

**SANDY PARISH CHURCH - ST SWITHUN'S  
SANDY BEDFORDSHIRE**

**ANNUAL PAROCHIAL CHURCH MEETING**

**April 24<sup>th</sup> 2022 4pm**

**Venue: St Swithuns Church**

**TRUSTEES ANNUAL REPORT year end 2021**

## **SANDY PAROCHIAL CHURCH COUNCIL**

The Annual Meetings will take place in St Swithun's Church  
On Sunday April 24<sup>th</sup> 2022 4pm

### **AGENDAS**

#### **The Annual Vestry Meeting to elect 3 Churchwardens will take place at 4pm**

1. To approve the minutes of the meeting held on Tuesday 28th April 2019.
2. To thank the Churchwardens – Jean Peckham, Sandra Watson and Colin Osborne.
3. To elect the Churchwardens for the coming year:  
Nominations received: Colin Osborne, Sandra Watson, Anthony Bell
4. To transact such business as is incidental to the meeting.

#### **The Annual Parochial Church Meeting will take place at 4:10pm**

1. Apologies for absence.
2. To approve the minutes of the APCM meeting held on Sunday May 16<sup>th</sup> 2021.
3. To receive a report from the Vestry Meeting to elect Churchwardens May 16<sup>th</sup> 2021 .
5. To receive The Annual Report from the Trustees End of Year 2021
  - (a) Report from the Rector
  - (b) Report from the Electoral Roll Officer
  - (c) Report from the Churchwardens
  - (d) Report on the proceedings of the Parochial Church Council (PCC)
  - (e) Examined Accounts of the Church Council for the year ending December 2021.
6. To elect members to the Parochial Church Council for 2022  
Nominations received:  
Elizabeth Adams      Matt Bushby      Michele Canfield      Abigail Davies  
Elizabeth Gammell      Malika Jolilie      Ruth Lock      Jean Peckham  
Anne Peacock      Eva King      Jamie Kahn      Elizabeth Karuna  
Co-opted: Kevin Reynolds (Treasurer)      Stephen Snow (Secretary)  
Julia Bickerdike and Anthony Lock      (Deanery Synod Representatives)
7. To appoint sides-persons.
8. To appoint an Independent Examiner for 2022.
9. Open Forum for comments from the congregation
10. Any Other Business. Please notify the Chairman in advance.
11. Close in Prayer

**Sandy Parish Church - St Swithun's    Registered Charity No: 1130680**  
**Trustees' Annual Report for the Year End 31<sup>st</sup> December 2021**

**Annual Parochial Church Meeting**  
**April 24<sup>th</sup> 4pm in St Swithuns Church Sandy**

**REFERENCE & ADMINISTRATIVE INFORMATION**

[www.sandyparishchurch.org](http://www.sandyparishchurch.org)

email: [office@sandyparishchurch.org](mailto:office@sandyparishchurch.org)

Tel: 01767 682499

<b>Rector:</b>	Rev. P. Huw Davies
<b>Full Name:</b>	Sandy Parish Church Parochial Church Council – St Swithuns
<b>Church Address:</b>	34 High Street, Sandy, Bedfordshire. SG19 1AQ
<b>Correspondence Address:</b>	The Rectory, 34 High Street, Sandy, Bedfordshire SG19 1AQ
<b>Bank Address:</b>	Barclays Bank, 45 High Street, Biggleswade, SG18 0JF
	Account name: Sandy Parochial Church Council
	Acct no: 50818755 20-74-81
<b>Independent Financial Examiner:</b>	Howard Skinner 8 Powers Close, Sandy SG19 11JS

**End of Year 2020 Accounts Examined and Approved by PCC Tuesday April 5<sup>th</sup> 2022**

**MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL DURING 2021**

<b>Rector (Chair):</b>	Rev. P. Huw Davies
<b>Churchwardens:</b>	Jean Peckham   Sandra Watson   Colin Osborne
<b>Honorary PCC Secretary:</b>	Stephen Snow
<b>Honorary PCC Treasurer:</b>	Kevin Reynolds
<b>Deanery Representatives:</b>	Julia Bickerdike, Anthony Lock
<b>PCC Members from APCM 2021:</b>	Elizabeth Adams, Abbie Davies, Michele Canfield, Matt Bushby, Anthony Bell, Elizabeth Gammell, Ruth Lock, Peter Herring
<b>Curate:</b>	Phil Macaulay arrived June 2021                      Malika Joilie
<b>Diocesan Reader:</b>	Jane Godley

**STRUCTURE, GOVERNANCE & MANAGEMENT**

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. In respect of Safeguarding, the PCC adopt the Diocese of St Albans Safeguarding Policy and the Safeguarding Representative is Sandra Watson.

The PCC operated with four sub-committees in 2021

Standing Committee:    Finance Committee:    Building Team:    Safeguarding Team:

**Safeguarding:** Sandra Watson

The PCC have fulfilled their responsibilities regarding Safeguarding and undertaken the required training. The Rector and Wardens have satisfied the Diocesan Safeguarding Team regarding the fulfilment of their responsibilities and duties.

Statistics: In 2021	Baptisms 3	Weddings 5	Funerals 33
Electoral Roll:	April 2020 – 134	April 2021 – 124	April 2022 – 113

## **OBJECTIVES & ACTIVITIES**

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the Rector in promoting in the parish the whole mission of the Church, pastoral, social and evangelistic.

Together we aim to ***Reach, Teach, Mend and Send***.

To this end the PCC at Sandy Parish Church are working on a Mission Action Plan (MAP) sharing the Diocesan aims of: **"Going Deeper into God, Transforming Communities, Making New Disciples"**.

Throughout 2020 – 2021 the Covid pandemic has affected all our lives and our freedoms even restricting the forms of worship available to us at times.

During 2021 the Church has been open for Personal Prayer as well as restricted Sunday Services

The Church has been important to many as a place of prayer and sanctuary but during 'lockdown' people were not permitted to gather indoors and at its height nor meet outdoors either.

At St Swithuns we responded to this with telephone calls, regular emails, the sermons and services being put on to public social media making use of YouTube, Facebook, our website, [www.sandyparishchurch.org](http://www.sandyparishchurch.org) and the amazingly opportune technology of ZOOM.

Sermons and services being available on various platforms and text of sermons delivered by friends to those with no online access have helped keep church members together and accessible to some others who have not usually come to church.

Members of the church have been very active in supporting other families in the town during this last year through the NEED project and the Sandy All In Together group SAIT.

A lot of time was spent by the PCC in 2019 discussing and deciding the priorities for the restoration and refurbishment of the church building in the light of

- a) the needs of the external repairs and refurbishments as outlined by the Quinquennial Report
- b) the need to face the challenges of change in our society and congregation in terms of worship and mission reflected in the seating and the internal furnishings of the church.

The Covid-19 pandemic of 2020-21 has further revealed the need to be able to adapt the seating in the church in the light of the concept of social distancing and the changes in society that will effect community expectations of public spaces. It has also highlighted the need for a different ministry in the years ahead which has at its heart community and relationship reflected in the need for flexible seating allowing people to talk together and share coffee in small groups in the body of the church. This is most keenly felt in the under 40s demographic and illustrated by the desire for refreshments after the services.

## **PUBLIC BENEFIT**

We recognise that in following Jesus we are called to be a community that not only builds up and strengthens our members but can also be a blessing to the town in which we live. Church members are involved in many community groups and activities, local schools including being school governors. We are indebted to the voluntary effort and financial contributions of our members and sincere thanks are extended to the individuals and teams that help in the church community. The Wardens and PCC, those who teach and care for the children, the Readers, Prayers, the cleaning, flower arrangers and welcome teams, sides-people, bell-ringers, choir, worship team, the technical support and others who perform many varied tasks around the church and parish.



As I write this report things are still uncertain as to what the impact of this global pandemic will be upon people's mental health, social interactions, finances, employment and family relationships as well as children's social development and schooling.

Added to this in 2022 the unexpected spectre of a war in Europe raises its head and the rate of inflation reaches a 30 year high, and the NHS is struggling from midwifery to end of life care.

In such uncertain times it is important that the church remains a beacon of hope and a signpost to the One who is unchanging and who throughout history has walked with people through many difficult times with communities and with individuals.

"Jesus Christ, the same yesterday, today and forever!" Bible Book of Hebrews 13:8

One thing is clear, many people are re-assessing their priorities and examining their values and purposes. For some a new spiritual awakening is happening while for others a new desperation is at work. Some are finding a new gratitude and generosity of spirit while others are discovering that life is more fragile and less predictable than they thought. This is bringing opportunities for ministry and mission to Christians to be salt and light in the community.

The PCC and myself are most grateful to you all for your support of the ministry of the church in Sandy. During this crisis giving Community Leadership as well as Pastoral Care and leading worship and recording of sermons is only possible with your financial support and the PCC are grateful for your continuing regular support as well as extra gifts and offerings as you feel able.

Some are finding they must reduce financial outgoings but many are increasing their charitable giving recognising people in here and in other countries are desperate for help more than ever before.

I refer you to my comments in the Annual Reports of 2020 and 21 which still have relevance for today:

*Small churches particularly in the villages are finding it difficult to maintain ministry. Churches in the future will need to help each other. As a church with a few more people and a few more resources than many around us it is important that we understand our responsibility to encourage and support our fellow Christians in the smaller churches. Across the country many churches are seen by their Diocese as key 'Resource Centres' for the area running courses and conferences for the support of parents, teenagers, people in debt with relationships and marriages in crisis or running TEFL language courses for refugees. Who knows if this may not be part of the role God is preparing St Swithuns for in the years to come and how our preparations with sound and visuals, seating and heating may not be part of a bigger plan in the face of a changing and challenging time for the Church?*

During 2022 the PCC will be looking into what we can learn from this time of change and how we can approach the challenge of relevance and public benefit in the years to come.

In particular we will be re-examining our vision and values, aims and priorities and how we can best use our facilities and resources, in particular the church building itself as a significant asset to the furtherance of our mission and ministry.

We will be looking further into the best use of the building and consulting on possible changes. This process began many years ago but took a big step forward with PCC discussions in 2019 over many months, and more recently the PCC vision and mission planning days with a third planned for later this summer with the new PCC.

Thank you for your prayers and the role you play in all of this.

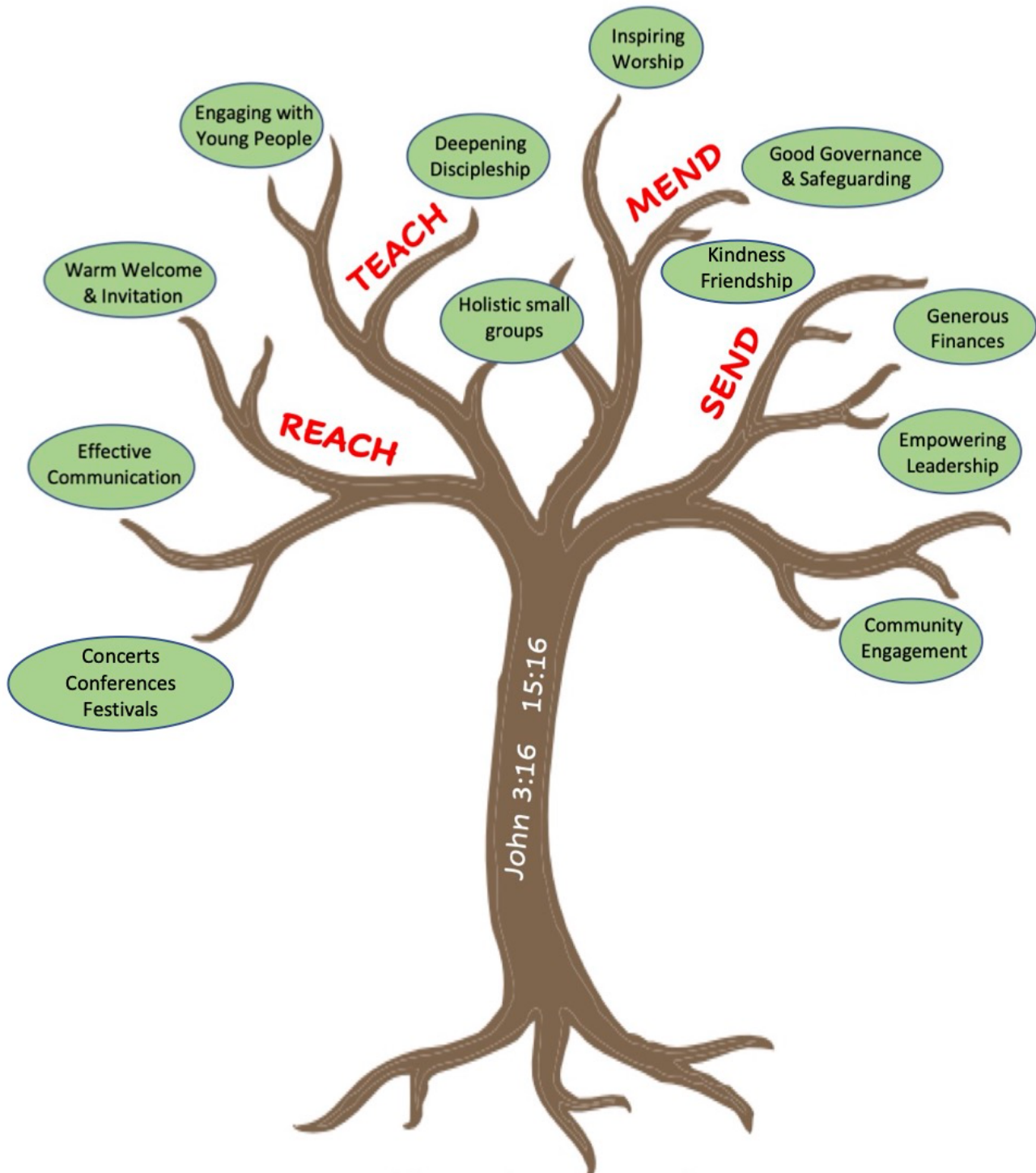
Sincerely Huw

May 2022



# SANDY PARISH CHURCH

## St Swithuns



### **Rooted in God's Love and Presence**

Following Jesus with generosity and joy imagination and courage

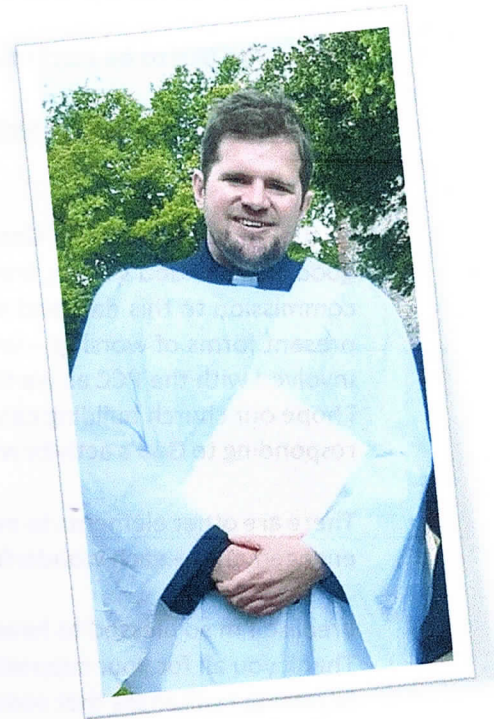
## Curate's Report from Revd. Philip Macaulay

Dear St Swithuns, I pray that this Annual Church Meeting will be an encouragement to every one of us.

As we look back over the challenges and sorrows that the last year may have brought, we can see the Good Shepherd's faithfulness through the valleys and the mountains. I see a family here of great faithfulness and good values, and it has been a privilege to come and serve the Lord Jesus by serving in your midst.

'Privilege' is the best word to sum up my role. I don't think my collar makes me any more special than anyone else, but it is a sign towards the investment into me in order that I can help others. Curacy is a training season, but the ministry is still very real and very fulfilling. The calling to work by being a friend, being hospitable, praying for those I love and helping you worship brings me deep joy.

Leading Worship is my most fulfilling responsibility. Previously in my life I've done this in different contexts and styles around the world, but here I have found a regularity that helps me to grow in confidence each week on Sundays and co-operate amongst a brilliant team with the wardens, Luke, Anna, Jane, the choir, the visuals operators, the welcomers, and of course Huw. Recently Huw's trust in me to cover services with Jane has been a great joy – even if I know I'm a little clumsy with things sometimes.



I also particularly love the 'Something Different Sundays' – the joy of Spirit in our midst, the ability to get more people involved up the front, and especially the engagement across age groups with our worship. I am looking forward to being able to preside at Communion both to expand our possibilities for services and as a personal privilege to enable people to meet with the God who loves them in such a special way.

Funerals have been a responsibility holding great beauty and holiness alongside the sorrow. Sitting with bereaved families and learning about their stories is powerfully precious. I always seek to pray with them at the end of our time, no matter how familiar, or not, they may be with church, and it's usually a moment of tangible peace. The rest of the service planning and delivery flow from those movements as we see the Lord guide all of us through memories, grief, and hope.

One of my first priorities when I arrived was to provide something new for young adults who were already connected to our church but struggling to attend or engage with our current services. I wanted to create a Sunday evening musical worship focused gathering with an emphasise on social engagements alongside it. However, while the desire to see this happen was there, a combination of Covid/Omicron's rise and other life demands made me realise it might take longer to build the team necessary to help this project to thrive. Please pray for wisdom and opportunities to turn back to these ideas in the year to come.

One area I could more easily get stuck into was alongside Deidre, Hayley and Wanita with the Youthwork (14s-18s) that was already going. With Hayley moving on to Nepal, I was happy to come in and I've loved working alongside Deidre as I think my task-focused personality is balanced well by her amazing heart for these young people and skill at leading activities. I've been passionate about moving our meetings in-person but we have kept an online option so far. Our meetings are now a little sporadic to fit our diaries, but we are committed to keep providing space to meet with these amazing young people. It is such a joy.



Before Hayley left for Nepal she drew my attention to a key 'cohort' of Junior Church members all reaching the age limit. This tied in with my own stirring to offer confirmation to the church, and sure enough we are now close to commencing a new group on Sunday afternoons for this cohort, with food, fun, and sharing our wonderful faith in Jesus together. I pray and hope this can be sustained beyond its need simply for confirmation as we need something for our children when they grow beyond Junior Church.

**Would you like to be confirmed this year?**

**Confirmation with Bishop Richard of Bedford will be on July 14<sup>th</sup> at 6pm contact us for more information.**

At the end of Matthew's Gospel, Jesus commissions the disciples to make more disciples, to share the good news of God's story, truth and love, and to "GO" to reach the wider world. The Church inherits this commission to this day, and while there is no harm in enjoying our present congregation or valuing our present forms of worship – we must continue to share God's vision and mission to reach. It's a joy to be involved with the PCC as we think and pray about what God's plan could be for us here in Sandy.

I hope our church building can be a place people are eager to come to, but I hope our church people grow responding to God's activity wherever they are, especially forming friendships and sharing meals this year.

There are other elements to my role like my Pinnacle articles, helping with weddings, pastoral visits, school engagements – each wonderful and I love the variety day by day.

I realise I'm so blessed to have this role and I don't take it for granted.

Thank you all for your support of me.

In closing I will share that something I think the Lord may have been saying to me about 2022 related to a verse from the Hebrew Prophet Isaiah (where he is chastising Israel for trusting in earthly powers (Egypt) rather than in God).

*"For thus said the Lord GOD, the Holy One of Israel:  
In returning to me and finding rest you shall be saved;  
in quietness and trust shall be your strength."*

*Isaiah 30v15*

I pray through our ministry that you can find something of God's rest in your returning through this year. That all the pain, all the stress, the fatigue, can be washed away through quietness and trust in a refreshing renewal of your strength.

I can always think of new ideas or projects, but really our hope is in God alone.

Real deep rest will never be found in sleeping longer, rather it will be found in our Father's presence.

We can rejoice that our return is possible not through our own merit but because of the Grace of God shown in Jesus Christ. It will be a privilege to help you meet with him.

Phil

Revd Phil Macaulay  
[p.macaulay@gmail.com](mailto:p.macaulay@gmail.com)  
07977849670

## **PCC Secretary's Report for Calendar Year 2021.**

The PCC are keen to express their thanks to Sandy Town Council for the generous grant in December of £1,500.00 which paid for the new lights now illuminating the Southern footpath from the High Street to the Church Front door and in the cherry trees at the front of church.

The lights look great and the footpath is now much safer to walk during times of darkness.

The PCC met 12 times in 2021 and the Standing Committee met once, all conscious of the Council's responsibilities and the need for unity and vision.

**January** – The COVID lockdown over Christmas meant that St Swithuns could not open for services on Christmas Day 2020. With regret, it was decided that the Church must remain closed for January. The closure will be reviewed every month and the Church re-opened as soon as it is safe. The next day Huw wrote to the Bishops and Archdeacons to advise the above and received a very positive reply saying many other Churches had reached the same decision.

**February** – To mark the deaths of more than 100,000 people to Covid Nationwide, Huw rang the Church Bells 1,000 times on Sunday 31<sup>st</sup> January. Many townspeople found this to be a help

**March** – The Bishop has delegated decisions about when to re-open Churches, and for what functions, to the PCC of each Church. After debate it was still not considered safe to re-open St Swithuns so the Easter Service must, unfortunately, still be held on Zoom. There was, however, strong support for opening the Church Building to allow Private Prayer.

**April** – Some 30 people attended the Quiet Prayer time on Good Friday with a similar attendance on Easter day. Huw formally recorded his thanks to Sue Bell for transcribing the Sunday Zoom Sermons so that these can be read on the Church Website. The Final Accounts for Calendar year 2020 have now been fully audited. Zoom services will continue on Sunday mornings until Pentecost, but the Church building will open on Sundays for quiet Prayer between 4pm to 7pm with a short evening service at 6pm. Repairs to the tower went over budget as much of the walls required double depth re-pointing.

**May** – It was debated and decided that from Pentecost until September there will be a Sunday Communion Service in the Church building at 9:30am and again at 6pm, Junior Church will continue on Zoom at 10:30am with the Adult Zoom service starting at 11am. The PCC enjoyed a 10 Minute "brainstorming" session considering our activities as a Church and how these support our vision to Reach, Teach, Mend and Send in Sandy. Many felt that we should plan a half day PCC conference to develop these thoughts further.

**June** – A spike in Covid cases in Bedford was worrying but the PCC decided to continue with Church Services as planned at the Meeting in May. Congregation Members can make up their own mind about whether to attend services in the Church building or not.

There was debate about the future activities of St Swithuns. The overriding consensus was that there is a great opportunity and responsibility toward the young people in Sandy, many of whom have expressed the need for spiritual guidance and the Church MUST respond to this need.

**July** – Jean recorded her thanks to Bob Browning for planting flowers around the Church Grounds and to David Butcher for his care of the triangle area in front of the building.

Huw chaired an open forum considering what we have learned in the last 18 months.

Again, the need to bring Jesus's ministry to age groups between 7 to 18 was apparent along with the ardent desire for the "main" service to return to the Church building.

**August** - The full Council did not meet in August but the Standing Committee met on 3<sup>rd</sup> August to discuss the return of Monthly Family Services on the 1<sup>st</sup> Sunday of each month at 9:30am from 5<sup>th</sup> September onwards. This is to encourage families with young children to return so it will not be a Communion Service. The Zoom service at 11:00am and the service at 6:00pm will continue as before.



**September** – A Pym memorial plaque in the north transept fell from the wall in August but has been made safe. Specialist conservators inspected all Memorials in the Church and Huw obtained a report that all other memorials are safe. The 6pm Communion Service will be replaced in future with a Contemporary worship function in order to try to attract younger people.

**October** – Jean expressed her thanks to Trixie for decorating the Church with Harvest Festival flowers. The usual service on Remembrance Sunday at the Memorial will be followed by a parade with the Royal British Legion to Sandy Market Square for an outdoor Service.

The All Souls Day Service will be held on 1<sup>st</sup> November. Whilst this will give thanks for the outstanding performance by the NHS and Care-workers in the last 18 months the service will be primarily for bereaved families – especially those affected by Covid.

The Christmas Tree Festival will again be held outside this year, the second year due to Covid.

**November** – The PCC have agreed to renew the lease of the Church Rooms for a further 40 years. Huw and the Wardens will shortly sign the new lease on behalf of the PCC.

Repairs to the Church Bells are required. The extent and cost of the repairs will not be clear until the work is in progress, e.g. state of the bushes, but authorisation has been given for the repairs.

**6<sup>th</sup> November** - The PCC met on Saturday 6<sup>th</sup> November for the first of 2 morning conferences to discuss the strengths (and how we might address the weaknesses) of St Swithuns' Ministry for the future.

Representatives from the Flourishing Churches Team of St Albans Diocese will be invited to the second conference in March 2022.

The St Swithuns Tree graphic was accepted as a useful visionary and practical tool along with the simple aide-de-memoire that we as a church are called to Reach – Teach – Mend – Send.

**December** – Kevin has submitted a budget for Calendar Year 2022 to the PCC. It is expected that the cost of running St Swithuns Church for the year will be £12,000 more than the value of donations received. Everybody on the PCC will be required to complete all new Safeguarding training modules in the new year.

Friday evening Bible Studies are gaining momentum and interest is being expressed in Confirmation Classes.

Stephen Snow     Hon. Secretary, St Swithuns PCC.

### **Churchwardens Report**

We have had another uncertain year here at St Swithuns, thankfully our faithful congregation is still attending. Let's hope and pray our 2022/23 year will be much better, if not quite covid-free.

All necessary maintenance requirements have been achieved and our church building is in good repair.

The church rooms, although not let so often this last year, has all maintenance requirements met. There is a small amount of work needed to the bells, this to be completed end of Feb/ March 2022. The memorials were all checked by Hirst Conservationists after a section of one of the Pym family memorials in the north transept fell.

This is my last year as church warden after 7 years. I have been blessed to work with Huw and all the team which is St Swithuns. It has been an honour and given me much joy.

I wish my replacement the same fulfilment, and pride in the position.

Jean Peckham on behalf of the churchwardens, Sandra Watson   Colin Osborne

## **Treasurer's Report 2021**

Every pound, every legacy, every gift is gratefully received, and I and the PCC thank you so very much for enabling the ministry and pastoral care of the church to go forward throughout a difficult year.

We also want to thank the Sandy Town Council for their grant of £1,500 for the enhancement of external lighting at St. Swithuns, and which was beautifully displayed at our Christmas events.

2021 was the 2<sup>nd</sup> year of the impact of COVID and we were blessed to see its' destructive power lessen as 2021 progressed, which in turn enabled us to expand our Mission, returning to where we were before.

2021 was yet another year where we choose/had to limit our expenditure to provide the bare minimum. The 3 main items were our contribution to the costs of providing church leaders across the Diocese (known as Parish Share) which was almost £70k, church running expenses of £17k and Diocesan Fees £11k (which we had collected from fees collected for the provision of weddings and funeral services).

We are where we are now, and the PCC is now discussing and updating our Mission Action Plan and making it 'come alive', and this is where we see what GOD is calling us to do, both in terms of worship, and also in our Mission to the wider Sandy Community and further afield.

This might include an enhanced office structure to provide efficient support to our Mission, the return of Alpha courses, exploring within our church 'going deeper with GOD' and homegroups, supporting and getting to know each other in our church family, plus outreach locally and across the world.

Listening and acting upon God's plans is exciting and wonderful. It will require enthusiastic generosity of our time and money, and this will be amazing, as it is what we are called to do, and to do so joyfully.

Whilst against a background of inflation and increased personal financial stress for many in 2022 this is precisely a time where we need to finance the church's ministry, often through Huw and Phil and Jane.

### **The Accounts year ending December 31<sup>st</sup> 2021**

The accounts show income, expenditure, our assets and liabilities.

I encourage you all to read them and ask questions to myself directly before the APCM if you wish.

#### **Income**

Income rose £3k in 2021 from £90k in 2020 to £93k in 2021.

However, there was a one-off uplift in Gift Aid claimed of about £4k from 2020, and so we might say that income was largely unchanged. Gift Aid going forward should return to its normal £12k p.a.

Overall giving fell from £66k to £61k; a drop of £5k.

Regular planned giving fell £7k to £33k and open plate collections fell £4k to £10k.

Within this contactless giving rose to £14k, and fees for weddings and funerals (largely passed on to the Diocese) rose by £3k to £10k.

#### **Expenditure**

Expenditure in 2021 rose £17k to £106k,

However approximately £4k of 2020 expenses were not claimed and paid until early 2021. Therefore the 'real' expenditure rose by nearer £9k.

The 2 major costs increases were church running expenses up £5k to £17k, and Governance costs (Diocese fees paid for weddings and funerals) up £11k.

Within church running costs there were one-off costs of the plinths' inspection and repair £1.9k and external lights £1.5k paid for by the grant from Sandy Town Council.

With the return of regular services there was also an increase across virtually all smaller cost lines, which when combined rose by about £3k.



## Assets

Our assets fell by £8k in 2021 to £174k.

However the bulk of these assets are restricted and are as follows: -

£58K designated ... To cover legal costs to aid the future land sale.

£64k restricted ... To be used for Youth work and curates housing fund

£3k endowment ... For the specific purpose of upkeeping the Graves Family gravestones.

This leaves £59k of general funds, of which £43k being sale of Girtford Mission Church in the 1980's is largely restricted to using the income from investments not the capital sum.

So net, we have started 2022 with £11k of general funds.

## Liabilities

These were mostly 2 final bills (retentions) in relation to the church refurbishment and now been paid.

## Budget

Our budget for 2022 was formulated on the basis of a continuation of where we are now – a standstill budget so to speak, and not what we are being called to do in our updated Mission discussions.

We have forecast an £11k excess of expenditure over income for 2022, which given the start of year £11k general funds position means that we might just have sufficient funds for 2022.

It does however mean that there is no leeway for large, unexpected costs, and indeed nothing in reserve for 2023 and going forwards thereafter.

## GOING FORWARDS

Please pray for the provision of resources by us all as individuals to enable us as a church to move forwards with the exciting Mission that we are called to provide.

In terms of generosity, compassion and love, we cannot get anywhere near what God has provided to us.

***John 3:16 For God so loved the world that he gave his only son, so that who believes in Him will not perish, but have eternal life.***

***Matthew 6:26 See the birds of the sky, that they do not sow, neither do they reap, nor gather into barns. Your heavenly Father feeds them. Are you not of much more value than they?***

***Also see Keith & Kristyn Getty's Hymn 'His Eye is on the Sparrow'. This can be found on YouTube and is a wonderful and popular hymn.***

When we acknowledge that God always will provide the needs for each and every one of us.

When we acknowledge that all we are, all that we have, all that we have accumulated, and all that we shall need in the future, is provided by God; this is a truly awesome understanding.

When we root the above in our daily prayers, and reflect on and live, and seek God's guidance on our proportionate giving (or journey towards tithing) then we shall have a church that can provide the Mission that God seeks, and we, through Him, also seek. You might read 2 Corinthians chapter 8 v.1-15

Thank you

**Kevin Reynolds Hon. Treasurer**

## Independent Examiners 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 respect of the Trust as required by section 130 of the Act; or
- 2 that the accounts do not accord with those 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.

**Howard Skinner 10/4/22**



## **Junior Church**

During the year 2021-22 the Junior Church Team, leaders and helpers have done a wonderful job of trying to stay connected with families and children providing support for families and continuing Junior Church activities for the children on Sundays when we have been able to meet face to face.

There are quite a lot of young families in the church compared to some other churches and the PCC are very grateful to all those who give of their time, care and prayer to support the children at this crucial time in their lives.

We look forward to continuing this work into 2022 and beyond as we move back to a two service pattern on a Sunday morning, 9:30am and 11am.

We are always on the lookout for more helpers. Please talk to Michelle Canfield or Phil Macaulay.

## **Reader's report for 2022 APCM**

Jane Godley

During the Covid pandemic I have attempted to remain in telephone contact with the housebound but am now able to resume visiting those unable to attend church through sickness or lack of mobility. I find these visits both rewarding and humbling and have learnt much about people's faith and resilience during testing times.

I currently take communion to three people in their own homes and help lead and preach services.

I continue to assist in services when possible and have provided Communion by Extension when needed.

As chaplain to the Air Cadets, I lead a 'Padre's Hour' each month which is both challenging and rewarding

I am also chaplain to the Northern Cluster of the Mothers' Union leading services and Quiet Days.

## **The Church Choir**

Elizabeth Gammell

The Church Choir after a long enforced silence during the lockdowns, is very happy to be singing again.

It is a great happiness and privilege to lead the worship at the 10 am service. Regular Friday evening practices have restarted and as well as preparing music for the next service, the choir is also working on a new repertoire of anthems which can be incorporated as appropriate.

It was agreed not to robe for services for the time being, to avoid congestion in the vestry. However this is under constant review.

The choir owes a huge debt of gratitude to Luke Howard; his commitment and musical talent make being part of the choir an absolute joy.

## **The St Swithun's**

Elizabeth Gammell Musical Director

After the challenges of rehearsing via Zoom during the lockdowns, it was a complete joy to be able to meet in person again last summer. Rehearsals resumed after Easter - fortnightly, in the Rectory garden. It was so lovely to sing together again, even if the rain was pattering on the shelter roof and we worked on a few pieces which we presented to a small audience in July - not exactly Glyndebourne, but there was a great atmosphere and so good to share our songs with a real audience again.

In September we resumed rehearsals in church, to spread out and have good ventilation. Several new members were welcomed to the choir. It was wonderful to work on music for a Christmas concert which was held on 15 December.

Thanks to the generosity of Margaret Wilson a new work called "How Could We Live Without Singing?" had its premiere performance and was greatly appreciated by audience. The choir is now much looking forward to taking part in the Summer Festival of Music in July.

## **The Children's Society**

**Jennifer Watson**

This report relates to the year ended 31st December, 2021.

I am happy to report that sums collected for the Children's Society are as follows:

June Box Opening	£1,082.20
October Box Opening	£680.08
Total	£1,762.28

Similar to 2020, last year 2021 was an extremely difficult time because of the various restrictions and the lockdowns imposed by the Covid emergency. Everyone I spoke to, complained about the lack of small change because we were asked to use contactless bank cards in place of cash.

However, I would wish to thank all the Box Holders and the Customers of Pete's Mini Market for their continued support. Every penny counts towards the work of the Society.

## **The Leprosy Mission.**

**Colin Osborne**

In spite of the changes we have had to make in the way we fundraise as a result of the coronavirus, the Sandy Branch of The Leprosy Mission – with the wonderful support of so many people both from within the church and from the surrounding community – enjoyed another successful year during 2021 with a fantastic total of £22,048 being raised.

This came from a variety of sources – collecting boxes, World Leprosy Day gift envelopes, donations, coffee morning, quizzes, fundraising stall, outings, dinner, catalogue sales, gifts for life, etc. In addition, the funds we raised in the first three months of the year were match-funded by UK Aid and this totalled £8,686.

For the seventh year running monies raised went to a specific project which in 2021 was based in Africa. We had lowered our expectations not knowing how long we would be lockdown in 2021 and had pledged £14,000 towards the Mission's work in Mozambique. This was to provide four community hubs serving eight villages. However, our funding will build six community hubs and, with the UK Aid support, an additional two. These community hubs are similar to our health centres and will provide education, diagnosis, treatment, support and aftercare to those affected by leprosy.

This year in our planning, we were challenged by Curate Phil and we have pledged to raise £21,000 to support TLM's work in Nepal and in particular the Research Centre at Anandaban Hospital.

You may recall we supported Anandaban several years ago but there is now a critical need to rebuild the research centre which was badly damaged by the earthquakes a few years ago. This new research centre, together with the two that the Leprosy Mission have in Bangladesh and India, are on the verge of ending leprosy in our lifetimes. Wouldn't that be an amazing thing to be part of?

**Minutes of the, Vestry Meeting and Annual Parochial Church Meeting,  
Sunday 16<sup>th</sup> May 2021 4:00pm St Swithuns Church.  
Attendance was by Zoom only due to the Covid-19 Pandemic.**

**The meeting was chaired by the Rector, Rev Huw Davies.**

Attendance at the APCM **28 Electors present.** Apologies: Matt Bushby and Julia Bickerdike.  
Statistics: Electoral Roll: 124  
2020: Baptisms: 0 Weddings: 2 Funerals: 26

Huw began by thanking everybody for attending and introduced Phil MacAulay, our new Curate, who will be ordained at St Albans Cathedral on 26<sup>th</sup> June.

**Vestry Meeting.**

1. The Minutes of the Vestry Meeting from 4<sup>th</sup> October 2020 were received.
2. The Wardens, Colin Osborne, Jean Peckham and Sandra Watson, have all agreed to stand again for the new year. Huw expressed his thanks to the wardens for the huge amount of time, effort and passion expended “behind the scenes” in supporting St Swithuns. The wardens were unanimously re-elected.
3. The meeting was closed with a Prayer from Sue Bell giving thanks for our dedicated and hard working wardens and asking Jesus to guide and help them in the year ahead.
4. There being no other business, the meeting concluded.

**Annual Parochial Church Meeting.**

1. The Minutes of the previous meeting on 4<sup>th</sup> October 2020 were received.
2. The Vestry Meeting was reported and the appointment of the 3 Churchwardens notified.
3. The appointment of PCC Committees and the Standing Committee are to be made at the first PCC meeting on 8<sup>th</sup> June

**4. Trustees' Annual Report and the Annual Accounts and Independent Examiner's Report had been circulated by email to all members on the Electoral Roll and put on display in the church.**

Reports from the Rector, Treasurer, Wardens, Safeguarding Officer, Secretary, Choir, Singers, and Christmas Tree Festival along with reports from The Children's Society, The Leprosy Mission and Trustees of Sandy Parish Clerk's Charity.

Huw discussed some of the reports at a high level and gave an opportunity for the meeting to ask questions of each author about their report.

**5. Finance Report.** Andrew Barber commented that it was amazing to close 2020 with a balanced account. Kevin agreed, commenting that God is wonderful.

Huw explained what St Albans Diocese spent the £65,000 Parish Share from St Swithuns on in 2020. The majority of the expenditure went to pay Salary and Housing Costs for Rectors and Curates, support for smaller Parish churches and Diocesan Costs and Social / Legal Departments and Schools work. Kevin advised that 95% of Diocesan funding comes from Parish Share payments from all their Churches and 5% from investment income.

Huw expressed his thanks to everybody for their generosity and financial support in the face of lockdown and the catastrophic effect this had on incomes and job security in Sandy.

Huw recorded, however, that the Church has seen a difficult first quarter for 2021 and the PCC have authorised a draw down of monies from dormant trusts to avoid a deficit in their General Funds. As a Church we have also endeavoured to support other charities including The Children's Society, The Leprosy Mission and Christian Aid in particular over the years.

**6. Wardens Report.** Jean observed that the Building Repairs carried out in 2020 were required after the Quinquennial Report (Received in April 2018) highlighted the need for these. Upon inspection by Messenger Construction Limited (our Contractors), it was found that the mortar damage to The Tower was considerably worse than expected. "Double depth re-pointing" (where the inner layer of stonework underneath the outside surface must also be removed and re-mortared) was required for several areas of the Tower exterior. This caused the repair costs to go over budget. David Butcher saw much of Messenger's work close up and commented that their workmanship was second to none. David added that Messenger were a great help to St Swithuns in guiding the Church to the most suitable and best repairs. Huw observed that, with these repairs now complete, the focus will turn to the interior.

**7. Junior Church.** Michele Canfield's report on Junior Church had been missed from the TAR and Huw apologised to Michele and read her report out loud to the meeting. Malika Joilie commented that her son, Daniel, always enjoys the Junior Church Zoom sessions. Denise Powell said she enjoys the atmosphere of great positivity with Junior Church. Valerie Haygarth felt that the children are an absolute joy and is quite unable to resist joining in with the songs and actions whilst awaiting the adult service!

**8. PCC Report.** As circulated. No questions raised.

**9. Election of PCC Officers.** The PCC Committee Officers elected on 4<sup>th</sup> October 2020 are all standing for re-Election in 2021.

Anthony Lock is moving to join Judith as Deanery Rep. Malika Joilie is standing for PCC. Revd Phil Macaulay will join the PCC in July after his ordination.

Stephen Snow as PCC secretary read out the names of those thus applying:

Elizabeth Adams	Anthony Bell	Matt Bushby	Michele Canfield
Abigail Davies	Elizabeth Gammell	Peter Herring	Malika Joilie
Ruth Lock	Kevin Reynolds (Treasurer)	Stephen Snow (Secretary)	
Julia Bickerdike (Deanery Synod Representative)			
Anthony Lock (Deanery Synod Representative)			

There being no objections from anybody in the meeting assembly, all candidates were declared by Huw as duly elected. As in previous years,

Howard Skinner acted as our Independent Examiner for 2020. We are grateful for his help. Howard was re-elected as Independent Examiner for 2021.

## **10. Open Floor.**

Huw opened the meeting to Contributions from everybody on Church activities.

How do we go about our task to Reach, Teach, Mend and Send in the community of Sandy that is different to what we thought we knew in 2019.

There is more poverty now. The Need Project and Sandy All In It Together are busy and Huw was heartened by the number of people looking after their neighbours since lockdown. The PCC this month, considered how our Activities under the four headings: Reach – Teach – Mend – Send: meet Jesus's Great Commandment (to love God and your Neighbour) and Jesus's Great Commission (to spread the Gospels).

**Sue Bell** – Sandy Baptist Church will return to running a Summer Club for the Town Children from 9<sup>th</sup> to 12<sup>th</sup> August 2021. This will include a Barbeque. Sue and Jane Godley will both be active, but more volunteers and support are desperately needed – even if only to help with making tea or sweeping up afterwards etc.

Sue prays that St Swithuns is able to host more live music events this year and expressed her thanks to Luke for keeping the Community Choirs going.

Luke responded to this with a promise that he will be working with Phil and the Wardens to "get some concerts going" The Church Choir will be contributing to the Services after the Church building re-opens on 20<sup>th</sup> June.



Anthony Bell asked if a contribution might be made by St Swithuns to Sandy Baptist Church for the Barbeque. Kevin asked Anthony to bring this as a proposal to the next PCC Meeting.

**Jean Peckham and Valerie Haygarth** – The Church Hall Rooms re-open from next week. The kitchen will be locked and cupboards taped shut and there will be strict rules about taking refuse away afterwards but the rooms will still need to be cleaned by Church volunteers 4 times a week. The more people who volunteer to join the Cleaning Rota the lighter the duty will be for everybody. Typically, it can take 2½ to 3 hours to clean the Hall. Offers of help to Jean would be welcomed.

**Sandra Watson** – Wanted to express her thanks to Huw and Anna for all the unseen work that is conducted “behind the Scenes” to keep the Church running smoothly. Sandra also expressed her thanks to Luke for St Swithun’s musical direction.

Huw also joined in with expressing his thanks to Anna for the hours of work that she puts into the Church Website and choosing the fitting background music for the Quiet Prayer sessions etc.

**David Butcher** – At the start of Lockdown David felt his faith being compromised by doubt, particularly after members of his family succumbed to COVID-19. As a result of the pandemic David struggled in 2020 – as many people did – but the opportunity for private prayer in church was a great help and David was able to “see” again. David found it lovely that St Swithuns was able to help in this way and expressed his thanks to Huw, The Wardens and the PCC.

**Kevin Reynolds** – Kevin felt a Call to extend help into Sandy upon the onset of lockdown and, in tandem with Mark (an NHS Manager) founded Sandy All In It Together (SAIT). With guidance from Huw, Kevin and Mark were able to approach Councillors and other people in the town with a plan and proposal to launch SAIT. A passionate and energetic committee was soon founded and SAIT developed quickly. SAIT found many families in the Town who were in serious financial distress.

**Ruth Lock** - Observed that, in her role for the local Council, she hears many very tough stories of financial difficulty faced by parents of young children. This situation shows no sign of abating in 2021. Many parents seem to be grateful just for the opportunity of being able to explain their position to an open and sympathetic ear. Ruth asked that we all continue to Pray for local families facing financial hardship.

**David Stewart** – David extended his thanks for the Church Building being opened for Private Prayer. St Swithuns is where he wanted to be and, when Jean invited him inside one day when the Church was quiet, David felt moved to tears to be back inside. David expressed his thanks to the Sidespersons, to Luke for the music and to SAIT for delivering prescriptions.

David recalled that, as a boy, he attended a Baptist Church where people were seated on chairs, rather than pews. In the course of a single day the chairs were moved and re-arranged several times to fit the activities going on inside the Church Building making space not only for worship services but also informal coffee for parents and toddlers and young people’s activities. The pews in St Swithuns simply aren’t versatile enough for all the activities that need to go on.

**Phil MacAulay** – Life will change post COVID. With the easing of Lockdown, Phil was able to visit his family, but somehow felt awkward. Will there be a Spiritual Parallel? Will we find it hard to get back to Jesus? If anybody keeps journals it might be interesting to see what feelings they experience as we all return to traditional Church worship.

**Elizabeth Gammell** – Elizabeth feels so proud to belong to St Swithuns. Zoom Services gave us the opportunity to learn the names of some familiar faces and helped to continue the social side of Church as well as formal services. Elizabeth is excited and scared at the idea of going back but we will all go back stronger.

**Luke Howard** – Luke expressed his thanks to Huw for supporting his work and the continual encouragement he brings and a Thank you to Elizabeth Gammell for re-starting the Church Choir after lockdown was eased the first time. Luke was glad that one Christmas Carol service in 2020

was performed before Lockdown was re-introduced. Expressing his thanks to Huw, Anna, Elizabeth Gammell and the Wardens – who all contributed help and support in 2020 – Luke commented on what a great thing it is to be part of a Community.

**Michele Canfield** – Michele has been working from home since the onset of Lockdown but is thankful to still have a job. Michele is very grateful to Daniel Joille (aged 10 years) for inspiring her to revamp Junior Church by simply asking “when will Sunday school come back?” Denise Powell has been amazing in helping to transform Junior Church and carry it through its re-start in 2020. Michele expressed her thanks to everybody who has helped.

**Abigail Davies** – Abbie is excited at being able to get back to the Church Building. She has missed everybody and feels that she speaks for many who find that face to face interaction is much easier and more satisfying than relating through Zoom.

**Elizabeth Adams** – Elizabeth has worked all through the last 18 months in full PPE on a ‘COVID ward’ but sometimes felt safer there than in open society and crowded shops. It will be an awkward transition in these next few months and years. Elizabeth has recently retired after more than 35 years nursing in the NHS. Elizabeth and Ruth Lock have been very concerned for the young people and the effect this year has had upon them. They would urge the church to consider what we can do to reach out to and support the teenagers in Sandy.

**Adrienne Massey-Thoday** – Adrienne concurred with Elizabeth and Ruth and wondered if the Steven Taylor fund might be utilised for this?

There being no other business, the meeting came to a close. Colin Osborne announced that Lucy Henry, has returned to Kenya and intends to retire there shortly. St Swithuns have conveyed their best wishes to Lucy.

Colin closed the meeting by leading the Assembly in Prayer.

**Signed correct:** P H Davies

**Dated:** June 15th 2021



SANDY PARISH CHURCH  
St Swithuns

Accounts Year End December 2021

Annual Parochial Church Meeting  
April 24th 2022



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Reg. Charity No: 1130680  
BACS: Sandy PCC 50818755 20-74-81

Revd P. Huw Davies Rector  
Revd Phil Macaulay Curate  
Sandy Parish Church  
34 High Street  
Sandy  
Beds SG19 1AQ

**OF SANDY PAROCHIAL CHURCH COUNCIL**

I report to the trustees on my examination of the accounts of Sandy Parochial Church Council ('the Trust') for the year ended 31 December 2021, which are set out on pages 1 to 6 attached.

**Responsibilities and basis of report**

As members of Sandy Parochial Church Council and the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

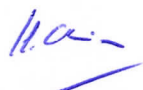
**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those 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.

Signed:



Howard Skinner FCA  
8 Powers Close, Sandy, Beds. SG19 1JS

Date:

10/04/2022



## Treasurer's Report 2021

Every pound, every legacy, every gift is gratefully received, and I and the PCC thank you so much. We also want to thank the Sandy Town Council for their grant of £1,500 for the enhancement of external lighting at St. Swithuns, and which was beautifully displayed at our Christmas events.

2021 was the 2<sup>nd</sup> year of the impact of COVID and we were blessed to see its' destructive power lessen as 2021 progressed, which in turn enabled us to expand our Mission some way along the path of returning to where we were before.

2021 was yet another year where we choose/had to limit our expenditure to provide the bare minimum of Mission. The 3 main items were our contribution to the costs of providing church leaders across the Diocese (known as Parish Share) which was almost £70k, church running expenses of £17k and Wedding & Funeral Fees collected on behalf of the Diocese.

We are where we are now, and the PCC is updating our Mission Action Plan and making it 'come alive', and this is where we see what GOD is calling us to do, both in terms of worship, and also in our Mission to the wider Sandy Community and further afield. This may include an enhanced office structure to provide efficient support to our Mission, the return of Alpha courses, exploring within our church 'going deeper with GOD' and homegroups, supporting and getting to know each other in our church family, plus outreach locally and across the world. Listening and acting upon God's plans is exciting and wonderful. It will require enthusiastic generosity of our time and money.

### The Accounts

The accounts show income, expenditure, assets and liabilities. Please read them and ask questions.

#### **Income**

Income rose £3k in 2021 from £90k in 2020 to £93k in 2021.

However, there was a one-off uplift in Gift Aid claimed from 2020 of about £4k, and so we might say that income was largely unchanged. Gift Aid going forward should return to its normal £12k p.a.

**Overall giving fell from £66k to £61k; a drop of £5k.**

Within this contactless giving rose to £14k, and fees for weddings and funerals (largely passed on to the Diocese) rose by £3k to £10k. However regular planned giving fell £7k to £33k and open plate collections fell £4k to £10k.

#### **Expenditure**

Expenditure rose £17k to £106k. Almost £4k of this was a carry-over of 2020 end of year expenses into January 2021. Therefore the 'real' rise in expenditure for 2021 was nearer £9k.

**Almost all discretionary costs were kept below 2021 levels. The two major cost increases were...**

- a) church running expenses up by £5k to £17k, Within these church running costs there were unusual one-off costs of the Memorial plinths' inspection and repair £1.9k and external lights £1.5k (paid for by the grant from Sandy Town Council). With the return of regular services there was also an increase across virtually all smaller cost lines, e.g. heating and lighting etc which when combined rose by about £3k.
- b) Fees collected for weddings and funerals and paid out to the Diocese went up by £11k

## Assets

Our assets fell by £8k in 2021 to £174k.

However, the bulk of these remaining assets are restricted and are as follows: -

£58K designated ... Held to cover funding of future land sale costs.

£64k restricted ... given specifically towards Youth work and a curate's housing fund

£3k endowment ... Walter Graves Fund

This leaves £59k of general funds, but £43k of these (being the sale of Girtford Mission Church), is largely restricted as we can only use income from its investment for general day to day expenses.

**So net, we have started 2022 with £11k of usable general funds.**

## Liabilities carried over from 2021

Two final bills (retentions) in relation to the church refurbishment and have now been paid.

## Budget for 2022

Our budget for 2022 was formulated on the basis of a continuation of where we are now. A standstill budget if you will, and not based on what we feel we are called to do in our updated Mission plans.

We have forecast an £11k excess of expenditure over income, which given the start of year £11k general funds position means that we could have sufficient funds for 2022. **It does however mean that there is no leeway for large, unexpected costs, and indeed nothing in reserve for 2023.**

## GOING FORWARDS

Please pray for the provision of resources by us all together as individuals to enable us together as a church to move forwards with the exciting Mission that we are called to provide to others.

In terms of generosity, compassion and love we cannot get anywhere near what God has given to us.

***John 3:16 For God so loved the world that he gave his only son, so that who believes in Him will not perish, but have eternal life.***

***Matthew 6:26 See the birds of the sky, that they do not sow, neither do they reap, nor gather into barns. Your heavenly Father feeds them. Are you not of much more value than they?***

***Also see Keith & Kristyn Getty's 'His Eye is on the Sparrow'. This can be found on YouTube and is a wonderful and popular hymn.***

When we acknowledge that God always will provide the needs for each and every one of us.

When we acknowledge that all we are, all that we have, all that we have accumulated, and all that we shall need in the future, is provided by God; this is a truly awesome understanding.

When we root the above in our daily prayers and seek God's guidance on our Tithing (or journey towards tithing) then we shall have a church that can provide the Mission that God seeks of us.

**Thank you**

*Kevin Reynolds*

Treasurer

April 2022

## NET ASSETS STATEMENT

31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Bank accounts</b>						
Barclays Bank PLC	11,239	1,395	183		12,817	38,984
St Albans Diocesan Board of Finance		56,423			56,423	56,394
<b>Bank totals</b>	<u>11,239</u>	<u>57,818</u>	<u>183</u>		<u>69,240</u>	<u>95,378</u>
<b>Investments at current valuation</b>						
St Albans Diocesan Board of Finance:						
Church Repairs Savings Fund		470			470	32,327
Graves Bequest				2,728	2,728	2,282
Sale of Girtford Mission Church Fund	42,608				42,608	37,012
Curates Fund			52,004		52,004	47,838
Steven Taylor Memorial Fund			11,566		11,566	10,647
<b>Investments totals</b>	<u>42,608</u>	<u>470</u>	<u>63,570</u>	<u>2,728</u>	<u>109,376</u>	<u>130,106</u>
<b>Debtor</b>						
Gift Aid Reclaim	5,230				5,230	3767
<b>Total Assets</b>	<u>59,077</u>	<u>58,288</u>	<u>63,753</u>	<u>2,728</u>	<u>183,846</u>	<u>229,251</u>
<b>Creditors</b>						
Messenger Construction		6,991			6,991	38,862
Priory Heritage Ltd		2,659			2,659	4,694
Agency collections			183		183	2,562
Rector's Office expenses	0				0	1,066
<b>Total Net Assets</b>	<u>59,077</u>	<u>48,638</u>	<u>63,570</u>	<u>2,728</u>	<u>174,013</u>	<u>182,067</u>

The above Net Assets Statement and the Receipts and Payments Accounts on pages 2 to 6 were approved by Sandy Parochial Church Council on \_\_\_\_\_ and signed on its behalf by:

April 5th 2022

P H Davies Rector  
PH Davies

K P Reynolds Treasurer  
KP Reynolds

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Receipts</b>						
Planned giving	36,652				36,652	43,878
Collections and other giving	23,449				23,449	14,278
Other voluntary receipts	544				544	7,782
Gift Aid recovered	16,303				16,303	10,143
Activities for generating funds	3,877				3,877	4,244
Investment income	961	29	1,059	116	2,165	2,737
Receipts from church activities	9,590				9,590	6,564
<b>Total receipts</b>	<u>91,376</u>	<u>29</u>	<u>1,059</u>	<u>116</u>	<u>92,580</u>	<u>89,626</u>
<b>Payments</b>						
Cost of generating funds	469				469	271
Missionary and charitable giving	356				356	418
Parish Share	68,308				68,308	67,080
Clergy and staffing costs	6,110				6,110	5,436
Church running expenses	17,217				17,217	12,327
Hall running costs	3,189				3,189	3,738
Governance costs	10,511				10,511	0
<b>Total payments</b>	<u>106,160</u>	<u></u>	<u></u>	<u></u>	<u>106,160</u>	<u>89,270</u>
<b>Net receipts/(payments) for year from ordinary activities</b>	<u>(14,784)</u>	<u>29</u>	<u>1,059</u>	<u>116</u>	<u>(13,580)</u>	<u>356</u>
<b>Exceptional activities</b>						
Sale of investments		32,499	3,000		35,499	0
Major repairs to church building		(43,669)			(43,669)	(236,120)
<b>Total net (payments)/receipts for the year</b>	<u>(14,784)</u>	<u>(11,141)</u>	<u>4,059</u>	<u>116</u>	<u>(21,750)</u>	<u>(235,764)</u>

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Receipts</b>						
<b><i>Planned giving</i></b>						
Planned Standing Order giving	22,007				22,007	29,065
Planned Standing Order giving non Gift Aid	1,256				1,256	1,056
Regular numbered Gift Aid envelopes	2,249				2,249	1,874
Regular numbered non Gift Aid envelopes	472				472	210
Parish Giving Scheme	10,668				10,668	11,673
<b><i>Planned giving totals</i></b>	<b>36,652</b>				<b>36,652</b>	<b>43,878</b>
<b><i>Collections and other giving</i></b>						
Loose plate collections	8,811				8,811	13,502
Gift Aid yellow envelopes	1,083				1,083	676
Contactless Donations	13,505				13,505	0
One-off Gift Aid gifts	50				50	100
<b><i>Collections and other giving totals</i></b>	<b>23,449</b>				<b>23,449</b>	<b>14,278</b>
<b><i>Other voluntary receipts</i></b>						
Giving through church boxes	65				65	174
Bible Reading Fellowship	229				229	108
Recurring grants	0				0	5,000
Non-recurring grants	250				250	2,500
<b><i>Other voluntary receipts totals</i></b>	<b>544</b>				<b>544</b>	<b>7,782</b>
<b><i>Gift Aid recovered</i></b>						
Tax recoverable on Gift Aid	13,636				13,636	7,225
Tax recoverable on Parish Giving Scheme	2,667				2,667	2,918
<b><i>Gift Aid recovered totals</i></b>	<b>16,303</b>				<b>16,303</b>	<b>10,143</b>
<b><i>Activities for generating funds</i></b>						
Other funds generated	1,500				1,500	1,091
Fund raising activities	961				961	270
St Swithuns Singers concerts	0				0	500
Tree festival	786				786	287
Bookstall sales - fund raising	0				0	40
Church hall lettings - fund raising	518				518	1,463
Magazine income - advertising	0				0	187
Parish magazine sales	112				112	406
<b><i>Activities for generating funds totals</i></b>	<b>3,877</b>				<b>3,877</b>	<b>4,244</b>
<b><i>Investment Income</i></b>						
Bank interest and dividends	836	29	1,059	116	2,040	2,612
Rent from lands or buildings	125				125	125
<b><i>Investment Income totals</i></b>	<b>961</b>	<b>29</b>	<b>1,059</b>	<b>116</b>	<b>2,165</b>	<b>2,737</b>
<b><i>Receipts from church activities</i></b>						
Fees for weddings and funerals	9,590				9,590	6,564
<b><i>Receipts from church activities totals</i></b>	<b>9,590</b>				<b>9,590</b>	<b>6,564</b>
<b>Total receipts from ordinary activities</b>	<b>91,376</b>	<b>29</b>	<b>1,059</b>	<b>116</b>	<b>92,580</b>	<b>89,626</b>

**DETAILED RECEIPTS AND PAYMENTS ACCOUNT (Continued)**  
**YEAR ENDED 31 DECEMBER 2021**

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Payments</b>						
<b><i>Cost of generating funds</i></b>						
Costs of tree festival	469				469	0
Magazine expenses	0				0	271
<b><i>Cost of generating funds totals</i></b>	469				469	271
<b><i>Missionary and charitable giving</i></b>						
Home mission	182				182	208
Bible Reading Fellowship	174				174	150
Secular charities	0				0	60
<b><i>Missionary and charitable giving totals</i></b>	356				356	418
<b><i>Parish Share</i></b>						
Ministry parish share	68,308				68,308	67,080
<b><i>Clergy and staffing costs</i></b>						
Parish Clerk Fund - office stationery	0				0	36
Parish Clerk Fund - pastoral	112				112	93
Rector - mileage and travel	385				385	228
Rector - postage	126				126	16
Rector- hospitality	21				21	0
Rector - books	0				0	14
Rector - other	140				140	335
Curate - mileage and travel	252				252	0
Organist fees	5,055				5,055	4,350
Youth and childrens ministry	19				19	339
Reaching New People - church services	0				0	25
<b><i>Clergy and staffing costs totals</i></b>	6,110				6,110	5,436

Continued

## DETAILED RECEIPTS AND PAYMENTS ACCOUNT (Continued)

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Payments (continued)</b>						
<b><i>Church running expenses</i></b>						
Subscriptions	325				325	262
Church copyright	145				145	330
Songselect advance melody	139				139	0
Other licences	189				189	130
Weddings	135				135	0
Funerals	490				490	0
Pastoral ministry	121				121	518
Rector and Wardens' discretionary account					0	200
Church running - insurance	3,045				3,045	3,011
Church office - telephone	1,771				1,771	747
Organ/piano tuning	316				316	236
Music	50				50	364
Church AV system	90				90	0
Church building maintenance	1,880				1,880	581
Cleaning	0				0	372
General miscellaneous	30				30	362
Church maintenance contracts	485				485	452
Upkeep of services	478				478	545
Upkeep of churchyard	1,500				1,500	0
General office expenses	204				204	808
Office equipment	606				606	0
Stationery	40				40	40
Recruitment	0				0	30
Publicity	85				85	0
IT equipment	814				814	0
IT services	839				839	259
Church running - electric	498				498	554
Church running - gas	2,297				2,297	2,526
Bookkeeping	645				645	0
<b><i>Church running expenses totals</i></b>	<b>17,217</b>				<b>17,217</b>	<b>12,327</b>
<b><i>Hall running costs</i></b>						
Hall running - electricity	1,161				1,161	1,336
Hall running - gas	59				59	47
Hall running - insurance	1,015				1,015	1,004
Hall rent	600				600	200
Hall running - maintenance	20				20	868
Hall running - cleaning	133				133	0
Hall maintenance contracts	201				201	0
Hall running - heating and lighting	0				0	283
<b><i>Hall running costs totals</i></b>	<b>3,189</b>				<b>3,189</b>	<b>3,738</b>
<b><i>Governance costs</i></b>						
Diocesan fees	10,511				10,511	0
<b><i>Governance costs totals</i></b>	<b>10,511</b>				<b>10,511</b>	<b>0</b>
<b>Total payments</b>	<b>106,160</b>				<b>106,160</b>	<b>89,270</b>

**ANALYSIS OF FUNDS  
31 DECEMBER 2021**

	Designated £	Restricted £	Endowment £
Sandy Parish Clerk's Land Sale Fund	46,773		
Church repairs savings fund	470		
Rector's and Church Wardens' fund	1,395		
Curate's Fund		52,004	
Steven Taylor Memorial Fund		11,566	
Graves bequest			2,728
	<hr/>	<hr/>	<hr/>
	48,638	63,570	2,728
	<hr/>	<hr/>	<hr/>





SANDY PARISH CHURCH  
St Swithuns

Accounts Year End December 2021

Annual Parochial Church Meeting  
April 24th 2022



Tel: 01767 682499  
[www.sandyparishchurch.org](http://www.sandyparishchurch.org)  
[office@sandyparishchurch.org](mailto:office@sandyparishchurch.org)  
Reg. Charity No: 1130680  
BACS: Sandy PCC 50818755 20-74-81

Revd P. Huw Davies Rector  
Revd Phil Macaulay Curate  
Sandy Parish Church  
34 High Street  
Sandy  
Beds SG19 1AQ

**OF SANDY PAROCHIAL CHURCH COUNCIL**

I report to the trustees on my examination of the accounts of Sandy Parochial Church Council ('the Trust') for the year ended 31 December 2021, which are set out on pages 1 to 6 attached.

**Responsibilities and basis of report**

As members of Sandy Parochial Church Council and the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

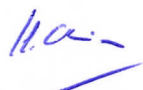
**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those 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.

Signed:



Howard Skinner FCA  
8 Powers Close, Sandy, Beds. SG19 1JS

Date:

10/04/2022

## Treasurer's Report 2021

Every pound, every legacy, every gift is gratefully received, and I and the PCC thank you so much. We also want to thank the Sandy Town Council for their grant of £1,500 for the enhancement of external lighting at St. Swithuns, and which was beautifully displayed at our Christmas events.

2021 was the 2<sup>nd</sup> year of the impact of COVID and we were blessed to see its' destructive power lessen as 2021 progressed, which in turn enabled us to expand our Mission some way along the path of returning to where we were before.

2021 was yet another year where we choose/had to limit our expenditure to provide the bare minimum of Mission. The 3 main items were our contribution to the costs of providing church leaders across the Diocese (known as Parish Share) which was almost £70k, church running expenses of £17k and Wedding & Funeral Fees collected on behalf of the Diocese.

We are where we are now, and the PCC is updating our Mission Action Plan and making it 'come alive', and this is where we see what GOD is calling us to do, both in terms of worship, and also in our Mission to the wider Sandy Community and further afield. This may include an enhanced office structure to provide efficient support to our Mission, the return of Alpha courses, exploring within our church 'going deeper with GOD' and homegroups, supporting and getting to know each other in our church family, plus outreach locally and across the world. Listening and acting upon God's plans is exciting and wonderful. It will require enthusiastic generosity of our time and money.

### The Accounts

The accounts show income, expenditure, assets and liabilities. Please read them and ask questions.

#### **Income**

Income rose £3k in 2021 from £90k in 2020 to £93k in 2021.

However, there was a one-off uplift in Gift Aid claimed from 2020 of about £4k, and so we might say that income was largely unchanged. Gift Aid going forward should return to its normal £12k p.a.

**Overall giving fell from £66k to £61k; a drop of £5k.**

Within this contactless giving rose to £14k, and fees for weddings and funerals (largely passed on to the Diocese) rose by £3k to £10k. However regular planned giving fell £7k to £33k and open plate collections fell £4k to £10k.

#### **Expenditure**

Expenditure rose £17k to £106k. Almost £4k of this was a carry-over of 2020 end of year expenses into January 2021. Therefore the 'real' rise in expenditure for 2021 was nearer £9k.

**Almost all discretionary costs were kept below 2021 levels. The two major cost increases were...**

- a) church running expenses up by £5k to £17k, Within these church running costs there were unusual one-off costs of the Memorial plinths' inspection and repair £1.9k and external lights £1.5k (paid for by the grant from Sandy Town Council). With the return of regular services there was also an increase across virtually all smaller cost lines, e.g. heating and lighting etc which when combined rose by about £3k.
- b) Fees collected for weddings and funerals and paid out to the Diocese went up by £11k

## Assets

Our assets fell by £8k in 2021 to £174k.

However, the bulk of these remaining assets are restricted and are as follows: -

£58K designated ... Held to cover funding of future land sale costs.

£64k restricted ... given specifically towards Youth work and a curate's housing fund

£3k endowment ... Walter Graves Fund

This leaves £59k of general funds, but £43k of these (being the sale of Girtford Mission Church), is largely restricted as we can only use income from its investment for general day to day expenses.

**So net, we have started 2022 with £11k of usable general funds.**

## Liabilities carried over from 2021

Two final bills (retentions) in relation to the church refurbishment and have now been paid.

## Budget for 2022

Our budget for 2022 was formulated on the basis of a continuation of where we are now. A standstill budget if you will, and not based on what we feel we are called to do in our updated Mission plans.

We have forecast an £11k excess of expenditure over income, which given the start of year £11k general funds position means that we could have sufficient funds for 2022. **It does however mean that there is no leeway for large, unexpected costs, and indeed nothing in reserve for 2023.**

## GOING FORWARDS

Please pray for the provision of resources by us all together as individuals to enable us together as a church to move forwards with the exciting Mission that we are called to provide to others.

In terms of generosity, compassion and love we cannot get anywhere near what God has given to us.

***John 3:16 For God so loved the world that he gave his only son, so that who believes in Him will not perish, but have eternal life.***

***Matthew 6:26 See the birds of the sky, that they do not sow, neither do they reap, nor gather into barns. Your heavenly Father feeds them. Are you not of much more value than they?***

***Also see Keith & Kristyn Getty's 'His Eye is on the Sparrow'. This can be found on YouTube and is a wonderful and popular hymn.***

When we acknowledge that God always will provide the needs for each and every one of us.

When we acknowledge that all we are, all that we have, all that we have accumulated, and all that we shall need in the future, is provided by God; this is a truly awesome understanding.

When we root the above in our daily prayers and seek God's guidance on our Tithing (or journey towards tithing) then we shall have a church that can provide the Mission that God seeks of us.

**Thank you**

*Kevin Reynolds*

Treasurer

April 2022

## NET ASSETS STATEMENT

31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Bank accounts</b>						
Barclays Bank PLC	11,239	1,395	183		12,817	38,984
St Albans Diocesan Board of Finance		56,423			56,423	56,394
<b>Bank totals</b>	<u>11,239</u>	<u>57,818</u>	<u>183</u>		<u>69,240</u>	<u>95,378</u>
<b>Investments at current valuation</b>						
St Albans Diocesan Board of Finance:						
Church Repairs Savings Fund		470			470	32,327
Graves Bequest				2,728	2,728	2,282
Sale of Girtford Mission Church Fund	42,608				42,608	37,012
Curates Fund			52,004		52,004	47,838
Steven Taylor Memorial Fund			11,566		11,566	10,647
<b>Investments totals</b>	<u>42,608</u>	<u>470</u>	<u>63,570</u>	<u>2,728</u>	<u>109,376</u>	<u>130,106</u>
<b>Debtor</b>						
Gift Aid Reclaim	5,230				5,230	3767
<b>Total Assets</b>	<u>59,077</u>	<u>58,288</u>	<u>63,753</u>	<u>2,728</u>	<u>183,846</u>	<u>229,251</u>
<b>Creditors</b>						
Messenger Construction		6,991			6,991	38,862
Priory Heritage Ltd		2,659			2,659	4,694
Agency collections			183		183	2,562
Rector's Office expenses	0				0	1,066
<b>Total Net Assets</b>	<u>59,077</u>	<u>48,638</u>	<u>63,570</u>	<u>2,728</u>	<u>174,013</u>	<u>182,067</u>

The above Net Assets Statement and the Receipts and Payments Accounts on pages 2 to 6 were approved by Sandy Parochial Church Council on \_\_\_\_\_ and signed on its behalf by:

April 5th 2022

P H Davies Rector  
PH Davies

K P Reynolds Treasurer  
KP Reynolds

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Receipts</b>						
Planned giving	36,652				36,652	43,878
Collections and other giving	23,449				23,449	14,278
Other voluntary receipts	544				544	7,782
Gift Aid recovered	16,303				16,303	10,143
Activities for generating funds	3,877				3,877	4,244
Investment income	961	29	1,059	116	2,165	2,737
Receipts from church activities	9,590				9,590	6,564
<b>Total receipts</b>	<u>91,376</u>	<u>29</u>	<u>1,059</u>	<u>116</u>	<u>92,580</u>	<u>89,626</u>
<b>Payments</b>						
Cost of generating funds	469				469	271
Missionary and charitable giving	356				356	418
Parish Share	68,308				68,308	67,080
Clergy and staffing costs	6,110				6,110	5,436
Church running expenses	17,217				17,217	12,327
Hall running costs	3,189				3,189	3,738
Governance costs	10,511				10,511	0
<b>Total payments</b>	<u>106,160</u>	<u></u>	<u></u>	<u></u>	<u>106,160</u>	<u>89,270</u>
<b>Net receipts/(payments) for year from ordinary activities</b>	<u>(14,784)</u>	<u>29</u>	<u>1,059</u>	<u>116</u>	<u>(13,580)</u>	<u>356</u>
<b>Exceptional activities</b>						
Sale of investments		32,499	3,000		35,499	0
Major repairs to church building		(43,669)			(43,669)	(236,120)
<b>Total net (payments)/receipts for the year</b>	<u>(14,784)</u>	<u>(11,141)</u>	<u>4,059</u>	<u>116</u>	<u>(21,750)</u>	<u>(235,764)</u>

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Receipts</b>						
<b><i>Planned giving</i></b>						
Planned Standing Order giving	22,007				22,007	29,065
Planned Standing Order giving non Gift Aid	1,256				1,256	1,056
Regular numbered Gift Aid envelopes	2,249				2,249	1,874
Regular numbered non Gift Aid envelopes	472				472	210
Parish Giving Scheme	10,668				10,668	11,673
<b><i>Planned giving totals</i></b>	<b>36,652</b>				<b>36,652</b>	<b>43,878</b>
<b><i>Collections and other giving</i></b>						
Loose plate collections	8,811				8,811	13,502
Gift Aid yellow envelopes	1,083				1,083	676
Contactless Donations	13,505				13,505	0
One-off Gift Aid gifts	50				50	100
<b><i>Collections and other giving totals</i></b>	<b>23,449</b>				<b>23,449</b>	<b>14,278</b>
<b><i>Other voluntary receipts</i></b>						
Giving through church boxes	65				65	174
Bible Reading Fellowship	229				229	108
Recurring grants	0				0	5,000
Non-recurring grants	250				250	2,500
<b><i>Other voluntary receipts totals</i></b>	<b>544</b>				<b>544</b>	<b>7,782</b>
<b><i>Gift Aid recovered</i></b>						
Tax recoverable on Gift Aid	13,636				13,636	7,225
Tax recoverable on Parish Giving Scheme	2,667				2,667	2,918
<b><i>Gift Aid recovered totals</i></b>	<b>16,303</b>				<b>16,303</b>	<b>10,143</b>
<b><i>Activities for generating funds</i></b>						
Other funds generated	1,500				1,500	1,091
Fund raising activities	961				961	270
St Swithuns Singers concerts	0				0	500
Tree festival	786				786	287
Bookstall sales - fund raising	0				0	40
Church hall lettings - fund raising	518				518	1,463
Magazine income - advertising	0				0	187
Parish magazine sales	112				112	406
<b><i>Activities for generating funds totals</i></b>	<b>3,877</b>				<b>3,877</b>	<b>4,244</b>
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Bank interest and dividends	836	29	1,059	116	2,040	2,612
Rent from lands or buildings	125				125	125
<b><i>Investment Income totals</i></b>	<b>961</b>	<b>29</b>	<b>1,059</b>	<b>116</b>	<b>2,165</b>	<b>2,737</b>
<b><i>Receipts from church activities</i></b>						
Fees for weddings and funerals	9,590				9,590	6,564
<b><i>Receipts from church activities totals</i></b>	<b>9,590</b>				<b>9,590</b>	<b>6,564</b>
<b>Total receipts from ordinary activities</b>	<b>91,376</b>	<b>29</b>	<b>1,059</b>	<b>116</b>	<b>92,580</b>	<b>89,626</b>

**DETAILED RECEIPTS AND PAYMENTS ACCOUNT (Continued)**  
**YEAR ENDED 31 DECEMBER 2021**

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Payments</b>						
<b><i>Cost of generating funds</i></b>						
Costs of tree festival	469				469	0
Magazine expenses	0				0	271
<b><i>Cost of generating funds totals</i></b>	469				469	271
<b><i>Missionary and charitable giving</i></b>						
Home mission	182				182	208
Bible Reading Fellowship	174				174	150
Secular charities	0				0	60
<b><i>Missionary and charitable giving totals</i></b>	356				356	418
<b><i>Parish Share</i></b>						
Ministry parish share	68,308				68,308	67,080
<b><i>Clergy and staffing costs</i></b>						
Parish Clerk Fund - office stationery	0				0	36
Parish Clerk Fund - pastoral	112				112	93
Rector - mileage and travel	385				385	228
Rector - postage	126				126	16
Rector- hospitality	21				21	0
Rector - books	0				0	14
Rector - other	140				140	335
Curate - mileage and travel	252				252	0
Organist fees	5,055				5,055	4,350
Youth and childrens ministry	19				19	339
Reaching New People - church services	0				0	25
<b><i>Clergy and staffing costs totals</i></b>	6,110				6,110	5,436

Continued



## DETAILED RECEIPTS AND PAYMENTS ACCOUNT (Continued)

YEAR ENDED 31 DECEMBER 2021

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	2020 £
<b>Payments (continued)</b>						
<b><i>Church running expenses</i></b>						
Subscriptions	325				325	262
Church copyright	145				145	330
Songselect advance melody	139				139	0
Other licences	189				189	130
Weddings	135				135	0
Funerals	490				490	0
Pastoral ministry	121				121	518
Rector and Wardens' discretionary account					0	200
Church running - insurance	3,045				3,045	3,011
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Church AV system	90				90	0
Church building maintenance	1,880				1,880	581
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General miscellaneous	30				30	362
Church maintenance contracts	485				485	452
Upkeep of services	478				478	545
Upkeep of churchyard	1,500				1,500	0
General office expenses	204				204	808
Office equipment	606				606	0
Stationery	40				40	40
Recruitment	0				0	30
Publicity	85				85	0
IT equipment	814				814	0
IT services	839				839	259
Church running - electric	498				498	554
Church running - gas	2,297				2,297	2,526
Bookkeeping	645				645	0
<b><i>Church running expenses totals</i></b>	<b>17,217</b>				<b>17,217</b>	<b>12,327</b>
<b><i>Hall running costs</i></b>						
Hall running - electricity	1,161				1,161	1,336
Hall running - gas	59				59	47
Hall running - insurance	1,015				1,015	1,004
Hall rent	600				600	200
Hall running - maintenance	20				20	868
Hall running - cleaning	133				133	0
Hall maintenance contracts	201				201	0
Hall running - heating and lighting	0				0	283
<b><i>Hall running costs totals</i></b>	<b>3,189</b>				<b>3,189</b>	<b>3,738</b>
<b><i>Governance costs</i></b>						
Diocesan fees	10,511				10,511	0
<b><i>Governance costs totals</i></b>	<b>10,511</b>				<b>10,511</b>	<b>0</b>
<b>Total payments</b>	<b>106,160</b>				<b>106,160</b>	<b>89,270</b>

**ANALYSIS OF FUNDS  
31 DECEMBER 2021**

	Designated £	Restricted £	Endowment £
Sandy Parish Clerk's Land Sale Fund	46,773		
Church repairs savings fund	470		
Rector's and Church Wardens' fund	1,395		
Curate's Fund		52,004	
Steven Taylor Memorial Fund		11,566	
Graves bequest			2,728
	<hr/>	<hr/>	<hr/>
	48,638	63,570	2,728
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