

# **THE PARISH OF ST. MARY THE VIRGIN, GOLDINGTON**

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2024**

**The Churchwardens' Report on the Fabric & Ornaments of the Church  
and the Deanery Synod Report**

**The Minutes of the Annual Church Meetings held on 28<sup>th</sup> April 2024**

### **Incumbent:**

Rev'd Simon Dommett

### **Bank:**

National Westminster Bank  
81 High Street,  
Bedford

### **Independent Examiner:**

Amy Eyles  
44 Wellington Road,  
Raunds

# THE CHURCH OF ST. MARY THE VIRGIN, GOLDINGTON

## ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31st DECEMBER 2024

### **Administrative Information**

St. Mary's Church is situated in Church Lane, Goldington, Bedford. It is part of the Diocese of St. Albans within the Church of England. The correspondence address is St. Mary's Parish Office, Church Lane, Goldington, Bedford MK41 0AP.

### **Structure, governance and 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. The PCC is a charity registered with the Charity Commission under registration number 1131568.

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

Members of the PCC are either *ex-officio* or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During the year the following have served as members of the Council:

### ***Ex-Officio Members***

Vicar:	Rev'd Simon Dommett
Assistant Curate:	Rev'd Joss Sanders
Churchwardens:	Colin Last Nesta Gedrych
Licensed Readers:	Michael Furlong Cathy Sanderson Susan Lane Ceri-Anne Ashby (from September 2024)
Deanery Synod Representatives:	Susan Lane

### ***Elected Members***

Sarah Collinson (elected in 2024 for three years) (Secretary)  
Sue Lennon (elected in 2024 for three years) (Parish Safeguarding Officer)  
D-J Alino-Wilcockson (elected in 2024 for three years)  
  
Debbie Richardson (elected in 2022 for three years) (Minutes Secretary)

Susan Lane (elected in 2022 for three years)  
Jeff Alino-Abbott (elected in 2022 for three years) (Treasurer)  
Alan Bates (elected in 2022 for three years)

Craig Brandon (elected in 2023 for three years) (resigned)

### **Committees and Working Groups**

The PCC operates through a series of committees in order to carry out its aims and objectives. All these committees have the power to make recommendations but all spiritual, pastoral and financial decisions are made by the full PCC. All committees have agreed Terms of Reference ratified by the PCC in 2019.

#### ***Standing Committee***

The only committee required by law. It has the power to transact business of the PCC between its meetings, subject to any directions given by the Council. The committee must comprise the incumbent, each churchwarden and at least two other members of the PCC.

The committee of St Mary's comprises the incumbent, churchwardens, secretary, treasurer and at least one ordinary member. Members of the congregation wishing matters to be raised at the PCC should bring them, in the first instance, to this committee for consideration. In general, it meets two weeks before a full Council meeting to prepare the Agenda for PCC meetings and to consider financial and property reports and other matters.

#### ***Finance Committee***

The committee comprises the Vicar, Treasurer, a Churchwarden and the Planned Giving Officer. It supervises budgets and maintains an overview of the parish finances.

#### ***Pastoral Committee***

The committee prepares Services of Thanksgiving for the bereaved and supports the sick and housebound with prayer and anniversary or other greetings cards. It also organises a Christmas tree bauble scheme in aid of St John's hospice, Moggerhanger.

#### ***Property Committee***

The committee is responsible for all aspects of the church fabric and the church hall.

#### ***Publicity Committee***

This committee is currently in abeyance therefore publicity is jointly shared by PCC members by arranging advertising and publicity using multiple media, and tries to ensure that all activities and events at St Mary's are well promoted.

#### ***Worship Committee***

All service planning is considered under the aegis of this committee which regularly reviews our worship. The members meet two or three times a year to check that all scheduling is in hand and that services are running smoothly.

### ***Fund-finding Committee***

The committee meets nearly every month or two to discuss and apply for available grants. Grants are for projects both capital and social outreach initiatives. During the year, this group was recognised as a full PCC committee and will report directly to the PCC.

The Health & Safety Officer (currently vacant) reports directly to the Standing Committee of the PCC.

The Environmental Officer, North Bedford Churches Together and Deanery Synod representatives report directly to the PCC.

### **Objectives and Achievements**

The PCC co-operates with the Churchwardens in promoting in the parish the whole mission of the Church, co-ordinating and inspiring the congregation in its pastoral, evangelistic, social and ecumenical mission. The PCC is also responsible for the maintenance of St. Mary's Church and the Church Hall in Church Lane, Goldington.

St. Mary's PCC is dedicated to helping all those living in Goldington and beyond to worship at St. Mary's without discrimination, to engage with its activities, to develop their spiritual lives and to become part of the family of God through our Lord's unconditional love. It is constantly reviewing and developing new ways of involving those who have no background of church life.

We aim to do this by providing services and facilities which will support our work of outreach in the community, by maintaining a framework of church services where worship, praise and prayer can be offered; by hosting courses where people may learn about the Christian message and be encouraged to live it and grow spiritually in a Christian environment and by the pastoral care of our parishioners at focal times in their lives.

The PCC under the chairmanship of the Vicar has complied with its duty to have due regard to the Charity Commission's guidance on public benefit when exercising any powers or duties to which the guidance is relevant.

The PCC has complied with their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.)

In April 2024 there were 119 (120) names registered on the Electoral Roll.

Attendance numbers for 2024 have remained steady in comparison to 2023 with particular increases in young families and children due to Sunday Seekers (formerly Diddy Disciples), Messy Church and during services such as Christingle and Nativity. There remains a good core of online worshippers both locally, nationally and internationally.

8 (5) marriages were celebrated during the year and 12 (15) baptisms. There were 16 (10) funerals in church and 17 (14) funerals at Norse Road Chapel. There was also 1 (0) interment of ashes without a

service (funeral took place in 2020.) There were also 2 (0) Admissions to Communion before Confirmation and 1 (0) Confirmation.

Safeguarding as ever has been at the forefront of our PCC deliberations as an Agenda item at every meeting with Sue Lennon continuing as our Parish Safeguarding Officer. There have been changes to the Church of England and Diocesan strategies and planning and these have required a lot of work by our PSO. Led by our PSO, the PCC has discussed and reviewed how it can better promote a healthy and safe church culture with a worksheet. New National Safety and Quality Assurance Standards were brought in but the PCC decided on advisement, as these are non-mandatory, and we would not be using them at the expense of mandatory requirements, especially when in a vacancy. All PCC members, church leaders, officers and relevant volunteers will be required to undertake a recruitment process with relevant safeguarding training in order to comply with regulations and to ensure that we are living out our faith in the safest and most caring ways.

### *WORSHIP*

The PCC worked hard on finding ways to worship that would suit the needs of as many as possible including the choice of the Common Cup (but with no intinction) or Communion in one kind or a blessing. We continue to purchase the necessary licenses for music and live-streaming services online. There was good attendance at our Christmas services, in particular our Christingle, Carol Service and Nativity. The congregation has settled into the pattern of weekly worship but some of the more vulnerable or housebound continue to worship at home.

There are a variety of services at St Mary's. As well as our usual sung Eucharists on the 2nd, 3rd, 4<sup>th</sup> and 5<sup>th</sup> Sundays, we hold a said Holy Communion service (BCP) on Wednesdays at 10am and 8am on 1st Sundays. 9:30 am on 1<sup>st</sup> Sundays takes the form of Family Praise - an informal non-Communion service designed for all-ages especially families and children. A candlelit Taizé service takes place at 5pm on 1<sup>st</sup> Sundays during darker months and a service of Praise is Rising occurs at 5pm on 2<sup>nd</sup> Sundays where a member of the congregation alongside a member of the Ministerial Team explores worship songs in an informal form of worship. In September, Ceri-Anne Ashby led a teaching and worship session called Grandparenting in Faith - this attracted not only members of the congregation but also members and ministers from around the Deanery and beyond. We held our annual Service of Remembrance and Thanksgiving and a Blue Christmas service - another service to remember and reflect.

Main services are still being live-streamed and are available on our YouTube platform with some services such as funerals and weddings also privately live-streamed on request. The technology in use continues to evolve with the 'tech team' trained and led by our Vicar. In the run-up to the vacancy, one of the 'tech-team' has worked closely with our vicar for a hand-over of leadership, setting up and maintenance.

We introduced the inclusion of three readings at main services; the addition of the Old Testament reading has been well received and provides a richer lectionary diet and teaching balance.

In the summer this year our Assistant Curate, Rev'd Joss Sanders, was ordained as priest and has taken on more responsibilities especially in the latter months of 2024 when notice of our Vicar's retirement was given. This is despite him remaining a full-time teacher at a local public school.

As well as our hard-working Vicar and Curate, the other members of the ministerial team comprising the Rev'd Jennie Cappleman (Associate Priest) and our four Licensed Readers have continued to give their invaluable support ensuring variety and freshness in our worship.

Ceri-Anne Ashby was appointed in January 2024. She has assumed leadership of our Sunday School group, *Sunday Seekers* which provides teaching and play for the youngest members of the congregation, works closely with the Messy Church Lead and has implemented other ideas to extend our outreach to all local families and children including Family Drop-In sessions. She has established a Christian Lunch Club at a local Primary School, maintains a sister Facebook page for families and children and has established regular contact and relationships with other local groups.

The Messy Church Team has worked incredibly hard this year holding monthly sessions with average attendances of around forty-two congregation members. Leadership of Messy Church has been with Cathy Sanderson but will be co-run by Cathy and Ceri-Anne Ashby going forward and the introduction of Young Leaders – children from the age of 12 years which help younger attendees with activities and games. Much continued prayer has been offered for the work of these Fresh Expressions of our faith.

The Signing Group has continued to sign at the Family Praise service and meets once per month to practice together. In late 2024, The Lord's Prayer has also been signed at our main Sunday morning service. Signing is well-received with many joining in during the services and even joining the group.

St Mary's Choir sings regularly at the 9.30am Sunday service. It also takes the lead at the Lessons & Carol Service which is augmented by extra singers. We are fortunate to have additional organ cover for some services including weddings and funerals and recently welcomed a new young organist to our occasional team. The 1st Sunday Singers group are very ably led with piano and guitar accompaniment.

During August, the choir have a break. We trialled opening up hymn selection to the congregation including an additional hymn in lieu of the Gloria. This was well received with a variety of regularly /not-so regularly sung favourite hymns chosen and ably accompanied by guest pianists or organists.

The Bell Ringers regularly ring for main services inviting all to worship and welcoming new families. They have also welcomed members of the community and invited them to try ringing.

### *PASTORAL CARE*

Pastoral Care lies at the heart of everything we do at St. Mary's. Ceaseless prayers for the vulnerable and sick have been offered and the bereaved remembered with anniversary cards. Holy Communion is taken to those housebound members who request it and once per month is celebrated at a local care home. Three ladies have joined the main team and others regularly call congregation members who can no longer attend church. A survey of the congregation was useful to help identify what it considers 'pastoral' to mean and to identify those who may need prayer and support from the team.

### *PROPERTY*

Throughout the year the Property Committee has maintained the fabric of the church and hall. Thanks go to those who have helped with maintenance, minor repairs and engaged with third party contractors.

The church building had its Quinquennial Inspection in May 2024 by our Architect. This is a thorough survey of the building and no major issues were identified. Inevitably though with an old church building, there were several recommendations, mainly to do with the stonework.

The refurbishment of the south porch is still proceeding and other minor matters have been addressed.

An inspection of the church hall roof sadly means we would need to spend an extensive amount of capital to replace the current low weight bearing one to then install extra insulation and possibly solar panels. All the hall's old strip lighting was replaced by energy-efficient LED lighting and paid for by a grant. Light bulbs in the church were also replaced with LED's.

Surveys continue to be carried out and plans produced to help us in our aim to become net zero carbon neutral by 2030 including inviting the congregation to assess their own carbon footprint at home. We renewed our gas and electric contracts onto greener zero carbon tariffs and smart electric meters in the church and hall were installed, and a smart gas meter in the hall.

Work was carried out with our Environmental Officer as part of our EcoChurch plans. We are working towards our 'Silver' EcoChurch award and with the addition of a hedgerow, bird boxes, vegetable patch, and a bug hotel alongside regular maintenance parties.

Cathy Sanderson agreed temporarily to oversee our Risk Assessments while we are still seeking a new Health and Safety Officer.

A new church hall caretaker and cleaner was appointed.

The Hall Manager has worked hard building and maintaining our client base and bookings are continuing to look healthy. The thanks of the PCC and Property Committee go to him for all the work he does re the hall's management.

#### *MISSION, CHARITY AND OUTREACH*

The church hall is a focus of much community activity and the various groups and activities which are so much part of the life of St Mary's often attract people from beyond our congregation. Our annual summer fête and autumn fair were our most lucrative to date, largely in part to successful leaflet drops and local community canvassing.

Other social gatherings i.e. indoor bowls, the walking group, and monthly breakfasts have all run regularly and welcome both church members and those from the wider community. Post-service refreshments are available and the catering team provided its usual much appreciated services for the Harvest lunch and at our summer and autumn fairs.

The North Bedford Churches Together group offered a Lent course with multiple venues and start times to suit all. Links to the online material were distributed to the wider congregation with references made in church *via* displays. The annual Remembrance Day Service organised by the group took place on Goldington Green. The group is currently assessing its purpose - it is most likely it will be restructured to maintain at least the ecumenical aspects.

Activities and events have been well advertised despite no active formal Publicity Group. Media used included: online platforms and any other media such as posters, handbills, the large noticeboards and word of mouth. This publicity has been supplemented by the regular circulation of our parish magazine *Parish & People* which continues to be published each month online and in print for those who prefer this format.

The congregation still support the Children's Society with donations *via* house boxes and the Christingle service raises much needed funds and awareness for the charity. Our Children's Society Parish Co-Ordinator organises the yearly box opening with results that confirmed the generosity of our givers.

The parish also supports financially and in kind the *Dwell Well Support – Bedford* initiative which provides new/like-new every day household goods for those moving from homelessness into new

accommodation - a project co-ordinated and administered by two members from the congregation with a small team of volunteers when required. This initiative has gone from strength to strength in 2024 reaching nearly 200 packs sent out since starting with requests from more key workers coming in, and more donations from the community generously given. Towards the end of 2024, it was also awarded a grant so we can help more people in need with a larger variety of essential items.

During 2024, our Monday afternoon Warm Spaces expanded with an average of forty-five guests per week in 2024. Members of the public have found friendship and companionship. Sessions are supplemented by official visits from the local Public Health team, Goldington Ward Councillors and local Police Community team. This initiative has proved to be a life-line to many in our community as well as our congregation with new guests still coming. A new Lead was appointed in late 2024 to work with two Deputy Leads to ensure sessions can go ahead as long as one of the three Leads are present. Thanks to a successful application; 'Cuppa, Cake and Chat aka Warm Spaces' plan to expand post-Easter 2025 to include a second weekly session.

The PCC continued to review and re-invigorate our Mission Action Plan. This tool allows us to advance our ministry and mission with clear goals in mind. Our mission statement has remained the same but continuing and new goals were prepared and priorities identified. The PCC endeavours to engage the congregation to take ownership of our MAP.

The prayers and practical support of everyone have ensured that St Mary's is even more at the heart of the community and we look forward to growing in faith and love having as our vision *'To grow together as a worshipping church family, to know Jesus better and to find new ways to express our faith within our local community, and to be a safe place of joy and peace for the whole community.'*

## **Mission Action Plan 2023-24**

Going Deeper into God + Making New Disciples + Transforming Communities

### **Vision**

#### **What is the vision for your Church, Parish, Team Ministry or Benefice?**

To grow together as a worshipping church family, to know Jesus better and to find new ways to express our faith within our local community.

### **Values**

#### **What are the core values for your Church, Parish, Team Ministry or Benefice?**

- Inclusive.
- Place of welcome in the community.
- Accepting of difference.

### **Priorities**

#### **What is your 1st Priority to make your vision a reality?**

Employ a Family and Children's worker.

#### **Which of the 3 strands of Living God's Love does your 1st Priority most focus on?**

Making New Disciples.

#### **SMART Goal to achieve your 1st Priority**

Planning in Autumn 2023/Employ by Spring 2024.



SMART Goal 2 to achieve your 1st Priority

Advertise in Autumn 2023.

SMART Goal 3 to achieve your 1st Priority

Interview in late Autumn 2023.

Smart Goal 4 to achieve your 1<sup>st</sup> priority

- To confirm pledges and grants by Spring 2024.
- To put plans in place in 2024 for any shortfall for the three-year funding plan.

**COMPLETE**

**What is your 2nd Priority to make your vision a reality?**

To become a carbon neutral church by 2030.

Which of the 3 strands of Living God's Love does your 2nd Priority most focus on?

Transforming Communities.

SMART Goal 1 to achieve your 2nd Priority

Have an energy audit in Summer 2023 to get baseline usage.

SMART Goal 2 to achieve your 2nd Priority

Improve insulation and energy usage in hall and church by Autumn 2024.

SMART Goal 3 to achieve your 2nd Priority

To move to carbon neutral or sustainable energy suppliers in 2024.

Smart Goal 4 to achieve your 2nd priority

To put together a planned pathway to being a carbon neutral community by Autumn 2024.

**2<sup>nd</sup> Priority PARTIALLY COMPLETE WITH PLANS REDEFINED IN MAP 2024-25. Goal 1 COMPLETE; Goal 2 PARTIALLY COMPLETE, Goal 3 PARTIALLY COMPLETE; Goal 4 PARTIALLY COMPLETE**

**What is your 3rd Priority to make your vision a reality?**

To grow the scope and influence of Warm Spaces.

Which of the 3 strands of Living God's Love does your 3rd Priority most focus on?

Transforming Communities.

SMART Goal to achieve your 3rd Priority

To appoint Deputy Leads by Spring 2024.

SMART Goal 2 to achieve your 3rd Priority

To obtain external funding for the project for 2024 Spring/Summer 2024.

SMART Goal 3 to achieve your 3rd Priority

To train and recruit volunteers to run the event safely and sustainably by Summer 2024

**COMPLETE**

**Financial Review for the year 2024 (figures are rounded to nearest '000 for ease of understanding)**

The PCC has kept financial activity under close review during 2024, recognising the potential impacts of rising inflation on both those who provide our income and the church's direct costs, which now include the salary of the Family and Children's Minister. Concerns about a reduction in income proved to be unfounded once again and it is gratifying to note that the value of regular donations has risen this year. Although general expenditure has also risen, driven largely by increases in utility prices, this was outweighed by the increase in income, creating a small surplus on unrestricted funds of £7,000 for the year.

During 2023, we noted the significant rise in the level of restricted income, due to the receipt of grants in support of the new Family and Children's Minister, who started her work within the parish early in 2024. The direct costs associated with this post (£9,000) have been funded through applying part of these restricted grant receipts in 2024. The total of grants received for this purpose totalled £20,000 and consideration will need to be given for the source of funding for this post in future years.

This situation is being kept under detailed review by the PCC, and activities designed to both increase income and decrease expenditure are being brought forward.

The Parish Giving Scheme continues to be a success and has replaced regular cash giving in most cases, although around 20 members continue to use standing orders and envelopes. The Scheme requires regular donations to be made by direct debit and saves the Stewardship Recorder from having to maintain records to support gift aid tax claims.

The summer fête and autumn fair were very successful in 2024, generating record receipts and several other social activities took place. In addition, there was an increase in income generated by hall lettings of nearly £4,000.

The market value of long-term investments increased by £1,300 arising largely from increases in interest rates. As with the gains enjoyed in 2023, gains of this nature do not give any indication of future performance.

The PCC set aside 4.3% of stewardship income, plate collections and gift aid tax recovery for missionary giving. This is shared between support for the work of our CMS mission partner, Heather Johnstone, at the Rehema Project in Tanzania (3/4) and WaterAid (1/4). The resulting donation amounts for CMS and WaterAid were consistent with the previous year. A full list of charitable donations appears in Note 9 to the Financial Statements.

### **Reserves Policy**

The church is partly an historic building and, therefore, expensive to repair as modern materials and methods are usually not permitted. Consequently, it is PCC policy to maintain a balance on unrestricted and relevant restricted funds to mitigate the costs of future major maintenance work that has been identified in the Quinquennial survey. A similar policy is adopted for work required to the church hall, although the hall is not subject to a professional survey. No work of any major significance has been carried out in recent years, but some stonework repairs were undertaken in 2022. The church hall has benefitted from the installation of new heating and lighting equipment, which will help to reduce consumption. In recognition of the Church of England's policy to move to a zero-carbon energy position the Property Committee has been looking at various other options of reducing consumption. The amount set aside for both buildings at the end of the year was £79,000. Funds 'set aside' for future expenditure are designated funds and there is no restriction on the money being used for other purposes should this prove necessary.

Where no specific purpose for a legacy is expressed, it is PCC policy to consult with the family as appropriate and put the money to a use which reflects the interests of the donor. The PCC has received several such legacies over the years and the amount remaining unspent stands at £102,000. These gifts comprise a significant part of general church funds.

It is also PCC policy to retain sufficient unrestricted reserves to cover any deficit forecast for the following year plus an amount to cover any adverse cash flow situations that may arise from time to time. The amount required by this policy amounts to £17,000 for the year 2024.

At the end of the year, the available unrestricted and relevant restricted funds totalled £164,000. Cash represents £93,000 of this amount and is sufficient to meet regular cash requirements and the repair expenditure likely to be required in the next two years. Cash funds and the PCC's long-term investments, taken together, are sufficient to meet the cost of repairs and the commitment to spend legacies on worthwhile improvement projects. The amount held in reserve for repair and cash flow purposes is reviewed on an annual basis.

It is PCC policy to invest a proportion of reserve funds in CBF Church of England Investment Funds for long term growth and income. The remainder, in the form of cash, is held by Virgin Money and the CBF Deposit Fund.

Annual report approved by the PCC on 3<sup>rd</sup> March 2025 and signed on their behalf by Colin Last, PCC Lay Chair.

  
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## **Independent Examiner's Report to the Members of St. Mary the Virgin, Goldington**

I report on the Accounts of the PCC of St. Mary the Virgin, Goldington for the year ended 31 December 2024, which are set out on pages 12 to 18.

### **Respective responsibilities of the PCC and the Independent Examiner**

The PCC's trustees are responsible for the preparation of the Accounts.

The PCC's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to: -

- examine the Accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners in section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

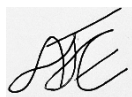
### **Basis of Independent Examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the Accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **Independent Examiner's statement**

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements: -
  - to keep accounting records in accordance with s.130 of the Charities Act; and
  - to prepare Accounts which accord with these accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.



**Amy Eyles- CPFA, BA (Hons)**  
**44 Wellington Road, Raunds**  
**23<sup>rd</sup> February 2025**

**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 31 December 2024**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	2024	2023
		£	£	£	£	£
<b>INCOME</b>						
Voluntary income	2(a)	71,998	5,343	-	77,341	88,592
Activities for generating funds	2(b)	20,425	394	-	20,819	16,950
Income from investments	2(c)	5,603	-	213	5,816	4,244
Church activities	2(d)	17,830	-	-	17,830	8,495
<b>TOTAL INCOMING RESOURCES</b>		<b>115,857</b>	<b>5,737</b>	<b>213</b>	<b>121,806</b>	<b>118,281</b>
<b>EXPENDITURE</b>						
Church activities	3(a)	101,553	10,575	-	112,128	95,400
Costs of generation of income	3(b)	207	-	-	207	685
Major repairs and depreciation	3(c)	5,359	-	-	5,359	8,009
Support costs	3(d)	2,938	-	-	2,938	2,593
<b>TOTAL RESOURCES USED</b>		<b>110,057</b>	<b>10,575</b>	<b>-</b>	<b>120,632</b>	<b>106,687</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>5,799</b>	<b>(4,838)</b>	<b>213</b>	<b>1,174</b>	<b>11,595</b>
Gain/(Loss) on revaluation of investments	5(b)	1,314	-	-	1,314	2,481
<b>NET MOVEMENT IN FUNDS</b>		<b>7,113</b>	<b>(4,838)</b>	<b>213</b>	<b>2,488</b>	<b>14,076</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>138,628</b>	<b>35,613</b>	<b>4,073</b>	<b>178,314</b>	<b>164,238</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>145,741</b>	<b>30,775</b>	<b>4,286</b>	<b>180,802</b>	<b>178,314</b>

**BALANCE SHEET at 31 December 2024**

**FIXED ASSETS**

Tangible fixed assets	5(a)	3,945	-	-	3,945	4,084
Investments	5(b)	69,139	-	1,619	70,758	69,444
		<b>73,084</b>	<b>-</b>	<b>1,619</b>	<b>74,703</b>	<b>73,528</b>

**CURRENT ASSETS**

Stock of goods for sale		-	-	-	-	-
Debtors & prepayments	6	2,083	-	-	2,083	4,315
Short term deposits		83,815	7,000	2,667	93,482	87,666
Bank & cash balances		(9,550)	23,775	-	14,225	16,919
		<b>76,348</b>	<b>30,775</b>	<b>2,667</b>	<b>109,790</b>	<b>108,901</b>

<b>LIABILITIES: Amounts falling due within one year</b>	7	(3,691)	-	-	(3,691)	(4,115)
<b>NET CURRENT ASSETS</b>		<b>72,657</b>	<b>30,775</b>	<b>2,667</b>	<b>106,099</b>	<b>104,787</b>

<b>TOTAL NET ASSETS</b>		<b>145,741</b>	<b>30,775</b>	<b>4,286</b>	<b>180,802</b>	<b>178,314</b>
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**PARISH FUNDS**

	8					
Unrestricted		145,741	-	-	145,741	138,628
Restricted		-	30,775	-	30,775	35,613
Endowment		-	-	4,286	4,286	4,073
		<b>145,741</b>	<b>30,775</b>	<b>4,286</b>	<b>180,802</b>	<b>178,314</b>

Approved by the Parochial Church Council 3rd March and signed on its behalf by:

Colin Last *colin last*

S E Collinson *S E Collinson*

The notes on pages 15 to 18 form part of these Accounts.

# PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

## 1 ACCOUNTING POLICIES

### Basis of preparation

The Accounts have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and is in compliance with accounting standard FRS102.

The Accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at a fair value. The Accounts 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 funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average basis.

*Unrestricted funds* are general funds which can be used for ordinary PCC purposes. Funds designated for a particular purpose by the PCC, such as the church repair fund, are also unrestricted.

### Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable; interest is accrued. All other income is recognised when it is receivable.

Gifts in kind for the PCC's own use are included in the SOFA as incoming resources at their fair value when receivable, and expensed as and when consumed in use. Gifts of fixed assets, if material, are included in the balance sheet at their fair value and expensed over the asset's useful economic life.

All incoming resources are accounted for gross. Amounts generated specifically for mission are dealt with as restricted funds. Amounts received for mission in which the PCC acts only as an intermediary are not shown as income of the PCC, except where the PCC is involved in the fund-raising process.

Rental income from the letting of church premises is recognised when the rental is due. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on

revaluation of investments at 31st December. The value of any donated services or voluntary help received are not included in the Accounts but are described in the trustees' annual report.

### **Resources expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Any parish share unpaid at 31st December is provided for in these Accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Fixed assets**

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with S.10(2)(a) and (c) of the Charities Act 2011. All expenditure on consecrated or benefice buildings, whether maintenance or improvement, is written off as expenditure in the Accounts in the year in which it is incurred.

Land and buildings held for the functional use of the PCC are valued at original cost, less provision for depreciation. Buildings are depreciated over a period of 50 years; pre-fabricated buildings are assumed to have a useful life of 25 years. Additions to existing buildings, which do not substantially extend the life of the asset, are written off over the remaining life of the original building. Land is not depreciated.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property. They are listed in the church's inventory, which can be inspected at any reasonable time. For anything acquired prior to the year 2000 there is insufficient cost information available and therefore such assets are not valued in the Accounts. Subsequent to this date no individual item has cost more than £1,000, so all such expenditure has been written off when incurred.

Fixtures & fittings and equipment used within the church premises, including moveable church furnishings, are depreciated on a straight-line basis over four years. Individual items with a purchase price of less than £1,000 are written off when the asset is acquired. Investments are valued at a fair value, which is deemed to be the market value at 31st December.

### **Current assets**

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

Short-term deposits comprise cash held on deposit with Virgin Money plc and the CBF Church of England Funds.

**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON**

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 December 2024**

**2 INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2024 £	2023 £
<b>2(a) Voluntary income</b>					
Planned giving:					
Gift Aid donations	47,007	-	-	47,007	36,399
Tax recoverable on gift aid donations	3,348	-	-	3,348	6,308
Other planned giving	11,480	-	-	11,480	10,068
Collections at all services	2,375	-	-	2,375	1,965
Donations and appeals	3,722	-	-	3,722	5,451
Donations for missions and charities	1,087	2,043	-	3,130	1,520
Legacies			-	-	1,000
Grants received	2,979	3,300	-	6,279	25,881
	<u>71,998</u>	<u>5,343</u>	<u>-</u>	<u>77,341</u>	<u>88,592</u>
<b>2(b) Activities for generating funds</b>					
Fetes, bazaars, and other fund raising events	4,746	394	-	5,140	5,059
Church hall lettings	15,679	-	-	15,679	11,990
Sale of purchased and donated goods					(99)
	<u>20,425</u>	<u>394</u>	<u>-</u>	<u>20,819</u>	<u>16,950</u>
<b>2(c) Income from investments</b>					
Dividends and interest	5,603	-	213	5,816	4,244
<b>2(d) Income from Church activities</b>					
Magazine	295	-	-	295	10
Social events	1,650	-	-	1,650	456
Church fees	15,885	-	-	15,885	8,029
	<u>17,830</u>	<u>-</u>	<u>-</u>	<u>17,830</u>	<u>8,495</u>
<b>TOTAL INCOME</b>	<u>115,857</u>	<u>5,737</u>	<u>213</u>	<u>121,806</u>	<u>118,281</u>



**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON**

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 December 2024**

<b>4 (a) STAFF COSTS</b>	<b>2024</b>	<b>2023</b>
	£	£
Wages and salaries	14,345	5,421

During the year the PCC employed a Families and Children's minister, a vergers and a hall caretaker.  
All positions are part-time.

**(b) PAYMENTS TO PCC MEMBERS & RELATED PARTIES**

No transactions have taken place with related parties.

No trustee has received payment for services provided or expenses incurred as a trustee.

Vergers' fees of **£930** were paid to PCC members and persons closely connected with them, who acted as vergers at weddings and funerals

Apart from the above, no other payments were made to any PCC member, persons closely connected to them or related parties except for the reimbursement of purchases made on behalf of the PCC.

**5 FIXED ASSETS FOR USE BY THE PCC**

		Freehold Land & Buildings £	Hall Fittings £	Hall Equipment £	Total £
<b>(a) Tangible fixed assets (all unrestricted)</b>					
ACTUAL/DEEMED COST	at 1 January 2024	108,414	39,453	3,910	151,777
	additions	-	-	-	-
	disposals	-	-	-	-
	at 31 December 2024	108,414	39,453	3,910	151,777
DEPRECIATION	at 1 January 2024	104,330	39,453	3,910	147,693
	charge for the year	139	-	-	139
	withdrawn on disposals	-	-	-	-
	at 31 December 2024	104,469	39,453	3,910	147,832
WRITTEN-DOWN VALUE	at 31 December 2024	3,945	-	-	3,945
	at 31 December 2023	4,084	-	-	4,084

The freehold land and buildings comprise the church hall and Dilworth Room and are shown at their original cost, less provision for buildings amortisation. Land is not amortised. The hall and contents are valued for insurance purposes at £2,900,000 and this is considered to be a fair estimate of the current value in use of the property.

<b>(b) Investments</b>	<b>2024</b>	<b>2023</b>
	£	£
Fair value at 1 January	69,444	66,962
Revaluation gain/(loss)	1,314	2,482
Fair value at 31 December	70,758	69,444

The following investments are held and are shown at fair value as at 31 December :

	<b>2024</b>	<b>2023</b>
	£	£
10,872 units CBF Fixed Interest Securities Fund - historical cost £18,650	16,213	15,738
18,408 units CBF Property Fund- historical cost £25,000	22,677	22,551
1,378 units CBF Investment Fund - historical cost £15,072	31,868	31,155
	70,758	69,444

**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON**

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 December 2024**

**3 EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2024 £	2023 £
<b>3(a) Church activities</b>					
Missionary & charitable giving:					
Church overseas:					
- missionary societies	2,057	-	-	2,057	2,048
- relief and development agencies		1,481	-	1,481	1,520
Secular charities	685	424	-	1,109	821
	<u>2,742</u>	<u>1,905</u>	<u>-</u>	<u>4,647</u>	<u>4,389</u>
Ministry:					
Diocesan parish share	69,396	-	-	69,396	65,635
Other ministry costs & housing	1,405	8,670	-	10,075	1,798
Parish training and mission	1,044	-	-	1,044	988
Church running & maintenance expenses	11,324	-	-	11,324	8,930
Upkeep of services	1,853	-	-	1,853	989
Upkeep of churchyard and grounds	263	-	-	263	
Church hall running costs	13,526	-	-	13,526	12,671
	<u>98,811</u>	<u>8,670</u>	<u>-</u>	<u>107,481</u>	<u>91,011</u>
	<u>101,553</u>	<u>10,575</u>	<u>-</u>	<u>112,128</u>	<u>95,400</u>
<b>3(b) Costs of fund raising activities</b>					
Cost of fetes, fairs and social activities	207	-	-	207	685
	<u>207</u>	<u>-</u>	<u>-</u>	<u>207</u>	<u>685</u>
<b>3 (c) Major repairs and depreciation</b>					
Church repairs & furnishings	1,020	-	-	1,020	-
Church hall equipment & furnishings	4,200	-	-	4,200	7,870
Depreciation of buildings	139	-	-	139	139
	<u>5,359</u>	<u>-</u>	<u>-</u>	<u>5,359</u>	<u>8,009</u>
<b>3(d) Support costs</b>					
Printing and stationery	80	-	-	80	294
Office equipment & computer software	2,298	-	-	2,298	1,054
Parish office telephone	328	-	-	328	
Other costs	232	-	-	232	1,245
	<u>2,938</u>	<u>-</u>	<u>-</u>	<u>2,938</u>	<u>2,593</u>
<b>TOTAL EXPENDITURE</b>	<u>110,057</u>	<u>10,575</u>	<u>-</u>	<u>120,632</u>	<u>106,687</u>

# PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, GOLDINGTON

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

6 DEBTORS	2024 £	2023 £
Income tax recoverable		1,631
Prepayments for goods and services and accrued interest		1,103
Other debtors	2,083	1,581
	<u>2,083</u>	<u>4,315</u>

7 LIABILITIES	2024 £	2023 £
Amounts falling due in one year:		
Creditors for goods and services	-	43
Missionary giving	3,691	3,776
Accrued expenses and deferred income	-	296
	<u>3,691</u>	<u>4,115</u>

8 FUND DETAILS	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2024 Total £	2023 Total £
The PCC funds comprise the following:					
General	71,149	-	-	71,149	64,036
Church repairs	48,902	-	-	48,902	48,902
Chancel repairs	-	-	4,286	4,286	4,073
Church hall repairs	25,690	-	-	25,690	25,690
Others	-	30,775	-	30,775	35,613
	<u>145,741</u>	<u>30,775</u>	<u>4,286</u>	<u>180,802</u>	<u>178,314</u>

The Chancel Repair Fund is a permanent endowment which permits only the income to be spent.  
Designated funds are unrestricted and may be used for other purposes.

Summary of Fund Movements	Unrestricted general fund	Designated Funds		Restricted Funds others	Endowment Fund chancel repairs	2024 Total
		church repairs £	church hall repairs £	£	£	£
Balance at 1 January 2024	64,036	48,902	25,690	35,613	4,073	178,314
Incoming resources	115,857	-	-	5,737	213	121,806
Resources expended/Amortisation	(110,057)	-	-	(10,575)	-	(120,632)
Investment gains/(losses)	1,314	-	-	-	-	1,314
Balance at 31 December 2024	<u>71,149</u>	<u>48,902</u>	<u>25,690</u>	<u>30,775</u>	<u>4,286</u>	<u>180,802</u>

9 CHARITABLE GIVING FOR THE YEAR	£	From other donations & events:	£
From PCC resources:			
CMS (for our Mission Partner)	2,057	Bishop's harvest appeal	434
WaterAid	686	Christian Aid	652
	<u>2,743</u>	Water Aid	394
From Christmas donations:			<u>1,480</u>
SMART Prebend Day Centre	212		
Families First Bedfordshire	212		
	<u>424</u>	Total Charitable Giving	<u>4,647</u>



## **CHURCHWARDENS' REPORT ON FABRIC, GOODS AND ORNAMENTS**

Our church building has been battered by the weather this year – not least by torrential rain in September. A good test to find any leaks in the roof or elsewhere. There weren't any. Our thanks go to Richard Cope who amongst the many maintenance jobs he has undertaken this year resealed the flat roof above the vestries a week before the rains came. Thanks to all members of the property committee and others who have undertaken maintenance jobs around the church and hall, and the churchyard, over the past year.

In the autumn the Quinquennial Inspection was undertaken, a 5-yearly inspection of the church by our architect. No major works were reported as being required, although there is a certain amount of work needed on the stonework and elsewhere. Some things we can do ourselves, but the majority will need skilled contractors for which we are currently getting quotes.

Getting to net zero carbon by 2030 is one of our goals and the heating of our buildings is a major contributor of our carbon dioxide emissions. We have looked into this extensively over the past few years and now have a plan for how realistic this is to achieve. See EcoChurch report for more information.

The Log Book and Terrier (inventory of all church possessions) has been kept up to date with no major additions or deletions. We do now have a picture of our King, Charles III which is in the remembrance chapel.

Thanks to all who have helped us during the past year but particularly to Simon who been a fount of knowledge on all matters and has always answered our questions, however daft. It goes without saying that he will be missed.

Colin Last and Nesta Gedrych  
Churchwardens

## **BEDFORD DEANERY SYNOD REPORT**

The Church of England has three Synods – General, Diocesan and Deanery. Bedford Deanery Synod consists of 23 parishes. Representatives from each parish meet to exchange ideas and pool strengths, so that no church in the deanery feels on their own. Areas such as safeguarding, training and mission action planning are discussed. Bedford Deanery Synod met three times in 2024, in various churches around the deanery. We had some interesting talks this year, alongside the more formal business part of the meetings.

In March, Suzanne Clackson and Amanda Young gave a talk on the Diocesan Dispute Advisory Service. The Service offers a safe, accessible, voluntary, and confidential process that helps to resolve disputes in a broad range of situations and at all levels in the church community.

In June, we had a presentation by Roy Lambert called 'A Church Inclusive for Racial Justice and Diversity'. Some points that came out of the subsequent discussion included: how can we make our congregations more diverse; how can we deal with incidences straight away; how can we reorder churches which have monuments to slavery.

In October, there was a talk about 'Impact' from Becky Guynn (Schools Worker) and Jane Spencer (Chair of Trustees.) Becky and Jane spoke of their work in approx. 60 schools in the Bedford area. They also spoke about the prayer spaces they are establishing and the need for 'Church Champions' to link, engage and advocate for them.

Susan Lane  
St Mary's, Deanery Synod Rep.

## **SAFEGUARDING REPORT**

As your Parish Safeguarding Officer, I'm pleased to be able to report that the PCC has complied with the duty to have 'due regard' to the House of Bishops' Safeguarding Policy and Practice Guidelines. As part of this compliance, safeguarding is a standing agenda item at each PCC meeting, and policies and procedures are regularly reviewed.

My thanks go to all those of you who, in order to volunteer as Leaders or Helpers in groups St. Mary's runs for children, young people and vulnerable adults, have gone through DBS clearance, and have done the required safeguarding training. You've consistently either done new training or refreshed after a three-year interval as required by the Church of England, without my needing to urge or wheedle. My thanks also to Simon for the tremendous support he's been to me in this role, and to Cathy, my predecessor in it, whose door has remained open to me should I need some advice.

In an Advent Service sermon, Joss touched on how easy it is to feel powerless when we look at the many dismaying situations there are nationally and globally. He encouraged us not to feel overwhelmed, but to ask for God's help to speak out where we see wrong, or where better could be achieved. It may only be a small voice, but use it. Your PCC were moved to do this towards the end of last year. You will be aware of the cases that came to media attention in 2024 over truly worrying failures by senior members of the clergy to take effective action when allegations of serious abuse within the Church were brought to their attention. Your PCC felt worried about the impact of these failings first and foremost on the victims and survivors of that abuse; and to a lesser extent but still importantly, on all at parish level who have been trying so hard to meet the requirements the Church expects. There were also concerns about how undermining to the reputation of church and faith this could be in the wider community. The PCC decided to submit to the General Synod (the highest of the Church of England's Councils) a question asking for reassurances and to be told of actions that will address the causes of the failings. By the time you read this, the General Synod will have met, and we'll know if the question from St Mary's was considered.

As from 1 January 2025, there have been changes in the safeguarding training required for some roles. These will be affecting some of us. The new safeguarding requirements have been approved as Safeguarding Code by the General Synod. Whereas previously, we could use some discretion in how we paid 'due regard' to safeguarding guidance, including training, the new Safeguarding Code must be followed by "all relevant persons." This may present us with a few training challenges, but I'm sure if we all pull together, we'll get there. We know that what we're working for is to create a truly safe environment for all who come together to experience our worship and our activities.

Sue Lennon  
Parish Safeguarding Officer

**ANNUAL MEETING OF ST. MARY THE VIRGIN, GOLDINGTON**  
**Sunday 28th April 2024**

**MINUTES OF THE MEETING OF PARISHIONERS – 11:00am in the Church Hall**

The Meeting of Parishioners was attended by ?? people.

1. The Rev'd Simon Dommatt opened the meeting with an introductory welcome and prayer.
2. **Apologies for absence**  
Richard & Dorothy Kirby, Andrew & Shelly Dennison, Yvonne Sowerby, Jackie and David Gregg, Michael Furlong

3. **Minutes of the Meeting of Parishioners – Sunday 16<sup>th</sup> April 2023**  
The Minutes were distributed prior to the meeting. No amendments were submitted.

1<sup>st</sup>: Antony Collinson                      2<sup>nd</sup>: Jeff Alino-Abbott

All present agreed and the Minutes were signed by the Chairman.

4. **Election of Churchwardens for 2024/2025**  
There were two nominations for the two posts:

Colin Last	Proposer: Cathy Sanderson
	Seconder: Wendy Watmough

Nesta Gedrych	Proposer: Marla Darling
	Seconder: Mari-Lou Alino-Abbott

There being no other nominations, these two were appointed to serve as Churchwardens for the 2024/2025 and the meeting showed its appreciation. The two Wardens were welcomed to the new term of office and thanked for their contribution during the previous year.

There being no other business, the Meeting was closed at 11:04am.

DR 28.04.2024

# **ANNUAL MEETING OF ST. MARY THE VIRGIN, GOLDINGTON**

**Sunday 28th April 2024**

## **MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING – 11:05am in the Church Hall**

### **1. Minutes of the Annual Parochial Church Meeting – Sunday 16<sup>th</sup> April 2023**

The Minutes were distributed prior to the meeting. No amendments were submitted.

Proposer: Helen Green

Seconder: Francis Tyler

Accepted: unanimously

The Minutes were signed by the Chairman.

### **2. Presentation of the Electoral Roll**

John Sheffield, the Electoral Roll Officer, announced that the revised roll has 119 names with 5 deletions and 4 additions. He reminds us that after 15/16 years of service he is retiring from the role. Jenny Thompson has already agreed to be the new ERO. The Meeting is reminded that Electoral Rolls have a six-year life so a new roll will need to be made in 2025. John was thanked for his work on this and for his many years of service.

### **3. Presentation of the Annual Report and Financial Statements of the PCC**

The Report was circulated and available to parishioners before the Meeting.

Two amendments were highlighted referring to incorrect dates on two pages:

Page 1 the date should be amended to 31<sup>st</sup> December 2023 – not 2021.

Page 13 the date should be amended to 31<sup>st</sup> December 2023 – not 2022.

Jeff Alino-Abbott highlighted various points in his verbal report. (*See Addendum 1: Treasurer's Comments*)

The Treasurer brought to the Meeting's attention an error on page 9 paragraph 4 of the report which should be amended as follows:

The market value of long-term investments has increased by £2,500, arising largely from increases in interest rates. As with the losses suffered in 2022, gains of this nature do not give any indication of future performances.

With no further amendments and no questions, it was proposed that the Annual Report and Financial Statements, as approved by the PCC, be adopted.

Proposer: Antony Collinson

Seconder: Nesta Gedrych

Accepted: unanimously

The Chairman thanked Jeff Alino-Abbott for his continued hard work as our Treasurer and Debbie Richardson for producing the Annual Report.

### **4. Churchwardens' Report on the Fabric, Goods and Ornaments of the Church**

Colin Last explained the requirement for the Report and noted the continued diligence of the Property Committee in always ensuring that work on the church building is carried out with no

major expenses in 2023. He presented the Inventory and Terrier and reminded the meeting that as well as a hard copy, there is a digital copy on a USB stick. Both include itemisation of all the church property - plate, furniture etc. - and photographs of all the objects. All the items entered are recorded as still present with some small changes. He announces the next Quinquennial Inspection is due on May 10<sup>th</sup> and only work on the South Porch is an ongoing work. There was one Faculty in 2023 for the installation of a churchyard pond. Colin thanked the members of the Property Committee.

Both he and Nesta Gedrych were thanked and applauded for their hard work as Wardens.

Rev'd Simon Dommett took the opportunity to mention the upcoming 800<sup>th</sup> Anniversary of St Mary's Church, Goldington in 2028. A meeting to begin to discuss ideas of how we mark this occasion is commended and is scheduled for Tuesday 28<sup>th</sup> May at 7:30pm in the Dilworth Room, led by Sarah Collinson.

5. **Group Reports 2023**

The reports were circulated before the Meeting. The Vicar thanked everyone for their time and contributions to the many church groups. He reminded us all of the requirement for up-to-date Risk Assessments and relevant Safeguarding Training for each group, activity and the leaders of them.

6. **Deanery Synod Report**

The report was circulated before the meeting and taken as read. Susan Lane was thanked for her work as our sole Deanery Synod representative. She mentioned we can have another Representative and briefly explained that the Deanery Synod meets approximately 3 times per year. She suggested joining her for meeting as a trial.

7. **Safeguarding Report showing PCC Compliance with the House of Bishops' Guidance on Safeguarding Children and Vulnerable Adults**

Sue Lennon, Parish Safeguarding Officer (PSO), confirmed that the PCC is compliant with the House of Bishops' Guidance. She reported we are doing very well as the church community in completing relevant Safeguarding Training. She reminded us that the Diocese encourages all members of the congregation, regardless of whether they hold specific roles, to take the Basic online Safeguarding course and let her know if they intend to so that she can guide them through the process. She also impressed on the Meeting that Safeguarding refers to adults as well as children. Renewal of training is always ongoing but overall, we are up to date. Sue Lennon took this opportunity to thank Rev'd Simon Dommett for his continual support of her as PSO and commitment to Safeguarding at St Mary's. She says they effectively 'share' the role with regular contact.

8. **a. Election of Deanery Synod Representatives**

There being no nominations, Susan Lane remains the sole Deanery Synod Representative (Elected in 2022 for 3 years.)

**b. Election of Parochial Church Councillors**

There were 3 nominations for the three-year vacancies:



Sarah Collinson	Proposer: Sue Lennon	Seconders: Susan Lane
Sue Lennon	Proposer: Susan Lane	Seconders: Jane Davey
DJ Alino-Wilcockson	Proposer: Debbie Richardson	Seconders: Antony Collinson

There were no nominations for the remaining 3-year vacancy or the four 2-year vacancies.

There being no other nominations, the above were declared appointed. Chris Hjelt was thanked for his years of service on the PCC, he completed his recent 3 years tenure as a PCC member and Chair of Property Committee. The membership of the PCC remains the same but the meeting was encouraged to enrol/be co-opted on to it.

### c. Appointment of Readers to the PCC

It was proposed that Cathy Sanderson, Susan Lane and Michael Furlong, as a Licensed Readers, be appointed to the Parochial Church Council.

Proposer: DJ Alino-Wilcockson                      Seconders: Sarah Collinson  
Accepted *unanimously*

### 9. Appointment of Independent Examiner

Amy Eyles has agreed to stand as Independent Examiner for next year and on the recommendation of the PCC her appointment was proposed.

Proposer: Richard Cope                      Seconders: Susan Lane  
Accepted *unanimously*

The Meeting expressed its thanks for her work on the 2023 Accounts.

### 10. Priest's Comments

Rev'd Simon Dommett prepared a written statement which he read out. His comments were interspersed with rounds of applause for those mentioned at various points. (*See Addendum 2: Priest's Comments*)

### 11. Any Other Business

*Cathy Sanderson* thanked Rev'd Simon Dommett for his leadership and vision. She led a round of applause.

*Tim Hern* commented that the disabled markings on the bays in the carpark are no longer visible. The issue was passed to Colin Last and the Property Committee.

*Heather Dommett* thanked all the cake makers for Warm Spaces sessions. She encouraged people to let her know when they can make one or buy one in as they are greatly appreciated and as numbers increase, Warm Spaces will need more going forward.

### 12. Closing Prayer

There being no other business the Meeting closed at 11:46am with the Grace.

DR 30.04.2024

## **Addendum 1: Treasurer's Comments**

The accounts for 2023 are presented within the Annual Report, as analysed within the standard accounts format required by recommended accounting practice.

While I do not intend to consider every aspect of the accounts that have been presented to you, I will draw out key highlights. Please raise any questions or concerns as they arise – alternatively, there will be time at the end.

I am sure that you will all recall the details of my presentation for the 2022 accounts, where I noted the concerns we had about the impacts of rising inflation on our financial position. The impacts of those concerns are very clear within the 2023 accounts.

At the highest level, when we consider unrestricted and restricted funds together, the financial statements show that we enjoyed a surplus of £14,000. However, this surplus has been delivered through the receipt of grants which are restricted in terms of their use. Once they are set aside, we can see that there was a deficit in year on unrestricted funds of over £8,000.

This is where the impact of the economic context is clear and there has been a reduction in our income. One of the key barometers for financial health used within the Church of England considers whether the total of 'voluntary giving' – envelopes, PGS, standing orders etc. – was higher than the Diocesan Parish Share. In 2023, this was not the case.

In addition, letting income for the Church Hall was lower than in recent years, although there were signs of a recovery in the last quarter of the year.

This overall deficit was reduced by the success of the various social activities that took place in 2023. The Summer and Autumn Fetes in 2023 alone provided a contribution of over £5,000.

Turning to expenditure, the accounts show slight decreases in both church and hall running costs, although we must be mindful of the fact that 2024 brought the need to negotiate new energy contracts, which delivered an inevitable increase in those costs. Some significant maintenance activity was completed in the Hall during the year, the costs of which were offset by the receipt of grants.

We need to carefully consider how we should manage this overall situation. The PCC will be reviewing all aspects of our income and expenditure in the light of the accounts and forthcoming anticipated rise in utility costs.

We have, for example, recently been successful in applying for support from the Church of England Digital Giving Unit, who will be supplying an electronic, contactless giving point within the church. You have probably seen one of these devices in use in other churches and they are common within cathedrals.

The Digital Giving Team will also design and build a new web page as a focus for online giving. Experience elsewhere suggests that these two initiatives will increase the level of our voluntary giving.

Additionally, a sub-group of the PCC is being set up to coordinate our approach towards grant applications, where we will seek to obtain grant funding in support of our general activities, including building maintenance. Again, other churches have been highly successful in obtaining additional funding in this way, and we now also have some useful experience.

Another important aspect of the accounts reflects the PCC policy to maintain a balance on unrestricted and relevant restricted funds to mitigate the costs of future major maintenance work.

At the end of the year the available unrestricted and relevant restricted funds totalled £157,000. Cash represents £88,000 of this amount and is sufficient to meet the regular cash requirements and the repair expenditure likely to be required in the next two years.

It is PCC policy to invest a proportion of reserve funds in CBF Church of England Investment Funds for long-term growth and income. The remainder in the form of cash is held by Virgin Money and the CBF Deposit Fund. Interest earned on both deposits is now rising due to the bank rate policy of the Bank of England.

And it is in relation to these balances that I must point out an error in my narrative report. Page 9 of the Annual Report – around halfway down. The report states that “The market value of long-term investments decreased by £2,500” – this is incorrect and the market value of investments actually increased by £2,500.

Any Questions?

## **Addendum 2: Priest's Comments**

### *2023 - A Year in Review*

As I look back on the last year, I want to start by thanking everybody who has worked to support and develop God's kingdom here in Goldington.

Starting with Jennie Cappleman as our Associate Priest; Joss Sanders as our Curate; Cathy, Susan and Michael as our Readers; Sue Lennon as our Lay leader of Worship; Ceri-Anne as our Family and Children's Minister; Sarah Collinson as our Musical Director; for Mary, Helen and Jane who have played the piano; for Tanya on her guitar and leading Praise is Rising; for Heather and her singing. For the Welcomers, the Streamers, the Choir, the Bell Ringers, the Flower Arrangers, the Bible Readers, the Prayer Leaders, the Pastoral Team, for Warm Spaces, for Messy Church and Diddy Disciples, the PCC and its Committee members. For Geoff looking after Hall bookings, for Colin and Nesta our Wardens and everybody else that I haven't mentioned. The point is we have worked as a team, together.

So, as we look back it is good to celebrate the continued contribution that Dwell Well has on those in need. The simple boxes of provisions have helped over 160 people since we started and thanks to Debbie and Andy for looking after this in the past year.

We also want to celebrate Messy Church; this new church congregation is nearly as big as our Sunday 9:30 congregation. They meet in the hall and worship in a very different way. This congregation is growing and with the new help of Ceri-Anne we hope to increase the discipleship of these members. That is not to say we don't also need to continue to disciple our other congregations as well!

Diddy Disciples has grown in number and age and it is lovely to see them more in our morning worship.

We have continued to reach out and grow with Warm Spaces on Monday, thanks to Heather and her team and those wonderful people supplying all the cakes that get consumed. We now have a regular Councillor's Surgery, local Health Team and local Community Police dropping in. Warm Spaces is a real way that we reach out to our community and simply show God's love and care.

As we give thanks to God for all that he is doing through these activities, we also had the sad death of some of our members, and it was lovely to see full churches as we gathered to remember and give thanks for them.

Sadly, Angus' death has also left a large hole in the work of the Church Hall, which we are struggling to fulfil. Finding all the little things that he quietly did are now causing a lot of activity to fulfil them. As a team this is causing us some stress and we need everybody's help to resolve this.

As a church we had a very good turnout for the Summer Fete and Autumn Fair, which we believe was because of all the invitations we sent out. This shows how important publicity is and the need for a new person to take on the wider role of Publicity Lead. With so much good stuff going on we should be shouting about it to our community. There is our Eco-Church, the hedge planting, swift boxes, church pond, wildlife areas. There are Family Drop-ins, Warm Spaces, and so much more. Each one of us should be sharing this with friends, family and neighbours, inviting others to come and enjoy. But to have somebody who would head this up would be a fantastic help to us all.

I have enjoyed this last year at St. Mary's, and hope you have too. And I rejoice that God is at work in our congregation and community, but we still have a way to go in the coming year.

#### *My Vision for 2024*

As we have heard we will be struggling financially as a church, just as all our members are struggling with the cost of living. I would like to see us as a church be financially secure in the coming year. This will mean having a stewardship campaign to raise awareness of the problem. We are putting a Fund-finding Group in place to try and alleviate some of this pressure but we don't know how successful they will be, any help for this group would be greatly appreciated.

We need to look at our costs and make the Church Hall an income producer and not a drain on finances, to run as a business not a charity or add on.

I would like to see Warm Spaces double in size, we have seen how much life it can give and want this to enjoyed by more in our community.

I would like to see our Eco-Church credentials shouted from the roof tops, and for us to be an eco-people, not in a wild hippy way, but as responsible members of our society. I believe that there is much to be gained for us and our community through this. Our environment is very important for the younger generations, it is a way for us to engage with them on common ground and start conversations about why God's creation is important to us.

We must continue working to reduce our carbon footprint. This is not just as a church organisation, but must extend to all our members that each of us does all we can to care for God's creation and our children's future. For example, we should all be using renewal energy at home as well as at church. We could be sharing our best practices for energy saving and usage, using only renewable resources and fairly traded products.

I would like to see our Fetes and Fairs become central gathering places for Goldington as a community not just the church. We saw a dramatic increase in their impact last year, which also had an impact on our bottom line. So, a double win!

For this vision to grow I believe we need to have a new and effective publicity push. We are doing so much from worship to community action that goes unseen. Now some people might think Debbie is our church's Publicity Lead, but that is no longer true. Debbie heads up the Dwell Well initiative, she is a Deputy Lead at Warm Spaces, she is on the Fund-finding Group, she helps stream the services, she is the PCC Minutes Secretary, she is a member of the choir, she looks after the church Facebook page. She is doing so much; it is unreasonable to expect her to have the time and focus needed for effective publicity as well.

So, to stand up and offer to lead our publicity will not be standing on her toes or pushing her out, it would be a great help to take our church engagement forward.

So, there is much to do, great places to grow. What we need is the will and the people to accomplish this.

My thanks to our new and returning PCC members, my thanks to those who have offered help with projects already this year.

I continue to commend our outreach to your prayers, your finances, your action.

And I pray that God will continue to bless us in all that we do in his name, bringing His kingdom to the people of Goldington. Amen