environment Officer. Rachel reported that St. Albans Diocese is registered as an Eco Diocese and aims to meet the Church of England's (C of E) target to be net zero by 2030. The C of E has a ten year plan in place and is working in collaboration with A Rocha UK, an international Christian conservation charity. Parishes in the deanery are encouraged to speak up about climate justice. We are encouraged to engage with our community on climate issues, especially with young people. It is suggested we hold services dedicated to climate issues and engage with the forthcoming Glasgow Climate Conference.

Safeguarding continues to be a much discussed topic at both Deanery Synod and General Synod. Deanery Synod are reminded that the safeguarding of children and vulnerable people is everyone's responsibility. The safeguarding framework within the church is under review and will

be renewed during the coming year. We are reminded that the Diocesan Safeguarding Team are happy to discuss any queries. Canon Peter Adams who reports to Deanery Synod on General Synod advised that in regard to safeguarding a humbler, bolder church is aimed for.

Our Rural Dean, Rev'd Nicola Lenthall explained to Deanery Synod about the national C of E project "Living in Love and Faith". This is a national project related to identifying sexuality, the full inclusion of LGBTQI + people, relationships and marriage in our society. The project resources produced have been developed for people to explore Christian teaching and learning on these subjects. Over 2021 it will be explored how the resources can be used at parish and diocesan level.

The March meeting commenced with a lively Question and Answer session with Archdeacon of Bedford Dave Middlebrook. Archdeacon Dave addressed questions on the C of E project "Living in Love and Faith", church finances in relation to the current economic climate, media coverage of the rumours of restructuring of dioceses and questions in relation to pandemic restrictions. Archdeacon Dave thanked everyone for their hard work over the last year and reassured those present that we have the hope of the gospel message. He advised everyone as we move forward out of lockdown to re evaluate and to take small steps forward.

Synod were informed of a report that was commissioned by the Diocese two years ago looking into how the youth of today are helped to engage with church. A summary of the report, 'Faith in Young People' is available to read on the Diocesan website.

Elections will take place in early summer for Diocesan Synod representatives. (Five clergy and five lay.) Lay representatives need to be worshipping communicants and aged sixteen plus.

As always it is heartening to meet together with other clergy and lay representatives from the parishes in our deanery. The meetings are interactive and it is beneficial to hear from others about their initiatives and to share with those present, our news from St. Mary's and All Saints.

Angela Dunford

Eco-church

Towards the end of 2019, and following the appointment of a Diocesan Environment Officer, Joy suggested we explore Eco Church.

Eco Church is promoted by A Rocha UK. 'A Rocha' (which means 'the rock' in Portuguese), is an international Christian charity working for the protection and restoration of the natural world. It is committed to reminding Christians of the biblical mandate to care for the environment, which it does through promoting the Eco Church programme.

Several members of PCC expressed interest and a sub-committee was formed. We held one meeting early in the year when we took an initial look at the A Rocha website and started to complete the self-assessment questionnaire which helps guide churches toward better eco practice.

As with all our church activities, 2020 was a difficult year, but we have not entirely stood still. Throughout the year, there has been further research to help answer the questionnaire, and over several PCC meetings, more detailed information about Eco Church has been given so that PCC members might become more knowledgeable and champions of the eco cause.

The five categories on which a church's eco credentials are judged are: *Worship & Teaching, Buildings, Land, Community & Global Engagement* and *Lifestyle*. In each category a bronze, silver and gold award can be achieved.

We are doing well in some of these categories and are already at bronze level in three of them and silver level in one. Sometimes only small changes in mindset, practices and expenditure are needed and we hope that in 2021 we may reach the full Bronze Award. This is a worthy achievement in itself but of course, there will be much further to go in our eco journey.

Catherine Hayden

Electoral Roll Report

For the 2021 electoral roll report there are no new members on the roll this year. Three members have been removed from the roll, one deceased, two have left the area. This brings the total to 126.

Diane Goodwin

Family History Report

During the pandemic, I have still been receiving requests for information regarding family history, although not as many as usual.

Eileen Bennett

Finance Report

The formal statement of accounts to December 2020 is attached for information. The second page to this report is our balance sheet at the end of 2020. It shows a decline in our total funds in the pandemic year. Our endowment funds however are invested with the Church Bank of Finance and show 7% growth in market value. The various other funds show a -7% decline in total. This was due to the deficit last year in our income with the biggest decline in restricted funds. Our policy is to allocate restricted funds where possible to support fabric and other projects leaving more capital in unrestricted and designated funds for the PCC to use. The net movement in funds overall is -2% which is remarkably little.

While our fundraising inevitably suffered in 2020, our income from donations and giving and in particular tax efficient giving, held up well. We received several individual donations and continued to receive regular and generous support from the congregation. We should be thankful that our funds which are our reserves saw such a limited financial impact.

The third page shows the budget for 2021. It has been prepared with an optimistic outlook for the second half of the year and our hope to restore several fundraising opportunities. There are still challenges and uncertainties however which the Finance Committee and the PCC will need to manage. The most significant of these are likely to be the maintenance of our historic building and changing income patterns. But there are also opportunities, both to reach more people and in other forms of giving using all the available technology.

Martin Hayden

Flower Arrangers' Report

This year has been a very strange one in many ways, not least because church has been closed for worship for so long. Finances have also required cuts in many areas and one of these was our flower budget. Hopefully we will be doing some more fundraising in the future to ensure we can keep flowers as part of our worship. We expect that our budget will still be very limited indeed in the next few months so we will be relying on arrangers to provide their own flowers if possible. We would welcome any donations, whether financial or of flowers from people's gardens if available. Please contact Catherine Hayden if you would like to make a donation.

Our flower arranging team consists of eight regulars. Christine Horn very kindly orders flowers for the major festivals as well as making some beautiful contributions to the arrangements. Our other resident professional florist is Joan Fossey and we welcome her help for the less able of us!

I was very grateful to Beryl Bishop and Helen Wilkinson who provided flowers and did the arrangements for the very limited services we were able to have at Christmas. They were lovely and lasted quite a few weeks! We asked for donations for the Easter Lilies, and people responded with generosity so that we were able to have some beautiful arrangements in church to celebrate Easter and the opening of church for regular worship, hopefully permanently this time.

We would love to see some more volunteers come forward to assist, particularly for the major festivals of Easter, Harvest and Christmas. Don't worry if you are inexperienced - with the help of our more able arrangers you will soon progress on to arranging flowers on your own during the year! Please contact me if you would like to come along.

Barbara Morton

Four Villages Men's Breakfast Club Report

In common with much else, the activities of the club were curtailed by the COVID-related ban on indoor gatherings and met only once in 2020.

We are however hopeful of a resumption in our activities when permitted and envisage that our next meeting will be in October, if not as early as July – if permitted.

We will be hoping to be able to strengthen the organising group as we are still missing Mel & Peter who, as founder members along with Graham & I did much to support the club. Ken has already joined the group, but we will be looking for a couple more early risers to share the load on four Saturday mornings a year.

Chris Banks

Fundraising Report

Owing to the Covid-19 lock down there was little opportunity for fundraising events other than our New Year Concert in January 2020, Gordon's Christmas Puzzle in February and the Scarecrow Festival in July 2020

With restrictions starting to ease we are working on a number of events in 2021, namely:

A number of treasure Hunts during May

Carnival on 3 July

Open Gardens on 23 July

Music@St Mary's Concerts on 14 August, 13 November, 17 January

Gordon will be taking a lower than usual profile following a mild stroke in January. We will be grateful for all additional support both at the events and promoting events to friends and Here are some of the help that we would very much appreciate.

- Offering to act as a steward at Music@St Mary's Concerts. Under normal circumstances this involves little more than coming armed with a torch, obviously more in an emergency.
- Helping with furniture moving ahead of concerts (thank you to all those who help restore the church after concerts)
- Sign up to Easy Fundraising. At no cost to ourselves, and with no effort on our part, St Mary's receives a donation for every internet purchase made by people who are signed up to the scheme – so far we have received over £1,200. If you, your children or grandchildren buy goods on the internet please sign on to the scheme so that those donations can come to St Mary's. Talk to Eileen Bennett to ensure St Mary's benefits at no cost to ourselves.
- Keep a record of non-monetary 'donations' you may make to the church - e.g. for milk, biscuits, cleaning material, paper, printer cartridges. Provided you give him details Graham Mockett can claim Gift Aid against these donations.
- Even if you aren't interested in a particular event please still help to promote it.

Finally can I just mention Open Gardens – an event that has become one of the social occasions of the year in our villages. At this stage we are eager to receive an offer to oversee the organisation of this event; please let Gordon know if you would be willing to do this. Maybe some members of the congregation would be willing to serve refreshments either at church or in one of the gardens.

Gordon Gray

House Groups

A programme of readings and thoughts for Lent was sent out online for any members to use if they wished.

Eileen Bennett

Messy Church Report

Covered in Vicar's report.

Joy Cousins

North Chilterns Group Report

Ash Wednesday services for 2020 took place at Eaton Bray, Tilsworth and Kensworth and the Lent Course entitled 'Christian Worship Worldwide' started. It was, however, only possible to hold two meetings when it became necessary for all further gatherings to be cancelled, due to Coronavirus restrictions.

A combined AGM for 2020 and 2021 was held by Zoom on 4th February 2021
Isobel Randall, Barrie Huggins and Gill Hayward were re-elected Chairperson, Treasurer and Secretary. Stephen Burge was elected Vice-Chair.

During Lent 2021, Stephen led an interesting and well attended course on Zoom, based on the book 'Christianity Rediscovered' by Vincent Donovan. NCG joint services for Holy Week took place in three churches including a very moving service of Tenebrae at Eaton Bray.

Confirmation has been booked with Bishop Richard for 27th June at 6pm at one of the churches in the Totternhoe, Stanbridge & Tilsworth benefice.

Catherine Hayden

Parish Lunch Club Report

Although we haven't met during the Pandemic, Chriss Hewitt has kept in touch with our members and all are keen to get back to the lunch. My thanks to Chriss for her help and we look forward to restarting again.

Jenny Hewett.

Pastoral Group Report

This past year has been extraordinary, the Pastoral group has adapted to meet virtually and offer support by telephone or post.

We have been established as the pastoral group for the past five years after studying together a module offered by St Albans Education department entitled "Equipping God's People", the bronze award.

We report during our regular meetings every six weeks on the pastoral needs emerging from the Sunday lunch and Wednesday Guild members even though this year the clubs were not taking place. We offer support to bereaved families and offer positive encouragement to the 56 people listed so far on our local register in Eaton Bray, Edlesborough and Dagnall.

We are involved in re-establishing a community by listening to fears, grief, or isolation which have all been exacerbated during the past year of the pandemic. We have telephoned our allocated group of people on a regular basis, sent cards and printed versions of the pew leaflet to those unable to access computers, linked with the Good Neighbours Scheme wherever suitable, prayed for every need as we hold the needs of our friends to God. We also point people to the prayer chain which has been in existence for over a year.

Developing our Pastoral Wisdom, Reflecting together on Pastoral Care, by Helen Thorp is a book we might consider working together on as a group in order to refresh our strengths after the long months of the Covid epidemic. The discussions will be based on some of the following themes:

Skills in pastoral care

How we can compassionately and responsibly care for those in need in our Church community.

Personal reflection

Credible and responsible prayer ministry
Taking care of ourselves

We are integrating news of our support back to the PCC. We also have a longstanding awareness of liaising with our hospital Chaplaincy, visiting in hospital has not been possible but support through telephone or tablets has been developed and we have still been able to support further once discharged home. It is hoped that as restrictions abate, we will again be able to resume home visits and Eucharist at home for the sick which were strong elements of our support in the past.

We have perhaps lacked visibility in the past year but have continued to offer pastoral support in various guises nonetheless throughout. If needs arise do not hesitate to contact a member of the Pastoral group through our Churchwardens or Joy or Stephen.

Catherine Wendeler

PCC Report

The Parochial Church Council is made up of the following:

The Vicar

Churchwardens, Catherine Hayden and Angela Dunford

Lay Reader (co-opted) Gordon Gray

Associate Priest Stephen Burge

Six elected members:

Barbara Morton (Secretary to the PCC), ,

Catherine Wendeler, Martin Quinn, Iain Stubbs,

Chris Banks and Sue Tucker

In addition, Martin Hayden has attended all meetings as Financial representative.

Deanery Synod Representative: Angela Dunford

Dagnall Member: Dorothy Green

There are now 12 members in total. The PCC met 10 times since April 2020. All of these meetings have been held via Zoom. All meetings were well attended with most meetings having between 11 and 12 in attendance. The following appointments were in place during the past six months (since the last APCM) :

Lay Vice Chair	Catherine Hayden
Standing Committee members	Joy Cousans/Catherine Hayden/Angela Dunford/ Chris Banks/Sue Tucker /Iain Stubbs
PCC Secretary	Barbara Morton
Electoral Roll Officer	Diane Goodwin
Treasurer/Bookkeeper	Martin Hayden
Finance Committee members	Joy Cousans/Martin Hayden/Catherine Hayden/Graham Mockett/Martin Quinn
Stewardship Committee members	Joy Cousans/Catherine Hayden/Angela Dunford/Sally Taylor

Freewill Offering Officer	Graham Mockett
Safeguarding Officer	Gaye Soule
Health and Safety Officer	Chris Banks
Bell Tower Manager	Gaye Soule
Fabric Committee Chair	Graham Chappell
Youth and Education Officer(s)	Sheila Banks/Catherine Wendeler
Fundraising Chair	Gordon Gray
Fundraising Committee members	Gordon Gray/ Barbara Morton/Catherine Hayden/Sharon Stilliard/Kate Freeman/Gary Freeman
Parish Lunch Club Organiser	Jennifer Hewett
Representatives on the North Chilterns Group Committee	Stephen Burge/Catherine Hayden
Representatives on Churches Together Committee	Joy Cousans/Catherine Hayden/Angela Dunford
PCC representative on Dagnall Management Committee	Joy Cousans/Catherine Hayden/Angela Dunford
Representative on Village Hall Committee	Chris Banks
Focus distribution organiser	John Plater
Rota organisers 8am & 10am	Sharon Stilliard/Sally Taylor
Cleaning Rota organiser	Gaye Soule
Flowers organiser	Barbara Morton
Churchyard Maintenance organiser	Iain Stubbs
Publicity group	Sally Taylor/Angela Dunford/Eileen Bennett/Sue Tucker
Eco Church Committee	Catherine Hayden, Joy, Iain, Angela, Sue Walker
Pastoral Visiting Team	Vicar, Catherine Wendeler, Gordon Gray, Chriss Hewitt, Sue Walker, Catherine Hayden, Pamela Richardson, Diane Goodwin, Judy Venn
Focus Magaazine	Angela Dunford/Sue Tucker/Ken Coates/ Sally Siddons/John Plater/Sally Taylor/Steve Dunford

Barbara Morton, PCC Secretary

Prayer & Praise Group Report

In March last year, soon after the first lockdown, we decided to continue the meetings of the Prayer and Praise group by sending out a document each month to our members. They could follow this at home, at the time, if possible, when we would normally have met in person, so that we could be together in spirit. It includes our normal pattern of songs, prayers, readings and a story or a reflection. Towards the end of the year, thanks to Marion's computer skills, we decided to invite our members to meet via Zoom if they were able and would like to, using the same document that we

send out to everyone each month. This has worked well and it has been good to share in this way. We plan to continue to hold our meetings in the same way until we are once again able to return to meeting in person. If anyone would like to join us, please let us know.

Chriss Hewitt and Dorothy Green

Publicity Committee

At present members of the Publicity Committee are Eileen Bennett, Sally Taylor, Sue Tucker and Angela Dunford. Over the last six months our main responsibility has been to share information with the church and community about worship in the parish and arrangements for private prayer in lockdown. We continue to meet online on a monthly basis.

Fewer fundraising events have taken place but looking forward to the remainder of the year the Publicity Committee will aim to support event organisers to publicise their events.

Publicity is accomplished by utilising posters, banners, online social media, the Focus magazine and our church websites to name a few. In future it would be beneficial to develop the use of our Facebook page as a way of sharing with others about our church life. For users of Facebook, please continue to contribute to our page and comment on/share other people's posts. The introduction of a church Instagram page would maybe enable us to reach a wider age range of people. We now use a You Tube channel to live stream our Sunday morning worship at St. Mary's. This is another opportunity for outreach. We are always thinking of ways to develop our outreach and share information in relation to our church mission. Any ideas/initiatives are always welcome as would be help from anyone who is enthusiastic about and adept at using social media.

The success of publicity for our parish relies heavily on the sharing of information by church members and others in the community. Publicity Committee can then take the information received and share it appropriately. As a group we aspire to be imaginative, enabling us to be creative in sharing the Good News of Jesus Christ, our faith and God's love for all those around us.

Angela Dunford

Reader Ministry

In 2020 my primary Reader related activities have been:

- Maintaining a good working relationship with Joy
- Leading services at St Mary's and All Saints, Dagnall
- Leading worship at churches within the North Chiltern Group
- Acting as Chair of the Fund-raising Team.

It has been a privilege to continue to lead services on the 3rd Sunday each month and I welcome your comments and feedback. In addition, Joy has maintained the pattern of worship at St Mary's on 1st Sundays in the month whereby I preach at 8am and 10am on the first Sunday's in the month and lead the Ministry of the Word, when it is required, at the 10am service.

As usual, I led the worship at the Good Friday service and for Christmas Eve produced a presentation to replace our Candle Services – not something I was desperately pleased with, That said, I enjoyed assisting Joy and Stephen in preparing material for on-line worship. My involvement with NCG in 2020 was limited to leading worship at Kensworth on two occasions.

I am enormously grateful for all the support that I get from the parish and try to respond to both positive and negative criticism. I really do enjoy discussing sermon material with those who are

interested, so don't be afraid to chat to me after Sunday services. Especially I want to thank Christine, who puts up with so much and without whose support my ministry would not be possible. Reader Ministry is varied, rewarding and interesting. If you feel drawn to this ministry yourself, or have spotted someone who you think might make a good Reader, and would like to find out more then please talk to me.

Gordon Gray

Safeguarding Report

Despite the pandemic restrictions and lockdowns any safeguarding issues still need to be available and appropriately addressed within our church community/parishes. A system remains in place to respond accordingly to any such concerns should they arise.

Other ongoing activity in the safeguarding arena includes monitoring all church personnel for compliance with mandatory safeguarding training and criminal background checks updating as needed.

Gaye Soule

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

Registered Charity No 1129952

FINANCIAL STATEMENTS
For the Year ending 31 December 2020

Hon Treasurer: Mr Martin Hayden
2 Orchard End
Edlesborough
Dunstable
LU6 2RE

Independent Examiner: T R Bowden
GVS Ltd
Buckfastleigh
Devon
TQ11 0BW

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2020

		2020				2019	
		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	TOTAL FUNDS
Notes		£	£	£	£	£	£
Income and Endowments from:							
Donations and Legacies	2a	66,602				66,602	68,780
Charitable Activities	2b	11,507	0	3,224		14,731	55,554
Other Activities	2c						
Investments	2d	2,895				2,895	2,962
Other	2e	413				413	230
TOTAL		81,417	0	3,224	0	84,640	127,526
Expenditure on:							
Raising Funds	3a	801	0	3,252		4,053	19,876
Charitable Activities	3b	87,929		0		87,929	99,794
Other	3c	1,310		0		1,310	2,620
TOTAL		90,040	0	3,252	0	93,292	122,290
Net Income (Expenditure)		(8,624)	0	(28)	0	(8,652)	5,236
Transfers between Funds	9a	8,956		(8,956)			
Other Recognised gains/(losses):							
Gains/(losses) on investments	5b				4,653	4,653	11,741
Net Movement in Funds		332	0	(8,984)	4,653	(3,999)	16,977
Reconciliation of funds:							
Total Funds brought forward (1st Jan)		7,460	19,494	88,660	67,669	183,283	166,306
Prior year adjustment	9c	1,772			(1,772)		
		9,233			65,896		
Total Funds carried forward (31st Dec)		9,564	19,494	79,676	70,549	179,284	183,283

Approved by the PCC on **8th April 2021** and signed on their behalf by **J. E. Cousans** PCC Chair

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

Financial Statements for the Year Ended 31 December 2020
BALANCE SHEET

	Notes	£	Total 2020 £	£	Total 2019 £
Fixed Assets					
Tangible Assets	5a	2,010		2,426	
Social Investments	5b	1,950		876	
Investments	5b	70,549		65,896	
			74,509		69,198
Current Assets					
Debtors	6	1,448		4,220	
Short Term Investments	6	75,919		75,000	
Bank Balances	6	29,656		36,927	
Cash	6	699		528	
		107,722		116,676	
Liabilities due in one year					
Creditors due in one year	7	(2,948)		(2,590)	
Net Current Assets (Liabilities)			104,775		114,085
Total Net Assets	8		179,284		183,283
Represented by:					
Parish Funds					
Unrestricted Funds					
General			9,564		9,233
Designated			19,494		19,494
Restricted Funds			79,676		88,660
Endowment Funds			70,549		65,896
Total Funds	9		179,284		183,283

The attached notes form part of these financial statements

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS
For the Year Ended 31 December 2020

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. They have been prepared under FRS102 (2016) as the applicable accounting standard. The financial statements have been prepared under the historical cost convention except for investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

Endowment fund capital must be retained either permanently or at the PCC's discretion.

Endowment fund income may be restricted or unrestricted depending on the purpose for which the fund was established.

Restricted funds are income from endowments or donations or grants for specific purposes intended by the donor.

General funds are *unrestricted* and may be *designated* by the PCC for a particular purpose.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid declarations is recognised only when received. Income tax recoverable under Gift Aid donations is recognised when the income is recognised.

Bequests to the PCC are accounted for when the PCC is notified of its legal entitlement and the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain. Funds raised by the Carnival, Concerts and similar events are accounted for gross. Sales of flowers, books and other items are accounted for gross.

Other income

Rental income is recognised when the rental is due.

Income from investments

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses on investments are accounted for on revaluation of investments at 31 December.

Resources expended

Grants

Grants and donations are accounted for when awarded by the PCC.

Activities directly relating to the work of the Church

The diocesan quota is accounted for when payable.

Provisions

Amounts are set aside each year to provide for the estimated future cost of stonework restoration and roof repairs. The adequacy of these provisions is reviewed at appropriate intervals.

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the Year Ended 31 December 2020

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Moveable church furnishings held by the vicar and church wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, are listed in the church inventory which can be inspected on request. No accounting value is placed on the organ, which was gifted to the church in 1993. All expenditure incurred during the year on consecrated or benefice property, moveable church furnishings and the organ, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church with value exceeding £500 is depreciated on a straight line basis over 3 years.

Investments

Investments representing funds held in trust are valued at their market value at 31 December, as certified by the St Albans Diocesan Board of Finance.

Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rent or other income, are shown as debtors less provision for amounts which may prove uncollectable.

Short-term deposits include cash held on deposit with the Hampshire Trust Bank the HSBC Bank and the Shared Interest Charity.

Pandemic

Reduced attendance and in particular reduced fundraising in this past year has resulted in a deficit of income against expenditure. The impact of the pandemic will continue in 2021 but the PCC plans to continue to manage costs and to promote contributions through a stewardship campaign.

ST MARY'S EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

Note 2 Income and Endowments from:		Unrestricted	Designated	Restricted	Endowment	TOTAL	
Donations and Legacies		Funds	Funds	Funds	Funds	FUNDS	2019
Voluntary Income/Receipts		£	£	£	£	£	£
Tax efficient planned giving							
FWO Envelopes		2183				2183	4462
Bankers Orders		45733				45733	44608
Donations Gift Aided		3616				3616	465
Gift Aid Small Donations Scheme							
FWO & Open Plate		954				954	3839
Donation not Gift Aided		270				270	640
Other planned giving not Gift Aided		0				0	0
Receipts including special appeals		1020				1020	1050
Gift Aid Recovered		12827				12827	13715
Grants & Legacies Received		0				0	0
		66602	0	0	0	66602	68780
Charitable Activities							
Church Activities							
Statutory Fees (retained by PCC)		4020				4020	4570
Fund Raising		7361				7361	13516
Coffee Fund		126				126	624
Fabric				100		100	6750
100 club				2214		2214	2288
Linen Fund				29		29	82
Carnival						0	20334
Front Row				58		58	2330
Ladies Guild				5		5	679
Breakfast Club				354		354	1760
Tower Fund				15		15	0
Luncheon Club				448		448	2621
		11507	0	3224	0	14731	55554
Rental Income		980				980	1632
Dividend and Deposit Interest		1914				1914	1331
Investments		2895	0	0	0	2895	2962
Other Income		413	0	0	0	413	230
Total		81417	0	3224	0	84640	127526

ST MARY'S EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

Note 3 Expenditure on:

	3	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	2019
		£	£	£	£	£	£
Raising Funds							
<i>Costs of Generating Income</i>	3a						
Fund Raising		642				642	2,923
Stewardship Costs						0	343
Coffee Fund		160				160	103
Fabric Fund				180		180	1,710
100 Club				1,410		1,410	1,180
Carnival Costs				60		60	7,181
Front Row				578		578	2,001
Ladies Guild				129		129	384
Breakfast Club				558		558	1,510
Luncheon Club				337		337	2,542
		801	0	3,252	0	4,053	19,876
Charitable Activities	3b						
<i>Church Activities</i>							
Charitable Giving		809				809	897
Grants by Carnival						0	13,500
Diocesan parish share		67,072				67,072	64,831
North Chilterns Group and Deanery		262				262	362
Salaries and Wages		845				845	715
Clergy and Staff Expenses		2,439				2,439	850
Clerical cover expenses		0				0	60
Sundry Donations		0				0	0
<i>Church Expenses</i>							
Mission and Evangelism		112				112	711
Church Running Expenses		10,558				10,558	11,596
Church Utility Bills		2,100				2,100	3,546
Depreciation		3,431				3,431	2,426
<i>Major Capital Expenditure</i>							
Major Repairs to the Church		0				0	0
<i>PCC Governance Costs</i>		300				300	300
		87,929	0	0	0	87,929	99,794
Dagnal Church Precept	3c	1,310				1,310	2,620
Total		90,040	0	3,252	0	93,292	122,290

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

4a Staff Costs

Salaries. During the year the PCC employed a Sacristan.

31/12/20	2019
845	715

4b PCC Costs

No PCC member received remuneration, benefit or reimbursement of travelling or other expenses.

5a Tangible Fixed Assets

Capital Equipment

1/1/20	Equipmnet Added	Depreciation	31/12/20	2019
2426	3015	(3,431)	2010	2426

5b Investments

Unrestricted Funds

Shared Interest Society

Endowment Funds

Church Board of Finance

Total

1/1/20	Interest	Disposals	Transfers	Changes in Mkt Value	31/12/20	2019
876	2		1,072		1,950	876
65,896				4,653	70,549	65,896
66,772	2	0	1,072	4,653	72,499	66,772

6 Current Asset

Debtors

Gift Aid reclaims

Other debtors

Short term investment Hampshire Trust Bank

Bank Accounts

Cash

31/12/20	2019
1,041	1,141
408	3,080
1,448	4,220
75,919	75,000
29,656	36,927
699	528
107,722	116,676

7 Liabilities

Amounts falling due in one year

Amounts received in advance (Carnival)

Other creditors

(353)	0
(2,595)	(2,590)
(2,948)	(2,590)

Total Net Assets

179,284	183,283
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8 Analysis of Net Assets

Fixed Assets

Investment Assets

Current Assets

Current Liabilities

Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	31/12/2020 Total	2019
2,010				2,010	2,426
1,950			70,549	72,499	66,772
8,552	19,494	79,676		107,722	116,676
(2,948)				(2,948)	(2,590)
9,564	19,494	79,676	70,549	179,284	183,283

ST MARY'S EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

9a Funds Reconciliation

	Reserves At 1 Jan	Incoming Resources	Resources Expended	Transfers	Investment Gains/(Loss)	Reserves At 31 Dec
	£	£	£	£	£	£
Unrestricted General Fund	9,199	81,291	(89,881)	8,956		9,564
Coffee Fund	34	126	(160)			0
	9,233					9,564.41
Designated General Fabric	9,830					9,830
Memorial	722					722
Roof Repairs	3,834					3,834
Stonework Restoration	5,108					5,108
	19,494					19,494
Restricted Benevolent	143					143
Fabric	62,395	100	(180)	804		63,119
Linen	246	29				275
Roof Repairs	9,343					9,343
Appeal Fund	8,956			(8,956)		0
100 Club	0	2,214	(1,410)	(804)		0
Tower	429	15				444
(Associates) Carnival	1,236	0	(60)			1,176
Front Row	3,894	58	(578)			3,375
Breakfast Club	1,158	354	(558)			954
Ladies Guild	646	5	(129)			522
Luncheon Club	215	448	(337)			325
	88,660					79,676
Endowment Funds						
Restricted Chancel Fund Income	4,705				325	5,030
Chancel Fund Deposit	1,430				147	1,578
Fabric (Miss Gray's Gift)	18,590				1,284	19,874
Church Lands Income	1,857				188	2,045
Church Lands Deposit	25				0	25
Unrestricted Brandom Income	9,314				643	9,958
Brandom Deposit	4,384				299	4,683
Wallace Bequest	25,361				1,751	27,112
Edlesborough Mem. Hall	230				16	245
	65,896					70,549
Total Funds	183,283	84,640	(93,292)	0	4,653	179,284

9b Transfers of Funds

The Appeal Fund has seen had no expenditure since 2018. No further expenses for the new extension are expected. The PCC approved its transfer to General Fund in a minute of 11th Feb 2021.

Surplus from the 100 club of £804 was transferred to the Fabric Fund as required by the constitution.

9c Prior year adjustment

In the accounts for the year ended 31 December 2019 a correction was made to the opening balance of the Endowment Funds. This was misallocated in the Statement of Financial Activities, resulting in an understatement of the General Fund by £1772.

ST MARY'S EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

10 Carnival	2020		2019	
	£	£	£	£
Advertising, Sponsors & Donation	0		5,085	
Stall Fees	0		4,273	
Church Stall Takings	0		10,848	
Income Tax Gift Aid	0		129	
Gross Receipts		0		20,334
Costs				
Programmes	0		1,310	
Stall	0		2,845	
Administration	60		2,386	
Entertainment	0		640	
		60		7,181
Profit on Carnival		(60)		13,153
Less Donations				13,500
Surplus/(Deficit)		(60)		(347)
11 Front Row				
Income	58		2,330	
Expenditure	578		2,001	
Surplus/(Deficit)		(519)		329
12 Breakfast Club				
Income	354		1,760	
Expenditure	558		1,510	
Surplus/Deficiency		(204)		250
13 Coffee				
Income	126		624	
Expenditure	160		(103)	
Surplus/Deficiency		(34)		727
14 Ladies Guild				
Income	5		679	
Expenditure	129		384	
Surplus/Deficiency		(124)		295
15 Luncheon Club				
Income	448		2,621	
Expenditure	337		2,542	
Surplus/Deficiency		111		80
16 Tower				
Income	15		0	
Expenditure	0		0	
Surplus/Deficiency		15		0
17 100 Club				
Income	2,214		2,288	
Expenditure	1,410		1,180	
Surplus/Deficiency		804		1,108
18 Commitments				
There are no other commitments, not otherwise recognised in these financial statements				

ST MARY'S EATON BRAY with EDLESBOROUGH
PAROCHIAL CHURCH COUNCIL

Notes to Financial Statements for year ended 31 December 2020

19 SOFA Comparatives

(previous year)

2019

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£
Income and Endowments from:					
Donations and Legacies	68,780				68,780
Charitable Activities	18,710		36,844		55,554
Other Activities	0				0
Investments	2,962				2,962
Other	230				230
TOTAL	90,682	0	36,844	0	127,526
Expenditure on:					
Raising Funds	3,369		16,507		19,876
Charitable Activities	86,294		13,500		99,794
Other	2,620				2,620
TOTAL	92,283	0	30,007	0	122,290
Net Income/(Expenditure)	(1,601)	0	6,837	0	5,236
Transfers between Funds	830		(830)		0
Other Recognised gains/(losses)					
On revaluation of fixed assets					
On investments				11,741	11,741
Net Movement in Funds	(771)	0	6,007	11,741	16,977
Reconcillation of Funds					
Total Funds brought forward (1 Jan)	8,232	19,494	82,653	55,927	166,306
Total Funds carried forward (31 Dec)	7,460	19,494	88,660	67,669	183,283

ST MARYS EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS

For the year ended 31 December 2020

Independent Examiner's Report

To the Parochial Church Council of St Mary's, Eaton Bray with Edlesborough

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 1 to 11, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of the Regulations. **Basis of this report**

Our examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

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



T R Bowden
GVS Ltd
Accountants
Buckfastleigh
Devon

Dated: 29 March 2021

ST MARYS EATON BRAY with EDLESBOROUGH

PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS

For the year ended 31 December 2020

Independent Examiner's Report

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



T R Bowden
GVS Ltd
Accountants
Buckfastleigh
Devon

Dated: 29 March 2021