

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER DE MERTON WITH ST CUTHBERT

England & Wales - Charity number 1132799

Details

Other names ST PETER DE MERTON WITH ST CUTHBERT

Status Registered

Legal form Previously excepted

Registered 2009-11-19

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: To promote the whole mission of the church - pastoral, evangelistic, social and ecumenical, supporting organisations and projects in the local community and providing a welcoming and supportive ministry to all we come into contact with.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£304,230	£98,894	-	-
2023-12-31	£43,552	£60,848	-	-
2022-12-31	£42,000	£99,000	-	-
2021-12-31	£38,655	£109,382	-	-
2020-12-31	£52,245	£100,867	-	-

Trustees

Name	Role	Appointed
Paul Roy Downham	Chair	2021-04-11
Elizabeth Wilkin		2022-04-23
Heather Dorothy Buxton-Hall		2019-04-28
JANIS LARGE		2011-09-30
Joseph Prentice		2017-04-01
Lisa Anne Downham		2021-09-01
Rev Rachel Clare Simons		2019-04-28
Teresa Mary Clarke		2019-04-28

Accounts

Minutes of the Annual Parishioners Meeting on 21st April 2024 in the Church.

APM 1 The meeting was opened with prayer by Kelvin at 11.37am.

APM 2 Apologies for absence were received from. Delia, Gloria Clarke and Heather Buxton Hall.

APM 3 The minutes of last year's meeting held on April 23rd 2023, were read, agreed by all present as a true record and signed by Kelvin.

APM 4 The election of Churchwardens. Nominations received for Paul Downham and Teresa Clarke and they were asked if they would continue. All voted in favour. Joe Prentice was asked if he would continue as deputy with David Garlick as sidesman, all voted in favour. As Teresa Clarke will have completed six successive periods of office as Churchwarden in 2025, Rev Rachel Simons proposed that this meeting agree that if she wished to stand for a further term as Churchwarden, that she be allowed to continue. This resolution was seconded by Paul Downham and agreed by all present.

APM 5 The election of a Deanery Synod representative was necessary as Paul Fricker is moving away. Rachael Cavanagh was asked and confirmed that she was willing. All voted in favour. Rachael will go with Teresa.

APM 6 There being no further business. The meeting was closed at 11:44am.

Minutes of the Annual Parochial Church Meeting on 21st April 2024 in the Church

APCM 1 The meeting started straight after the conclusion of the APM.

APCM 2 Apologies for absence were as the above.

APCM 3 Minutes from the last year were read. The following amendment was made; The bulk of £42K highlighted in red on page two actually comes from donations and not as stated. All agreed this (with the amendment) was a true record and the minutes were signed by Kelvin.

APCM 4 The Electoral Roll report. This shows that two names were removed from last year's list but 5 new names have been added. The total figure is now 44.

APCM 5 The annual report of PCC activities. Each contributor read them as copies were handed out at the meeting. Paul Downham gave a brief resume for the choir which is not in the printed report. The choir continues to go from strength to strength with consistent numbers. It has included a recording of Hallelujah. Heather has been ill for the last few weeks but is beginning to come back. Pastoral concerns, Delia Oldfield is now in a rehabilitation unit following her stroke and Anne Lawrence is in a care home in Leamington Spa. The Bellringers report also needs to be added with the information that we are one of few local churches to have a full complement of ringers. The Tower Captain is allowing tower visits during our patronal festival this year.

APCM 6 Finance Report. Janis reviewed the basic state of affairs, noting a glitch in the accounts system that she hopes to get sorted by next year's APCM.

Charitable activity expenses of £60K is for basic running of the church. It shows that we ran at a deficit of around £15K. There has been a drop in expenses since last year as there was no administrator salary. All instalments of new equipment concerning the cameras etc. were paid for in 2022, but expenditure has increased on gas, with the

standing charge increasing from £2/day to £9/day. Since October this is back down to £5/day.

Transfer from reserves were taken up to a point when no more could be taken. **So a total limited amount of the Parish Share to £30K rather than the £60K due was paid. Likely to be 10,000 paid.** But 2024 also likely to be short on budget as the church has lots of restricted reserved assets but is cash poor. Insurance costs are about £300 per month and this comes out of a trust fund. Page 3 on the Finance booklet pages gives a comparison between 2023 and 2024. Page 4 shows the different account breakdowns. Matters arising from this. Recoverable Gift Aid in FR (Friends) column shows £499.95. This is incorrect but it's a historical amount and it should only be about £100. In general, the accounts also show an over claim of £1000, which is also incorrect. This is what Janis is trying to sort out with Paxton (the software) and the accounting company. Page 6 shows income and page 7 expenses.

Stock market value increases, so taking £25K was not as bad as it could have been, but we still need to increase our income. There were no following questions.

Saint Peter's Parochial Church Trust has about £24,000 in cash. A good investment increase, but not quite back to the 2021 level. Janis proposed with Paul Downham seconding the proposal that the accounts be accepted. All voted in favour. Anthony Chestney has passed all of the Trust paperwork to Janis. This includes information going back to the 1980's. Janis publicly thanked him for his work even though he was not present.

Joe and Janis were re elected to the PCC as members as their period of office had been completed. Anna Pugh is stepping down. All other members of the PCC will continue. Everybody voted in favour.

As treasurer, Janis proposed Barry Frost as the Independent Examiner of our accounts. Seconded by Teresa Clarke, All voted in favour.

There being no further business. The meeting was closed with prayer at approximately 12:30pm.

APCM 2025 Report: Rector Revd Kelvin Woolmer

Well by the time most of you read this I will be retired and planning locum roles with the Diocese of Europe and Intercontinental Church Society (ICS) to cover vacancies or mission roles in English speaking churches in such places as Switzerland, Spain and the Canary Islands, Greece, oh and perhaps Tangiers.

Also not forgetting that Jean will probably have speaker engagements on various cruise lines to fulfill, so please don't feel sorry for me as I will just have to go with her as the 'plus-one'.

It has been an interesting year for St Peters. Financially in 2023 we didn't have sufficient funds to pay the diocese parish share, which our treasurer Janis Large explained at the APCM of 2024. We didn't have sufficient funds to cover our expenses, and it was concerning how we could cover even our heating and light bills.

Last year I received information from Sharman Solicitors that one of our sisters in Christ and long-time church member Miss Anne Dew had died and that St Peters, with Save the Children Charity were beneficiaries in her will. In addition, we and Save The Children Charity were also beneficiaries of her late fathers will. Mr Dew died leaving his house to his daughter Anne on the proviso that when she died his estate would be divided between St Peters & Save the Children Charity too. A substantial amount of money was in due course donated to St Peters which has enabled us to pay the 2024 Diocese Share, pay our general bills, pay for the initial repair work on the electrical system, pay for the repairs to the south wall which has suffered substantial damage due to water egress and will pay for other works to be done on the lighting system for the church.

Obviously, this was a most generous gift, but it won't last forever, it should be an investment in the future growth of you church as you all work towards mission and growth of the congregation in the near future.

Lay Leaders Of Worship LLW

Last year I was pleased that Paul Downham & Cora Oldfield completed the Lay Leader of Worship course and were authorised by the Bishop as LLW's. Heather Buxton-Hall has been authorised for a few years already, but as there wasn't a formal service available at the time of her certification for acknowledging her new leadership role, we couldn't hold one. At some time since Heather passed her course, someone had actually created an authorising ceremony and as we were going to use it to acknowledge Paul & Coras' new leadership roles, I included Heather in it as well to acknowledge her work on your behalf. This service was conducted in the first week of February at the Family Service.

Leading Your Church into Growth course LYCIG

In 2024 church members Heather Buxton-Hall, Nirmal Kennedy, Lizzie Wilkins, Janis Large, Joe Prentice & Paul Downham attended a mission training event run by the

Leading Your Church into Growth organisation LYCiG.. Having been on one of their courses in 2023 I knew they would get a lot of input on new styles of worship, new approaches to mission and encouragement to preach and teach people about Christ in ways which would be relevant and in God's plan, lead to the church growing and making new disciples for Jesus.

I think you'll agree that they have grasped the ideas, and they are indeed engaged in mission to encourage each of you to help grow your church and encourage you to be part of that mission too.

Missioner role of the Rector

Royal British Legion

Half (or perhaps more than half) of my role here, was to be missioner to groups and organisations in Bedford. In the last few years, I had built good links with the Royal British Legion (RBL) as senior chaplain to the RBL of Bedfordshire. Not an easy role. But I was privileged to sit with and listen to ex-servicemen and women who trusted me enough to tell me their stories of trauma and sometimes injuries. I handed this role on to Revd Paul Messum in 2024 as I was considering retirement in 2025

Chaplain To Bedfordshire Fire and Police Services

Also, I was chaplain to Fire & Police officers of Bedfordshire, sometimes a busy position to hold. Attending venues to talk with officers and again listen to their stories and just be someone they could share their experiences with, this was again, a privilege. Last November 2024 I was asked to attend Dunstable Fire Station and Fire Officer training department to lead a Remembrance Day Memorial Service where about 100 people attended and I led prayers for both those who had died in service to this country in both World Wars but also those who had died in service and/or as a result of injuries sustained at incidents they had attended.

Likewise sitting with police officers who are suffering PTSD due to incidents whilst engaged in policing to listen to their stories does take time but it's a valuable support to our officers who daily go out and seek to preserve law and order that we might go about our daily business in blissful unawareness of how they keep us as safe as they can.

Christmas 2024 I led the Christmas Tree lighting ceremony at Bedfordshire Police HQ Kempston attended by many senior officers, the Police & Crime Commissioner and officers families. Not an event to be involved in if you're worried about telling the Chief Constable when he should step forward to speak to those gathered there, and a gentle cough to 'move him along' so the next person on the speaker list can actually do their part.

Independent Advisory Group Bedfordshire Policing (IAG)

I was recruited onto the IAG after Covid. This is an important role to be part of policing management, represent the community interest in major incidents to the police and to be a group that acts as a sounding board for future policing actions.

You might not be aware that at the 2024 Bedford River Festival there was a police van with a facial ID monitor scanning the public along the Embankment. This was to find and trace people who were wanted on outstanding police warrants for a variety of offences but had eluded arrest for some time. During the festival many arrests were made and some rather serious criminals 'taken off the streets'. The IAG was asked for our opinions on this new type of approach to policing. I can assure you it was debated amongst us vociferously and with concern about the idea of being watched without consent. We did agree to support it as a trial, but the success was more than we expected and subsequently we did approve further use for appropriate public events which will be decided as they arise.

A number of major incidents in and around Bedford needed IAG support, such as murder scenes and unexpected deaths caused by gas explosions in houses near Wagstaff Close.

These roles are important and do have a mission tone as the attendance of a priest from the community does mean that the church is involved in how the police serve us.

It also has some unexpected 'days out' at police training days and last year I attended open days on Police Dog Training, Air Support training with Drones, River Police information days (did you know that there are so many rivers in Beds, Hertfordshire and Cambridgeshire that one person drowns each day by falling into a river?) I also attended a training event for Firearms Officers which was 'very loud'.

IMPAKT Housing

One of the earliest community roles I started with in 2017 was with Impakt Housing, except it wasn't known as Impakt Housing in 2017, it was the YMCA. They have several homes in Bedford, Luton and other places where homeless youths, adults and domestic violence victims are given support by the most amazing staff, who treat each client as almost a member of the family, encouraging them to learn to respect themselves, give up addictions, and learn how to live in society and aspire to heal themselves. It was renamed IMPAKT Housing & Support after Covid for legal reasons (no I don't know why either).

But being cheeky in 2018 I invited them for a carol service at St Peters before they went off for their Christmas works lunch. Since then, it's been an annual event that the staff actually ask for because they can't believe the rector would let them sing 'loudly and

lustily with good cheer'. After Covid lockdown ended in May 2021 I received an email from their Christmas party organiser asking to book the carol service 'far in advance' to ensure that it was in the diary. Heather Buxton-Hall, Lizzie Wilkin, Lisa Downham have become invaluable in helping lead that service, as singing the 12 days of Christmas in the 'St Pet Peters Style' can be absolutely raucous (ask them about it, it'll take too long to explain in writing)

Suffice to say, knowing I was retiring this year, the staff have taken Heather's contact details and want to come back for 2025 to hold the carol service here.

IMPAKT Housing & Support also has Domestic Violence refuges which I have attended to support the staff as they deal with some victims who are truly traumatised by their experience and who fear for their lives. I have also attended their Luton residential locations, again to support staff who having experienced trauma themselves dealing with their clients. It's a broad support role but I believe it's an important link to maintain.

The Masons

I discovered early on that there were some brass gates in the Altar Area which were dedicated to the president of St Peters De Merton Masonic Lodge President (go and have a look). After some time making contact, I managed to get the Masons to come and look at the gates with a view to refurbishing them. In 2023 members of the lodge did refurbish the gates and we held a service of re-dedication which was attended by a very large number of their members from across the county. The masonic lodges of Bedfordshire had for several years held their annual Christmas Carol Service at St Pauls Church Bedford. Rather cheekily I invited them to change the venue and come to St Peters for 2023. Which they did. The church music group led the singing and it was a very different style of carol service to the one at St Pauls, suffice to say in March 2024 they contacted me to request that it be held at St Peters in December, again it was held here in early December and the feedback was simply overwhelming in praise, and I think if you speak to Heather, Joe and others of the music group they will tell you that the Lord Lieutenant was simply gushing with praise and suffice to say a big fan of what the music group had done.

Well interestingly, I did tell the Masons that I was retiring this year and that if they would like to continue to hold the carol service here, they should contact Heather, and I know they have already booked their 2025 Christmas carols service with her to be held here in St Peters. I'm sure she would appreciate help and it's a great missional opportunity.

Highland Regiments Memorial Service

This service is to commemorate the men from the Scottish Highland Regiment who came to train in Bedford during WW1. Lay reader Janis Large, and I led the service in 2024. It's an important service to be involved in and for the ordained minister and Lay readers to lead as it's held in Foster Hill Cemetery which is part of the parish. The organisations taking part appreciate our involvement and it is a very high-profile event for the parish, involving the Mayor of Bedford, Lord Lieutenant, High Sherriff and cadet organisations. Also, a large number of the public attend who have no apparent affiliation other than to show their respect for the soldiers who died. It is regularly shown on the local news channels and radios. As Janis will tell you, it does need a presence of authority to lead it, she being a retired teacher has years of experience in crowd control and I have always appreciated her help, so I hope she will be available to lead it again in 2025.

Bedford Busman's Memorial Service

This service has been an annual date in the calendar of St Peters for several years It is held quietly on a Sunday afternoon in June, and the number attending has been steadily falling due to those coming are getting older and more infirm. But it is an important service for those attending, the names of those busmen who died serving during the WW2 are on a plaque in the choir stalls. And I hope it will continue for as long as is possible to continue that support. Revd Rachel Simons has kindly stepped up to lead it for 2025.

These are just the highlights of the missioner role.

Church

The church membership is varied and that's as it should be. There's a sign on the church fencing that says God welcomes All Sorts. And that's the wonderful thing about St Peters. It does indeed welcome all sorts of people. It is you the congregation members who make people welcome, and you that helps them settle in and in effect, St Peters Congregation does what God wants, it welcomes All Sorts or people. Irrespective of gender, gender identity ethnic background or age or ability, you the congregation make St Peters what it is, I pray that you continue to do that now and in the future.

In closing, I do need to especially thank the following:- Church Wardens Teresa Clarke & Paul Downham (LLW) , Lay Reader Janis Large, Lay Reader Paul Fricker (now living in Somerset) Revd Rachel Simons, Heather Buxton-Hall (LLW), Cora Oldfield (LLW) each and every member of the PCC, sidesmen David Garlick and Joe Prentice, those who step up to make 'tea-up' after each service, Rosemary Evans for her unrivalled knowledge of the history of St Peters, members of the music group, those who lead

services, those who create services, those involved in services, reading- acting- praying, to the members of the congregation for welcoming people into your church because you understand that God Welcomes All sorts. And finally, our unsung hero Ivan Duraisamy, who has quietly kept getting taller over the last few years, but each Sunday has kept the power point rolling, he's kept the sound from the hymnal at loud or soft levels and doesn't panic when the I.T just does a 'St Peters' and for no reason does something weird. Thank you to all of you.

In closing it has been an absolute privilege to have been your Rector since February 2017

I would like to thank you all for your care and support of myself & Jean over the last 8 years. Jean & I shall miss you all terribly. Our prayer is that you grow together and work together to show any prospective applicant that you are a church that knows it works for Jesus, to make disciples in His name, and that you do it together as a team.

Thank you for all you do, and all you will do, in Christs name.

Reverend (retired) Kelvin & Mrs Jean Woolmer

Rector St Peter De Merton with St Cuthbert Feb 2017- March 2025

Assistant Sideman's Report**David Garlick**

It has been a pleasure to serve the Lord in the Church as Assistant Sidesman with Joe over the past year. I have been able to greet people as they come into the Church and to give them a Bible. It means that the regulars and new people feel that they are welcome and not made to feel as if they were unwanted or that no-one cares. Ours is a friendly Church and whoever comes in is welcome and should be made to feel welcome. I hope to continue in this role.

Deputy Churchwarden & Sidesman Report**Joe Prentice**

I have served as a sidesman at St. Peter's for the past 26 years following my confirmation in 1998. In addition, I have acted as Deputy Churchwarden since 2017 thanks to encouragement from Rev Kelvin Woolmer.

Our church can only function due to the help of dedicated officials and other assistance. I realise just how much work is needed, how much detail involved and what a huge debt we owe to our Churchwardens, Treasurer, Minister, Mission Team and everyone else who contribute behind the scenes.

Much has changed here of course over the years but one thing that has not changed is the friendliness and Christian fellowship one encounters here. There is a warmth in the church even when the heating is off, that is genuine and obvious. That warmth is at first dependant on newcomers entering our doors being made to feel welcome and that is an essential part of a sideman's role. Inviting them to tea or coffee after the service is also important as it gives people a chance to talk and get to know each other.

I want to pay tribute to my fellow sidesman, David Garlick, who has been a wonderful help over the past few years. He is polite, welcoming, respectful and always dressed immaculately. He also stays behind to wash up the tea things when tea break is over after the Sunday service.

Our duties as sidemen also include handing out Bibles so people can follow the readings during the service. We use a clicker to count the number of folk attending each service. Recording this in the church register is a legal requirement. At family services we might be found giving out various items such as pens, paper or even pebbles on occasion!

As a Deputy Churchwarden my role is to support our two current wardens, Teresa Clarke and Paul Downham. When I enter church on a Sunday, I fill the tea urn, put out the Cross and Candlesticks on the High Altar. If there is a Communion Service I put wine in the chalice, wafers in the ciborium and the priest's wafer on the silver paten plate. These are arranged on the altar and covered in a cloth of the appropriate colour. After the service I wash the communion ware and lock it in the safe.

So many people have come and gone in my time here. Some have moved to pastures new whilst quite a lot of elderly parishioners have died, reducing our number. We have a pressing need for new church members and young families would be a real blessing.

Sadly, in the past year we have suffered the deaths of two devoted and long-serving church officials – our former treasurer, Anthony Chestney, and ex-churchwarden Maureen Tompkins. The best tribute we can pay to them as we face the challenge of an Interregnum is to all pull together and help spread Christ's message of love and redemption.

St Peter de Merton Bellringers. Richard Entwistle

During the year we have rung regularly for Sunday services and special occasions Thursday practice nights remain busy with 3 new ringers joining us during the year. We are a loyal, friendly, sociable band of ringers. We had 3 outings during the year visiting churches and ventured into the Coventry area ringing at a church where Guy Fawkes had lived nearby. Before Christmas we visited Roxton garden centre for a special Christmas lunch. We rang at Blunham and Tempsford before lunch and we all had a good day.

Choir Heather Buxton-Hall

We welcomed Timothy as our pianist again this year although we were sad to say goodbye to Kathy and Paul Fricker. We number about 8 members who practice in the church every Wednesday evening, which is quite a challenge during the cold winter months. The choir has had a good year, an all-round very successful Christmas, enjoyed by everyone who came, with repeat bookings for Carol services this year, and despite several IT glitches proved that they could rise above them with flair repeatedly, their confidence is growing having recorded tracks for Paul's leaving they are ready to tackle new challenges, this year we have rejoined the RSCM (the Royal School of Church Music) and they are enrolled in taking the RSCM medals.

Friends of St. Peter's 2024 Teresa Clarke

I took over the running of the Friends of St. Peter's in 2024 from Paul and Kathy Fricker, who moved from Bedford in May to live in Somerset. The Friends were started about 30 years ago, whose purpose is to help the church raise funds for the care and restoration of our historic church building. Through the Friends scheme we try to make, and to maintain, contact with people who have some link with St. Peter's. Our hope is that such people will want to share with us the responsibility of ensuring that the building remains in good condition for our children and for future generations of Bedford people. We currently have

about 20 people who have signed up to the scheme, 12 are Life members who have paid £200. In 2024, two of our visiting Bedford Tour Guides became the latest members to sign up. A newsletter goes out to members every October/November with an article researched and written by Rosemary Evans. Last year's article was about James Wyatt who founded The Bedford Times in 1845 and was a well-known geologist and antiquarian, and a staunch sanitary reformer who strongly condemned burials in Bedford churchyards.

St Peter's Events

Teresa Clarke

St. Peter's opened its doors for 5 tours in 2024; 4 were organised by Bedford Borough Council and led by Tour Guide Stephen Barratt and one was privately arranged by the Sharnbrook History Group who also enjoyed a tour of the bell tower supervised by Richard Entwistle. Each tour numbered about 15 people who spent 45 minutes learning about the history of our church. My thanks to Rosemary Evans, Joe Prentice, David Garlick, Liz McHale & Patricia Huxford for preparing the church and assisting with the tours. More tours are planned for 2025.

Two quizzes took place in 2024 in the Chapter House in June and October raising about £300 for the church. As well as the regulars we are now attracting teams from the Clapham Historical Society and the John Bunyan Boat caterers who also enjoy the fish & chip suppers.

Kelvin & Jean hosted 'Tea at the Rectory' on 23rd June with sunny weather, plenty of cake and good company.

The church was open on Saturday 29th June from 11am to 3pm to welcome visitors for St. Peter's Day with refreshments served.

The annual 'Bike n Hike' took place on Saturday 14th September with the church doors open from 9am to 5pm. Refreshments were served to 32 visitors, up from the year before, from many different churches in Beds & Herts. £185 was raised by the sponsors who kept the church open and by Liz McHale who cycled to over 20 churches during the day to raise money for the Beds, Herts Historic Churches Trust (BHHCT). From the money raised, St. Peter's received £97.50, the rest going to BHHCT.

The Hearts n Music once again put on a varied performance in church on Saturday 21st September. 27 people braved the heavy rain to enjoy the dance and music.

Deanery Synod Report

Teresa Clarke & Rachael Cavanagh

Teresa Clarke & Rachael Cavanagh are St. Peter's Deanery Synod representatives. Deanery Synod met 3 times in 2024; at St. John's Bedford in March, at All Saints Renhold in June and at here at St. Peter's in October. Reports are heard from the General & Diocesan Synods and discuss topics on Mission and Ministry, Spiritual Renewal and

wellbeing, Disability and Neurodiversity and being single friendly as it is believed that 40% of people attending church may be single.

At each meeting we hear presentations on many subjects. In March it was about the Diocesan Dispute Advisory Service which equips churches and individuals to face conflict and transform relationships. In June, we had a lively discussion on 'A church inclusive for Racial Justice & Diversity'. At St. Peter's in October, we heard from Impact who gave a great insight into their critical work with children, youth and teachers.

As there can be up to 40 people attending each meeting, it is a good opportunity to meet others from different churches and discuss a wide and varied number of issues.

Fabric and Buildings Report 2025 Teresa Clarke & Paul Downham – Churchwardens

Churchwardens are required by the inspection of churches measure 1991 to make an annual inspection of the fabric and to prepare a report for the consideration of the PCC at the APCM.

Routine annual checks were carried out on fire alarms/fire extinguishers/lightning conductor/PAT testing/roof alarms/gas appliance checks/organ tuning/clock service

A new electric cooker was fitted in the Chapter House kitchen to replace the rusting gas cooker in October by Michael R. Peters, a local Bedford company.

The leaking water heater was replaced in November and plumbed in professionally. A timer has been fitted to allow the water to boil in sufficient time for the Chapter House hirers.

In November we had a seasonal maintenance check on clearing gutters, gullies and downpipes, replacing broken tiles where necessary and checking the inner lead valleys for damage.

A skylight hood was repaired over one of the toilets as water was coming through the skylight at times of heavy rain and flooding the toilet floor.

A full electrical survey of the whole church, bell tower, boiler room and Chapter House was carried out in May with a view to replacing lights with LED ones.

Gemini locksmith replaced the unreliable lock on the church office door, new keys issued.

A Faculty was granted for a temporary platform in the church but was rescinded as the PCC felt the cost was too prohibitive for a temporary structure that would only last for 5 years. A compromise was sought by hiring a temporary platform to cover the Christmas period for a 3-week period from 11/12/24. The hiring company put it together and took it down on 02/01/2025 at a cost of approx. £1100.

In the 2021 Quinquennial Inspection Report, one of the recommendations was to remove the external concrete apron from the west/south & part of the east wall of the church, repair wall inside and out to reduce pervasive dampness. Rising damp can be seen on the south wall in particular. A Faculty has been approved by the Diocese to approve the drainage improvement works involving the removal of the concrete apron and its replacement with a French Drain and associated masonry repairs. A contract has been drawn up between the architect, the approved contractor, Corinthian Stone, and the client. The client being The Rector, Rev Kelvin Woolmer and the St. Peter's PCC. A condition of the Faculty involves the watching brief of local archaeologists, Albion Archaeology. Work will begin in 2025.

The architect has been to inspect a case of white mould growing on an old book in the strong room in the Priests Vestry. Better ventilation is required, and advice has been sought from the Diocese of St. Albans as how to deal with it!

Safeguarding Report 2025

Teresa Clarke, Parish Safeguarding Officer

The care and protection of children, young people and adults involved in church activities is the responsibility of everyone who participates in the life of the Church. By putting safeguarding at the heart of all we do, then we can prevent abuse and create a church community where people feel safe and valued. We promote a safer church by responding promptly to every safeguarding concern or allegation.

You can find a 'Promoting a Safer Church' poster containing contact details for safeguarding staff and other key helplines and numbers in the West porch and in the Chapter House. There is also a Domestic Abuse statement with information about helplines and local services on display in the Chapter House.

In 2024, one concern was referred to the Diocesan Safeguarding Team.

The PCC can report to this APCM that they have complied with their duty to have due regard to House of Bishops Guidance on safeguarding children and vulnerable adults.

Time for You

Janis/Rachel/Teresa

In 2024 Time for You met on Thursdays from 12 – 2pm. Most weeks a few people drop by to take a look around the church, to pray or just chat and have a coffee. For some it is a chance to come into a building they often pass but have never entered before. Calling in has been a stepping stone for some to trying out our church services. We continue to

open Time for You whenever possible, more volunteers would enable us to open more frequently.

Craft Projects Janis/Rachel

During 2024 we have not been able to offer any 'Craftymornings' or 'Crafternoons' however we were able to gather a team to work on Pentecost Banners for the church and to work on our poppy display for Remembrance. We are grateful to all who cut, stuck and sewed the banners and all who knitted, crocheted and sewed poppies on the netting. For the coming year we are planning to complete Advent Banners and more poppies to enable an external display.

Night Prayer Rachel

Night prayer continued to meet on Wednesday and Friday evenings at 8.30pm through zoom, reducing down to Wednesday only during the year. As the number of attendees has fallen Night Prayer will close at Easter 2025, it has served its purpose well beginning in lockdown as a way to connect and pray for one another in an unsettling time. We would restart night prayer in the future should the need arise.

BCP Holy Communion Rachel and Janis

This is a said communion service (no singing) that takes place every Thursday at 10.30am and is followed by a time of fellowship until noon. Although we are a smaller congregation, (8-10), the service is a time in the week to gather for worship for those who cannot attend on Sunday and those who find it easier to connect with God through a more traditional form of worship. We follow the BCP Sunday lectionary readings but add or change one of the readings the week after the 3rd Sunday so that we can explore the same theme as the 3rd Sunday Praise and Worship service. (In 2024 much of this focussed on The Lord's Prayer.

St Peter de Merton with St Cuthbert

Annual Accounts for the year ending

31 December 2024

Treasurer's Report

For the year ended 31 December 2024

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raleigh **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raleigh Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account and report for the charity is included at the end of this booklet.

Income and Expenditure

The improvement in the financial picture continues from last year. Income to our unrestricted funds, from which we pay our bills, increased to **£304,229.56** (2023 **£43,552.45**). This was due to several factors: an increase in donations, which including the recoverable gift aid totalled **£35,479.88** (2023 **£31,817.88**) and the receipt of legacies totalling **£250,000**. Please note that without the legacies our income would have been **£54,229.56**.

Expenditure this year was **£98,894.49**, which is significantly more than last year (2023 **£60,848.38**). Expenditure this year included paying our parish share in full, by using **£50,000** from our legacies. This is not a situation we will be able to repeat in 2025 or subsequent years. To put this into perspective, at present our parish share contribution exceeds that of our annual income through donations.

As mentioned above this year we received three legacies, from the following parishioners: the late John Dew - £200,000 – this money has been invested to provide an extra income stream; the late Ann Dew - £45,000 and the late Revd Don Stephenson - £5,000 – this money was used to pay the parish share.

Investments

It has been a turbulent year for the markets with investments rising steadily in the first half of the year, only to fall back slightly in the second half. Yet despite this turbulence at the end of the year we saw an increase in the value of our investment portfolio from **£519,979.12** in 2023 to **£732,240.08** in 2024 (Please note this includes £200,000 invested from the Dew legacy)

Conclusion

As your treasurer I am encouraged that following my report last year there has continued to be an increase in donations, you – the congregation, have made, donations which keep these buildings open as a place of welcome and worship and as a base for mission in this area of Bedford. However our financial position is still insecure, even with the buffer of a considerable legacy. As we look forward to 2025, the following major expenditure points arise: Parish Share – currently just under £60,000, but the good news is that when in vacancy this will be reduced slightly; installation of French drains and repair to stonework – approx. £60,000; and new eco friendly lighting in the church, cost tbc. We continue to have regular bookings for the Chapter House, increasing our income slightly and in 2025 we look forward to also make improvements to the lighting in the Chapter House in order to make it a more attractive venue for hire.

As is customary I would like to extend my thanks to all those who help in creating these accounts in particular to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's. I would also like to thank Barrie Frost, who has once again acted as our independent examiner. Sadly in September, Anthony Chestney died. In my last report I paid tribute to his unstinting diligence in administering the Church Estate and Parochial Buildings Trust accounts. As the person who has 'inherited' these accounts, I would like to say that I intend, with the approval of the PCC, to bring the administration of the accounts into the 21st century and seek to have an online banking facility for them. Finally I would like to thank you again, the congregation of St Peter's who have been loyal in your support of the work of this church and its mission, by setting up standing orders, donating through the Parish Giving Scheme, zapping your card on the card reader and using your giving envelopes. Without you, and your efforts, we would not be able to function as a place of worship and mission. So once again, on behalf of the PCC I thank you.

Janis Large

Treasurer

St Peter de Merton with St Cuthbert, Bedford

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	285,324.14	0.00	0.00	285,324.14	31,817.88
Charitable activities	9,355.25	0.00	0.00	9,355.25	9,595.01
Other trading activities	715.00	0.00	0.00	715.00	1,136.61
Investments	4,947.14	5,641.31	9,427.84	20,016.29	15,185.24
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	3,888.03	700.00	0.00	4,588.03	731.65
Total	304,229.56	6,341.31	9,427.84	319,998.71	58,466.39
Expenditure on:					
Raising funds	180.07	0.00	0.00	180.07	353.29
Charitable activities	98,714.42	4,681.55	0.00	103,395.97	66,907.02
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	98,894.49	4,681.55	0.00	103,576.04	67,260.31
Net income/(expenditure) before investment gains/(losses)	205,335.07	1,659.76	9,427.84	216,422.67	-8,793.92
Net gains/(losses) on investments	-126.78	4,981.08	7,406.66	12,260.96	46,413.03
Net income/(expenditure)	205,208.29	6,640.84	16,834.50	228,683.63	37,619.11
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	15,552.60	-552.60	-15,000.00	0.00	0.00
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets for the charity's own use	0.00	0.00	0.00	0.00	0.00
Other gains/(losses)	0.00	0.00	0.00	0.00	0.00
Net Movement in Funds	220,760.89	6,088.24	1,834.50	228,683.63	37,619.11
Reconciliation of Funds					
Total funds brought forward	26,051.08	196,468.03	337,853.16	560,372.27	
Total funds carried forward	246,811.97	202,556.27	339,687.66	789,055.90	

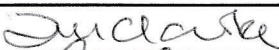
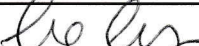
Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	214,740.05	186,494.88	331,005.15	732,240.08	519,979.12
Total fixed assets	214,740.05	186,494.88	331,005.15	732,240.08	519,979.12
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	0.00	0.00	0.00	0.00	0.00
Cash at bank and in hand	32,071.92	16,061.39	8,682.51	56,815.82	40,393.15
Total current assets	32,071.92	16,061.39	8,682.51	56,815.82	40,393.15
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
Net current assets/(liabilities)	32,071.92	16,061.39	8,682.51	56,815.82	40,393.15
Total assets less current liabilities	246,811.97	202,556.27	339,687.66	789,055.90	560,372.27
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	246,811.97	202,556.27	339,687.66	789,055.90	560,372.27
Funds of the Charity					
Endowment funds	0.00	0.00	339,687.66	339,687.66	337,853.16
Restricted income funds	0.00	202,556.27	0.00	202,556.27	196,468.03
Unrestricted funds	246,811.97	0.00	0.00	246,811.97	26,051.08
Revaluation reserve	0.00	0.00	0.00	0.00	0.00
Total funds	246,811.97	202,556.27	339,687.66	789,055.90	560,372.27

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	TERESA CLARKE	23/03/2025
	PAUL DAINHAM	23/03/2025

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

	<u>General</u>	<u>FR</u>	<u>FL</u>	<u>St C</u>	<u>CH</u>	<u>EST</u>	<u>Leith</u>	<u>RA</u>	<u>Total</u>
Investment Assets									
PCC DBF Income Shares	214,740.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214,740.05
St Cuthbert Endowment	0.00	0.00	0.00	317,270.27	0.00	0.00	0.00	0.00	317,270.27
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,734.88	13,734.88
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	179,044.16	0.00	0.00	179,044.16
EST015860001AA	0.00	0.00	0.00	0.00	0.00	7,450.72	0.00	0.00	7,450.72
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	214,740.05	0.00	0.00	317,270.27	0.00	186,494.88	0.00	13,734.88	732,240.08
Current Assets									
Natwest PCC Account	6,722.97	5,319.89	162.48	0.00	0.00	0.00	0.00	567.38	12,772.72
CBF PCC Deposit	16,418.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,418.93
CBF St Cuth Deposit	0.00	0.00	0.00	8,115.13	0.00	0.00	0.00	0.00	8,115.13
CH NatWest current	0.00	0.00	0.00	0.00	2,480.47	0.00	0.00	0.00	2,480.47
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	2,742.00	0.00	0.00	2,742.00
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	7,236.35	0.00	0.00	7,236.35
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	5,920.56	0.00	5,920.56
Recoverable Gift Aid	1,107.66	22.00	0.00	0.00	0.00	0.00	0.00	0.00	1,129.66
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	24,249.56	5,341.89	162.48	8,115.13	2,480.47	9,978.35	5,920.56	567.38	56,815.82
Current Liabilities									
Surplus/deficit year to date	222,291.23	(2,401.88)	-----	1,527.17	871.54	5,426.20	700.00	307.33	228,683.63
Retained surplus	16,698.38	7,743.77	200.44	323,858.23	1,608.93	191,047.03	5,220.56	13,994.93	560,372.27
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	(238,989.61)	(5,341.89)	(162.48)	(325,385.40)	(2,480.47)	(196,473.23)	(5,920.56)	(14,302.26)	(789,055.90)

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 19/03/2025

Month = December 2024

For each fund code

	<u>Balance</u>	<u>Last year</u>
Investment Assets		
General PCC DBF Income Shares	214,740.05	14,866.83
St C St Cuthbert Endowment	317,270.27	310,170.94
RA Raleigh Fund 132001412S	13,734.88	13,427.55
EST COIF EST,015860001T	179,044.16	174,262.08
EST EST015860001AA	7,450.72	7,251.72
	-----	-----
	732,240.08	519,979.12
Current Assets		
FL Natwest PCC Account	162.48	200.44
FR Natwest PCC Account	5,319.89	7,243.82
General Natwest PCC Account	6,722.97	1,051.56
RA Natwest PCC Account	567.38	567.38
General CBF PCC Deposit	16,418.93	1,844.52
St C CBF St Cuth Deposit	8,115.13	13,687.29
CH CH NatWest current	2,480.47	1,606.10
EST EST NatWest curreent acc	2,742.00	2,649.56
EST EST COIF Deposit	7,236.35	6,883.67
Leith Leith NatWest Current acc	5,920.56	5,220.56
CH Petty Cash	0.00	2.83
FR Recoverable Gift Aid	22.00	499.95
General Recoverable Gift Aid	1,107.66	(1,064.53)
	-----	-----
	56,815.82	40,393.15
Current Liabilities		
CH Retained surplus	1,608.93	1,971.84
CH - Surplus/deficit year to date	871.54	(362.91)
EST Retained surplus	191,047.03	175,407.53
EST - Surplus/deficit year to date	5,426.20	15,639.50
FL Retained surplus	200.44	224.78
FL - Surplus/deficit year to date	(37.96)	(24.34)
FR Retained surplus	7,743.77	7,220.52
FR - Surplus/deficit year to date	(2,401.88)	523.25
General Retained surplus	16,698.38	32,271.71
General - Surplus/deficit year to date	222,291.23	(15,573.33)
Leith Retained surplus	5,220.56	4,588.24
Leith - Surplus/deficit year to date	700.00	632.32
RA Retained surplus	13,994.93	12,831.04
RA - Surplus/deficit year to date	307.33	1,163.89
St C Retained surplus	323,858.23	288,237.50
St C - Surplus/deficit year to date	1,527.17	35,620.73
	-----	-----
	(789,055.90)	(560,372.27)

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies						
Donations - GA standing orders	3,000.00	0.00	0.00	0.00	3,000.00	3,180.00
Donations - GA envelopes	1,739.65	0.00	0.00	0.00	1,739.65	2,081.00
Other planned giving	720.00	0.00	0.00	0.00	720.00	1,316.20
Parish Giving Tax	3,928.57	0.00	0.00	0.00	3,928.57	3,184.00
Parish Giving (donation)	15,713.95	0.00	0.00	0.00	15,713.95	12,732.94
One off Gift Aid	2,078.00	0.00	0.00	0.00	2,078.00	1,343.01
Cash collections	1,995.83	100.26	0.00	0.00	2,096.09	3,084.01
One off gifts	400.00	0.00	0.00	0.00	400.00	275.00
Large + Non GA Donations	1,189.63	115.00	0.00	0.00	1,304.63	1,205.70
Tax recoverable	3,905.69	-371.30	0.00	0.00	3,534.39	1,742.71
HMRC interest	15.35	0.30	0.00	0.00	15.65	0.00
GASDS	793.21	0.00	0.00	0.00	793.21	1,673.31
Legacies received	250,000.00	0.00	0.00	0.00	250,000.00	0.00
	285,479.88	-155.74	0.00	0.00	285,324.14	31,817.88
S02 Charitable activities (inc.)						
Friends	0.00	59.00	0.00	0.00	59.00	61.00
Friends GA	0.00	426.00	0.00	0.00	426.00	390.60
Flowers	0.00	0.00	0.00	0.00	0.00	2.85
Chapter House Lettings	0.00	6,987.25	0.00	0.00	6,987.25	6,373.56
Contr.to heat+light	0.00	0.00	0.00	0.00	0.00	200.00
Fees for travel	105.00	0.00	0.00	0.00	105.00	120.00
PCC fees	485.00	0.00	0.00	0.00	485.00	863.00
Fees to diocese	1,293.00	0.00	0.00	0.00	1,293.00	1,584.00
	1,883.00	7,472.25	0.00	0.00	9,355.25	9,595.01
S03 Other trading activities						
Fundraising events	565.00	0.00	0.00	0.00	565.00	845.21
Concert	150.00	0.00	0.00	0.00	150.00	250.00
Photocopies Income	0.00	0.00	0.00	0.00	0.00	41.40
	715.00	0.00	0.00	0.00	715.00	1,136.61
S04 Investments						
CBF Dividends	3,131.79	0.00	5,288.63	8,610.04	17,030.46	14,223.64
CBF Deposit Interest	1,442.62	0.00	0.00	817.80	2,260.42	305.59
COIF Deposit Interest	0.00	0.00	352.68	0.00	352.68	288.99
Raleigh Trust Interest	372.73	0.00	0.00	0.00	372.73	367.02
	4,947.14	0.00	5,641.31	9,427.84	20,016.29	15,185.24
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	700.00	0.00	700.00	700.00
Other income	2,022.71	0.00	0.00	0.00	2,022.71	31.65
From PBT	1,865.32	0.00	0.00	0.00	1,865.32	0.00
	3,888.03	0.00	700.00	0.00	4,588.03	731.65

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S08 Raising funds						
Cost of fundraising events	155.29	0.00	0.00	0.00	155.29	227.96
Coffee shop costs	24.78	0.00	0.00	0.00	24.78	125.33
	180.07	0.00	0.00	0.00	180.07	353.29
S09 Charitable activities						
Suspence Account	65.00	0.00	0.00	0.00	65.00	-65.00
New Equipment	2,249.57	0.00	0.00	0.00	2,249.57	52.85
Giving - home	3,775.00	0.00	0.00	0.00	3,775.00	3,065.00
Giving - overseas	750.00	0.00	0.00	0.00	750.00	500.00
Parish Share	59,595.00	0.00	0.00	0.00	59,595.00	29,932.00
Fees to Diocese	1,443.00	0.00	0.00	0.00	1,443.00	2,066.00
Clergy expenses	46.30	0.00	0.00	0.00	46.30	5.00
Training	1,556.00	0.00	0.00	0.00	1,556.00	0.00
Presentations	102.00	0.00	0.00	0.00	102.00	40.01
Major Repairs	0.00	2,506.58	0.00	0.00	2,506.58	0.00
Repairs & maintenance	7,141.49	1,117.99	618.00	0.00	8,877.48	7,409.47
Insurance	0.00	0.00	3,885.59	0.00	3,885.59	3,704.04
Gas	4,026.16	0.00	0.00	0.00	4,026.16	7,789.31
Electricity	5,245.96	0.00	0.00	0.00	5,245.96	4,355.07
Water	0.00	768.00	0.00	0.00	768.00	568.00
Cleaning	4,200.00	0.00	0.00	0.00	4,200.00	4,200.00
Postage & Telephone	1,120.38	9.30	0.00	0.00	1,129.68	958.56
Office costs	542.09	0.00	0.00	0.00	542.09	534.06
Printing & stationery	117.89	0.00	0.00	0.00	117.89	104.20
Admin PAYE/NI	0.00	0.00	0.00	0.00	0.00	491.20
All Age Service	0.00	0.00	0.00	0.00	0.00	22.95
Mission Expenses	1,194.00	0.00	0.00	0.00	1,194.00	382.50
Chapter House costs	0.00	73.35	0.00	0.00	73.35	32.59
Upkeep of services	614.64	0.00	0.00	0.00	614.64	230.85
Music costs	339.89	0.00	140.00	0.00	479.89	428.36
Flower costs	0.00	0.00	37.96	0.00	37.96	0.00
Sundries / other payments	12.00	2.83	0.00	0.00	14.83	0.00
Independent examiner fee	100.00	0.00	0.00	0.00	100.00	100.00
	94,236.37	4,478.05	4,681.55	0.00	103,395.97	66,907.02
S14 Net gains/(losses) on investments						
Gains/Losses on investments	126.78	0.00	-4,981.08	-7,406.66	-12,260.96	-46,413.03
	126.78	0.00	-4,981.08	-7,406.66	-12,260.96	-46,413.03
S17 Transfers between funds						
Transfers between funds	-19,921.40	4,368.80	552.60	15,000.00	0.00	0.00
	-19,921.40	4,368.80	552.60	15,000.00	0.00	0.00
S18 Gains and losses on revaluation of fixed assets						

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
0.00	0.00	0.00	0.00	0.00	0.00

13 The Furlong

BEDFORD

MK41 8EE

To:

01234 354915

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2024, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost



Date:

30.3.2025

Accounts

Agenda for the Annual Meeting of Parishioners 2023

1. Opening Prayers
2. Apologies for absence
3. Minutes of the Annual Meeting of Parishioners held on 15th May 2022
4. Election of Churchwardens/Notification of continuation.
5. Election of Assistant Churchwardens/Notification of continuation.
6. Meeting closure.

Minutes of the Annual Meeting of Parishioners held on Sunday 15th May 2022.

Present: The Rector and members of the congregation.

AMP. 1 The Rector welcomed all present and the meeting started with prayer.

AMP. 2 Apologies for absence

AMP. 3 The Minutes of the meeting held on 15th May 2023

AMP. 4 Election of Churchwardens. There were 2 nomination: Teresa Clarke and Paul Downham. They were voted for unanimously.

AMP. 5 Appointment of Assistant Wardens. Joe Prentice was elected unanimously

AMP. 6 There being no further business, the meeting was closed at

Agenda for St Peter's APCM 2023 (to follow the Annual Meeting of Parishioners).

1. Apologies for absence.
2. Minutes of the APCM held on 15th April 2023.
3. Report on the Church Electoral Roll.
4. The Annual PCC Report for 2022/23
5. Financial Report and Church Accounts for the year ending 31st December 2022.
6. Churchwardens Report of Goods and Ornaments of the church.
7. Deanery Synod Report.
8. Presentation of written reports from church groups.
9. Rector's Report.
10. Appointment of the Independent Examiner.
11. Elections to the Parochial Church Council: currently all PCC members are within tenure of office and therefore this year no vacancies are available until 2024
12. Appointment of sidesmen.
13. Any Other Business.
14. Closing Prayers.

Responsibility of the PCC – Aims and Organisation

(This section explains what the PCC does and how it sets out its work. It includes: A statement of the aims of the PCC, a brief description of the way the PCC organises itself to carry out its aims and objectives and the number on the electoral roll, reported during the year, and the number of usual Sunday Attendees).

St Peter's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has set itself the aim of focusing on six specific areas;

1. to make good use of resources
2. to work more closely with other local churches
3. to develop and offer good Christian education
4. to support organisations and projects in the local community
5. to make our life at St Peter's and our activities more widely known
6. to be a welcoming community offering a supportive ministry to all with whom we are in contact.

- **PCC Membership**

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 served as members of the PCC:

Incumbent: The Revd Kelvin Woolmer

Wardens: Mrs Teresa Clarke & Mr Paul Downham

Representative on the Diocesan Synod: None

Representatives on the Deanery Synod: Mr Paul Fricker & Mrs Teresa Clarke

- **PCC Elected members:**

Margaret Cowley, Lisa Downham, Elizabeth Watkins, Patricia Huxford, David Nunes, Joe Prentice, Anna Pugh.

- **Committees – The PCC operates through a number of committees:**

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings and Finance Committee

This oversees the financial aspect of the Church's work by monitoring income & expenditure, preparing recommendations for the PCC on specific matters of expenditure. It also oversees all work concerned with the fabric and the mechanical and electrical services of both the church and the Chapter House.

Ministry /Pastoral Group

This is a small working group which helps to oversee the work of the ministry in all its different aspects. A working group which aims to promote Christian learning, in its broadest sense, for members of St. Peter's and for others with an interest in learning.

Social Committee

A working group which aims to bring together the members of St. Peter's in an informal fellowship so that the various congregations have an opportunity to meet together. It organises events that are as varied as possible to appeal to all ages and interests.

Other Working Groups There are other informal working groups, meeting from time to time, which focus on different aspects of the mission and ministry at St Peter's.

Legal and administrative information

The PCC and Related Trusts

The PCC is a charity registered with the Charity Commission as THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER DE MERTON WITH ST CUTHBERT – 1132799.

ST. PETER'S CHURCH ESTATE

The income from this charity is to be used for repairing and beautifying the parish church and insuring the same.

ST. PETER'S PAROCHIAL BUILDINGS TRUST Registered Charity No. 250746

The income from this trust is to be used towards the religious and other charitable work of the Church of England in the Parish of St. Peter de Merton with St. Cuthbert, Bedford.

ST. PETER DE MERTON CHAPTER HOUSE

This account deals with the day-to-day running expenses of the Chapter House.

SIR ALEXANDER LEITH'S CHARITY

The income arising from the capital of this charity is to be applied (after paying the expenses of management and an annual sum of £2 to the vicar of St. Paul's for preaching sermons on Good Friday and on the feasts of St Barnabas & St Thomas the Apostle) in the proportion of two thirds to St Paul's, Bedford, and one third to St. Peter's, Bedford, for the religious education of children of the parishes.

ST CUTHBERT FUND (established in 2011)

The income from this trust is to be used towards the religious and other charitable work of the Church of England in the Parish of St. Peter de Merton with St. Cuthbert, Bedford.

BANKERS etc.

Bankers - NatWest / CCLA

Independent Examiner - Mr Kevin Gale FCA

APCM 5. Treasurer's Report for the year ended 31 December 2023
Treasurer Mrs Janis Large Lay Reader

Pending

APCM 6. Fabric and Ornaments Teresa Clarke

Churchwardens are required by the inspection of churches measure 1991 to make an annual inspection of the fabric and to prepare a report for the consideration of the PCC at the Annual Parochial Church Meeting.

Two new gas heaters have been fitted in the Chapter House to replace the faulty ones. They were ordered in March 2022 and, after a long delay, were eventually fitted in October 2022. They are easy to operate; written instructions have been attached to the wire guards.

Spring cleans in the church, litter picks in the churchyard and clearing leaves and litter from the South Porch are a regular occurrence. My thanks go to the cleaning team. As mentioned in last year's report, the boiler room frequently flooded after heavy rainfall. A new boiler drainage pump has been fitted and seems to have solved the problem.

The Masonic gates fitted at the entrance to the chancel have been repaired and paid for by the St. Peter de Merton Masonic Lodge. A service of re-dedication for the gates took place in the church on 20th November 2022. It was very well attended with £160 being received in donations.

The lock on the Chapter House door has been checked by a locksmith, who refitted the handle mechanism which seems to have resolved the problem of the Chapter House key sticking in the lock. He also checked the lock on the upper safe in the strongroom and explained how to operate the key in the lock correctly.

Mouse traps have been placed in strategic places around the church and are frequently emptied of unwanted visitors.

It has been cold in church this winter, and while we are trying to save money on fuel bills by reducing the number of hours the heating is on, we recommend the use of kneelers to keep your feet off the floor, and cushions and blankets are always available at the back of the church.

Teresa Clarke & Liz McHale carried out a Fire Risk Assessment in October 2022.

Rain has found its way into the linen drawers again and Graham Large has kindly cleared some of the lower gutters, but the higher gutters need attention to prevent leaf and debris build up.

The Council gardener attends to the churchyard maintenance on a regular basis; grass cutting, pruning & clearing leaves from the front steps.

Heather & Darren painted strips of white & yellow on the front steps and painted the handrails to make them easier to see & making it much safer to negotiate in low light levels.

The headstones adjacent to paths have been topple-tested and found to be safe.

A second-generation smart meter has been fitted in the electrics cupboard in the West porch making it easier to see where our electricity consumption is happening.

We now have a new St. George's flag, paid for from the proceeds of the February 2022 Quiz, which was proudly flown on St George's Day last year. A new Union flag was purchased and was flown on the occasion of the late Queen's death in September 2022. Annual PAT testing, clock service & Annual Fire Extinguisher, Fire Alarm & Emergency Lighting have either been carried or are booked in for April.

New outside PIR LED lights are to be fitted next month. This will be another step towards fulfilling our greener energy credentials.

Teresa Clarke, Churchwarden 18/03/2023

APCM 7. Deanery Synod **Deanery Synod Mr Paul Fricker Lay Reader**

The Deanery Synod meets three or four times a year in different churches. Teresa Clarke and I represent St Peter's Church and the meetings are a wonderful way of meeting up with members from different churches in the Deanery and finding out how their churches are getting on. The meetings start off with reports from members who have attend the Diocesan Synod meetings and meetings of the Lambeth Conference. There is always a report on safeguarding and on the finances of the Deanery. Then we are given a special presentation by someone who has been invited to the meeting.

The meeting of the Deanery Synod that I enjoyed most was the one at St Peter's Church in May last year. Teresa and I welcomed people at the door and Kelvin opened and ended the meeting in prayer. We had 34 members attending. We had two talks. The first one was given by Revd. Dr Sam Cappleman on 'Bedford Deanery, its demographics, churches and challenges'. The second one was by David White, Diocesan Secretary 'Introducing myself, my role and the central support available at the Diocese of St Albans'.

At another meeting, we had a talk on 'Beyond Reaching New People' by the Revd Kate Peacock, Deputy Director of Mission and Ministry, St Albans Diocese. Sometimes, vicars give short talks about their own churches, especially if they have been installed recently. Teresa and I would have liked to have gone to the most recent meeting of the Deanery Synod but unfortunately, the meeting clashed with a very special service at St Andrew's

Church when we were celebrating the baptism of Paul and Johanna and the confirmation of Paul, Lizzie, Ivan and Johanna.

Paul Fricker

APCM 8. Reports from church groups.

ST PETERS BELLRINGERS REPORT

Following guidelines issued by the central council of bellringers the bells were ringing regularly for Sunday services and limited times on practice nights during covid.

In June 2022 we were able to enjoy our first ringing outing since Covid visiting six churches in the beautiful villages of Buckinghamshire and Oxfordshire.

We raised a newly purchased Union Jack

to half mast when sadly we received the news Queen Elizabeth had died. The tenor(largest) bell was tolled half muffled on the evening of the news. The bells were ring half muffled on the day of the funeral when we joined with towers all over the country to ring . After the funeral we rang a half muffled quarter peal.

During 2022 we fitted new bell ropes.

We are very fortunate to have a dedicated team of skilled ringers and ring all eight bells regularly on Sundays. Unfortunately there are now a number of towers without enough ringers who cannot ring regularly for services

Richard Entwistle. Ringing Master

Friends of St Peter's

The Friends of St Peter's have organized several activities during the past year. These have included quizzes which were very well attended and were enjoyed by everyone. We are very grateful to Teresa Clarke for putting some imaginative questions together and arranging a fish and chip supper during the quizzes.

We also had a wonderful concert in the church given by the Heart and Music Choir in June. They sang songs from musicals and the money we raised from the concert went partly to the Friends of St Peter's and partly to a Ukrainian Support fund run by another local church. Rosemary Evans sold a number of her historical booklets which she has written about St Peter's and also some cards of St Peter's Church which had been designed by an artist who she knows well.

Teresa, who is very much involved with the John Bunyan boat, organized a river boat trip in September for members of the congregation. It was a wonderful experience going along the river in the evening and seeing the Embankment lit up. Two of us brought our guitars along and with some members of the choir, we sang folk songs after supper on the boat. A memorable evening.

Paul and Kathy Fricker

Bible Study Report

Bible study runs every fortnight and in the last year we have studied 1 Corinthians and are currently studying the gospel of Mark .

Bible study is well attended there are always insightful discussions, and we learn new things

I look forward to continuing to study in the coming year

Paul Downham

Parish Safeguarding Report. APCM 2023

The PCC have nearly all completed the necessary online Safeguarding Training, in order to comply with the requirements of the Diocese and this is vital in order for the church's insurance to remain validated. As a church, we have policies and procedures in place that are also required. Any Safeguarding concerns that have been brought to the attention of the Parish Safeguarding Officer (and incumbent) have been dealt with following these policies and procedures and with help and support from the team at St Albans. The Parish Safeguarding officer will now be Teresa Clarke, supported by Kelvin, following Liz's retirement.

Tea with Teresa & Cora & Heather

'Tea with Teresa' is a 40-minute Zoom meeting held on Monday afternoons at 4pm. The invitation goes out to all church members and anyone else can request a link to join in. It initially began during the pandemic when face-to-face meetings couldn't happen, and proved to be very popular and a lifeline for people to keep in regular touch with each other. Both Cora, and Heather, who hosts 'Coffee with Heather' on Wednesday mornings and 'Coffee with Cora' on Wednesdays & Fridays, we firmly believe that it is still important to maintain these virtual sessions as they provide vital links to the church community who still may not be able to attend church for a variety of reasons.

Teresa Clarke 18/03/2023

Report from Assistant Churchwarden, Joe Prentice

I like to arrive early at church on a Sunday morning. I love the peace and quiet that you sense after centuries of worship here. My first job is to refill the tea urn so we can all enjoy a hot drink after the service ---- very important! I then put the Cross and the Candlesticks on the High Altar and lay the table ready for Communion which we share on most Sundays. I also act as sidesman every week, greeting people as they arrive for our service and handing out bibles. In this I am very fortunate to have David Garlick working alongside me for the past year or so. He is a rock in this respect. It is important to make

everyone feel welcome at St. Peter's and put them at their ease. This is essential if newcomers are to be encouraged to become regular worshippers. After the disruption caused by the pandemic our numbers are slowly increasing. Our financial resources are severely stretched, so we should all pray that our church does not only survive but thrive. Then all the hard work undertaken by our Mission Team in the name of Christ will have borne much fruit.

Joe Prentice 26/03/2023

Social Activities

St Peters Report for the APCM

Sunday 23rd April 2023

A Hearts & Music evening was performed in St. Peter's Church on 18th June 2022. It is a varied programme of music & songs, from show, folk, pop & classical music involving singing & dancing and making full use of the wonderful acoustics and space that our church has to offer. £598 was raised, of which £300 was sent to The British Red Cross Ukraine Appeal Fund.

Another Hearts & Music evening is planned for Saturday 24th June this year.

A MacMillan Coffee Morning was held in September 2022 to raise funds for the MacMillan cancer Fund.

Quizzes are held 3 times a year, in February, May & October, to raise funds for the church. They are held in the Chapter House and attract up to 40 quizzers. We enjoy a fish & chip supper, a raffle and plenty of head scratching!

A trip on the John Bunyan Community Boat was enjoyed by many of us last September, again with a fish and chip supper and entertainment provided by members of the choir with the singing of nautically themed songs accompanied by Paul Fricker and Paul Downham on their guitars.

Another trip on the JB is booked for 2nd September this year.

Mince pies and warm mulled wine were served after the carol Service on December 22nd 2022

Teresa Clarke & Gloria Clarke 18/03/2023

Rectors report 2023 APCM

Dear All

Its been another difficult year post-covid. But we have, and will keep going forward.

My appointment at St Peters was designated as a half-time post, well, as you'll be aware in ministry there is no such thing as 'half-time', but just to let you know what I do in the other "half" of my role I thought it was worth listing them

Diocese of St Albans Property Committee

Diocese of St Albans Pastoral and Mission Executive Committee

Diocese of St Albans Lead appointment for the Church of England Clewer Initiative for Anti Modern Day Slavery (for which I travel up and down the diocese giving information talks to various groups)

Senior County Padre for Bedfordshire Royal British Legion

Chaplain for IMPAKT Housing Bedfordshire. Chaplaincy role for their staff and covering roles as pastor to re-homing units in the Bedford & Luton areas, and Domestic Abuse Refuges in and across Bedfordshire

Chaplain for Bedfordshire Fire & Police Services

Bedfordshire Police Recruitment interviewer

Member of Bedfordshire Police Independent Advisory Group (North)

Bedford Town Centre Churches Together

Bedford Council of Faiths

Gone to Glory

We have had some of our much loved congregation members go on to eternal life in heaven, and they will be missed. I won't name them all here but whilst we do miss them here with us, we rejoice in their move to eternal life with Christ and pray that they will put in a good word for us with Jesus and that He will honour them , and us, as we move forward in our mission to grow in His name.

Preaching

Collectively the mission team, and visiting preachers, have preached on our individual calling to be missionaries and to share our faith with others so that they can come and find God is active and Jesus is with us here at St Peters.

Worship

Our sign on the railings says "God welcomes All Sorts" and what a diverse community we are. We are a welcoming group that accepts each other in fellowship in Christ and may we always be so.

Our worship is much more relaxed, but Christ centred, our tone is much more directed at growing each one of our congregation in their own mission for Jesus to make new disciples for him. Also its focused upon the growth of each of you spiritually to be more confident in your faith and to help us grow as a community of believers.

Energy Costs

We have also had to find more money to pay our heating and electricity bills. This is nobody's fault, but the war in Ukraine has a knock on effect to the whole world, and food and energy bills have soared because of this our energy bill in Autumn 2021-2022 was in the region of £500, but for the same period of 2022-2023 it was about £2700. To be honest we don't have enough contributions in the form of gift aid or donations and have been dipping into the church funds which will shortly be 'all gone'. I know you all give

something but if I might ask when you have the opportunity if you were able to donate something extra that would be very helpful. And as we grow in number more people gifting to the church will ease our financial difficulties in due course.

Liz McHale retiring

As you might be aware Liz our long standing church administrator retired from the job at the beginning of the New Year. Well honestly, none of us realised just how much she did and now how much we have to learn to keep up with the church administration.

Just to mention a few things:- she booked the church hall for the various groups that use it, and was always looking for other sources of income by inviting other groups to become potential users/renters. She supervised the emails (oh my goodness, I have just taken that job on and the church gets a myriad of emails and each takes time to deal with)

She was the church Safeguarding Officer, a role that's so important that without one we cant legally function as a church. She has had to collate each persons safeguarding record and gently reminded/persuaded/cajoled people who need to, to do their safeguarding on line training. We still have some who have fallen through the cracks and still need to do their updates. And I have received a strong email from the safeguarding team at the diocese office that we arent insured unless all get their courses done. There are a whole load of other things she did which Teresa Calrke and I have been learning over the last four months, and we are so very grateful that Liz is still willing to help us learn 'things we didn't know we needed to know'. So please if you are able to do a small job to help in the administration of your church, please come and speak to me, Teresa Clarke and Paul Downham and we will find a role for you.

Church Building

We have still got to find the money for upgrading our electrics and purchase of new chairs in the chapter house as the old brown cushioned seats of the metal chairs is worn out and seriously looks uninviting to sit on for those who rent the hall. Which might not seem to much of a problem but honestly its not a good look and does put the renters off. So if we had new chairs we might attract more rental income.

The fabric of the building is generally better than most churches but we have a continual fight to keep the drains clear and stop rain water over flowing from blocked drains and gutters into the vestry. The South wall is in need of rescue from water egress due to the badly placed path which is against the wall and doesn't allow for proper drainage.

The lights in the church itself need to be replaced with modern low energy lighting and is so old that it would seem that they don't even comply with EU law so the EU stopped the bulbs being made, so if we lose a light bulb we can't expect to replace it.

Baptisms and Confirmations

As we come out of lockdowns last year one of my great joys was to be approached by Lizzie Wilkin who asked to be baptised. Obviously that was a reflection of her personal commitment to the Lord and then for David and Carla to ask for their new twin babies to

be baptised we were doubly overjoyed. However Revd Rachel & I had to have a conversation about who got to do which baptisms, and whilst I baptised Lizzie, we shared the twins between us doing 'one each'.

And as you will be aware we then had a baptism and confirmation service at St Andrews Kimbolton, where Paul Hudson & Johanna were baptised and then confirmed with Lizzie and Ivan by the Bishop Alan the Diocesan Bishop of St Albans.

Special services

In November I conducted a service of re-dedication of the Masonic Gates which were put in place between the choir nave and altar in 1902. This was attended members of the Masonic Lodges across Bedfordshire. To wit, they felt so welcomed by the church members who were here on the day to help with the service that they have already booked for their Christmas carol service to be held with us on 3rd December.

IMPAKT Housing Christmas Carol Service was held in church on Friday afternoon 16th December and much thanks to Heather Buxton Hall who volunteered to help lead the singing. Its worth pointing out that the staff of IMPAKT is made up of diverse ethnic backgrounds and religions, but, having worked hard over the last few years to establish a relationship with them, THEY request to come and sing carols in church. So some 70 of them turned up and as Heather will attest, they really joined in with gusto.

Our Carol service was brilliant, after the last two years when we've been stopped from holding a service due to covid, or people have been hesitant to come out, last year went really very well, and my thanks to Heather, and all involved.

The adventures of Sound & Vision

As you will have noticed in the last few months, we have had a bit of an adventure with the TVs and audio system on Sunday mornings. I am definitely convinced that the devil is actively interfering with them so that we can't hold our services. But! As you will have seen, when this failure of TVs and audio has occurred, several people suddenly jump into action and extension leads, and speaker boxes appear and we continue to hold the services, despite sometimes starting a bit late, or the Rector (me) praying rapidly and silently for divine intervention and feeling a migraine coming on because the I.T has conspired against us and wont work until the very last minute. But it does work and all due to God showing us how.

I think Heathers hymn to the tune of English Country Garden summed it up wonderfully.

I would thank everyone who is involved or who just wants to come and be part of our church family for being here.

And in closing:- We have been blessed with our Sunday morning I.T. officiant, Ivan, who calmly changes the screen pictures as we progress through the liturgy and hymns, and

who is now adept at dealing with the small glitches that happen and everyone appreciates his help.

My thanks to the church wardens, PCC members, our treasurer, Music group leaders, lay readers choir, sides people, readers leaders intercessors and organisers. We can't be church without them

There is a need for more volunteers to do small jobs, please speak to myself or the church wardens and ask what you can do. Its your church after all.

Blessings

Kelvin

Building and Fabrics Report for St. Peter's APCM Sunday 21st April 2024

Electrics We are gradually replacing old and faulty lighting with LEDs to improve our carbon footprint. External lights on the north side of the church were replaced with 3 PIR lights in April 2023. One toilet strip light was replaced with LED as it had failed to work completely and further replacement lighting in Chapter House planned for 2024.

Maintenance Nick Ansell spent 4 days cleaning gutters & downpipes, replacing loose roof tiles & removed crumbling bin shelter in November 2023. Thanks also to Graham Large & Darryl Clarke for their help in cleaning gutters & general garden maintenance.

The battery in the clock was replaced at the annual clock service by Smiths of Derby. All the usual maintenance checks were carried out, such as PAT testing, roof alarm checks, bi-annual service of fire alarms and emergency lighting, lightning conductor test & gas service.

An annual review of provision of services with regard to compliance with the Equality Act to ensure fair and reasonable access to the church & churchyard was carried out in August.

French Drains The architect visited the church in August 2023 to assess the problem with dampness in the stonework of the south wall. It is being caused by the concrete apron along the south/southeast side of the church. He is producing a report on costs to replace the path with a French drain to improve drainage of rainwater and assess damage to interior stonework visible at lower levels, this having been highlighted in the 2021 Quinquennial Inspection Report.

Risk assessment for Bedford Tour Guides visits for 5 planned days in 2023. Thanks to all who attended church for these visits which are proposed to continue in 2024.

A sycamore tree growing in the churchyard on the east side of the church was pruned by the Council as branches were in danger of falling into Bedford School's carpark.

Headstones alongside paths in the churchyard have been topple-tested and found to be secure.

Teresa Clarke & Paul Downham St. Peter's Churchwardens 07/03/2024

Safeguarding Report

Teresa Clarke Parish Safeguarding Officer (PSO)

I took over as Parish Safeguarding Officer after last year's APCM and after the retirement of Liz McHale. I attended a PSO induction course at Holywell Lodge, St. Alban's, in April 2023 and also have benefitted from the regular monthly PSO drop-in sessions on Zoom with safeguarding experts available to answer the many questions that we need answering. These sessions are always well attended with PSOs from many churches and benefices across the whole of the St. Alban's Diocese.

I have also completed the necessary PSO training on 'Safer Recruitment & People Management' in September 2023 and 'Safeguarding Leadership Pathway' course in November 2023. I do love collecting certificates! Most of our PCC members have also completed their required safeguarding training, some of the modules need renewing every 3 years.

Safeguarding is a responsibility shared by all of us to create an environment that is safe for all and to respect the boundaries that are in place to protect others. We also commit to maintaining an open culture where people are encouraged to share concerns.

Every church is encouraged to embrace a 'Safeguarding Sunday Service' which we did at St. Peter's which helps to keep this very important matter uppermost in our minds.

No serious safeguarding issues were referred to the Diocesan Safeguarding Officer in 2023.

St Peter's Festival

The first St Peter's Festival of recent times took place this year over the Saturday and Sunday closest to St Peter's Day. The theme was Fish, building upon Peter's life as a fisherman and his commission to be a Fisher of People. For the Festival new Banners were made for church with Peter being called to both 'feed my lambs' and to 'fish for people'. These two banners sum up our mission - to feed by caring for one another and helping each other to grow in faith; and to reach out into our community with the good news of Jesus. The festival was an opportunity to reach out into our community and start to build up relationships with them through welcoming new people into our building. How did this happen – a Saturday Craftymorning based on sheep and fish activities; and on Saturday and Sunday afternoons the church was open for Cream Teas, a Fish Trail for children and self-guided historic tours.

Numbers were lower than expected, as we were impacted by the weather being less than ideal however people came for a variety of reasons – some came back following one of the Bedford Tour Guide visits, one couple came in with their young daughter to show her where they got married, others came because those in church had invited them and some came just because our doors were open.

We are grateful to all who helped make the day a success, those who served the teas and particularly to Teresa who organised the cream teas, prepared the historic tour material and who, together with Rosemary was on hand to answer people's questions about our building.

Rachel and Janis

Time for You

Time for You met on Thursdays from 12 – 2pm in the church during the first half of the year. It closed during the summer of 2023 for various reasons, however we reopened in late October having relocated to the Cornish Room and extended our meeting times to 12 – 3pm. Relocating has given us a warm and welcoming space in which to meet, with the option to spread in the main hall if we become larger. Extending the meeting time has meant that we have been available to those who would otherwise have not arrived before we close. We chat, have hot drinks, sweet treats, and the church is open for those who wish to explore. How does this help fulfil our mission - in the first 7 weeks we had 7 different visitors.

Janis/Rachel/Teresa

Crafternoon

During 2023 'Craftymornings' became 'Crafternoons' allowing us to meet in the warmer space of the Chapter House. We held one event during the year for Easter during which we made Easter table decorations. How do these events help fulfil our mission, they're an opportunity for those who are already part of our church to get to know each other better, bringing together those from our Sunday and Thursday congregations, they're also a space to invite others and for people to simply come in.

Janis/Rachel

Night Prayer

Night prayer continued to meet on Wednesday and Friday evenings at 8.30pm through zoom. Although a smaller group this year our 30 minutes together gives time to reflect on our days since we

last met, share our needs for prayer and then offer the days that have been to God as we pray and then end our time with Compline from the Northumbria Community.

Rachel

BCP Holy Communion

This is a said communion service (no singing) that takes place every Thursday at 10.30am and is followed by a time of fellowship until noon. Although we are small in number the service is a significant space for those who cannot attend on Sunday and those who find it easier to connect with God through a more traditional form of worship.

Rachel and Janis

Why is the task of a Sidesman important and what does it entail? Perhaps in these enlightened times one should be called a 'Sidesperson' as women are equally entitled to do the job!

When people come through the West door of St. Peter's on a Sunday morning a Sidesman is the first person they usually come into contact with. It is really important that everyone who comes here to worship is given a warm welcome, whether a regular member or, especially a newcomer to our church. It can be quite daunting to walk through the door of a church for the first time, not knowing quite what to expect. Here, new attendees can expect a warm welcome to put them at their ease. It is good to learn their names and a little background information. One should never appear too pushy however as that can be very off-putting.

In the past year or so we have lost some of our most faithful flock such as Dorothy Butchart and Ruby Morrison, both much loved and very sadly missed. On the plus side we have had some new members. People who arrived as strangers are now our Christian friends. May this trend continue through 2024 and future years.

Every Sunday I have been blessed in having the help of David Garlick as a Sidesman. Over the winter I was ill for several months and he did a wonderful job in my absence. But what do we do? Apart from providing a warm welcome, we need to keep count of the numbers attending each service. By law, this has to be recorded in the church register, so we use a clicker to register a total. Also, we hand out Bibles so people can follow the readings and absorb the Word of God.

In any church Safeguarding is an important issue. People may occasionally come through the door appearing upset or in a low mood and we need to be sensitive to this. If we are seriously concerned for their welfare we should inform our Safeguarding Officer, Teresa Clarke, or the Rector.

Our church has lasted for at least a thousand years, I pray our worship and outreach to our local community will last many more years.

Assistant Sidesman's Report.

It has been a privilege to work with Joe throughout the year and to welcome people into the Church. I have enjoyed meeting the people and giving them a Bible.

This way, one gets to know people and they are made to feel welcome, especially if they are newcomers to the Church. They cannot go away and say that no one spoke to them and that our Church is unfriendly. As we welcome people, they should feel that they are happy to be here and if not regular will want to come again.

I hope to continue in this roll.

Coffee with Cora

Report for APCM April 2024

The zoom conversation sessions, Coffee with Cora, have continued for most of this year, at 4pm on Wednesdays and 10.30am on Fridays. It has been a great delight to enable people to 'meet up' on zoom and to chat to people they might not otherwise see at the moment. Among those who enjoy this facility, it is wonderful to link up with Ann Lawrence, now with her family in Leamington Spa, and with John Marvell, near his family in York.

Although some days no one has come on, I think it is a very important link for those not able to get to St Peter's at the moment to remain in touch with other members of the congregation. My thanks to Kathy Fricker for joining me on many Wednesday afternoons, to chat with our St Peter's friends near and far.

I have suspended meetings for the time being, since Delia's stroke at the beginning of February, as I am visiting her in the hospital every day, but when the situation allows, I'll start the zoom sessions up again and will let everyone know, probably with a new meeting code, which I will include in the email.

Meanwhile, my thanks for the thoughts, good wishes and prayers given by so many of you for Delia's recovery and to support me through this time. They are all very much appreciated.

Deanery Synod Report

I have always enjoyed meetings of the Deanery Synod as it is a wonderful way of meeting other Christians from different churches in the deanery. Reports are given on meetings of the Diocesan Synod and sometimes of the General Synod. Items relating to finance and safe guarding are also raised. There are always interesting talks

One talk that was very special was by Revd Anne Barker on her work in Bedford Prison. Bedford is a category C prison with about 380 men and they tend to be on remand or moving to category A prisons. There is also a segregation unit for problem prisoners or those on sex offenders registers. Anne's work is invaluable as she helps the prisoners with their problems and readjustments. It was wonderful to hear that there have been 23 baptisms and 8 confirmations among the inmates in recent years. The work of Anne must be very challenging but also uplifting.

Another interesting talk was by Robert Hargrave, Director of Communications and Dave Pickett. Robert and his team offer media support for parishes and they are keen to communicate 'good stories' within parishes. Dave's role centres on the 'creative and digital content areas' including stories, new initiatives, e-mails, social media, photo shoots and some press relations. It is important that we communicate in the most engaging way with our congregation. Dave suggested that church notice boards can act as 'shop fronts' and it is important what is said on them can attract people into the church. Significant communication can be made through efficient websites, emails and handouts. What can be seen on screens can be very important in our services. We should ask if the language we use in services relates to those who are not regular members. As I consider all these points, I feel that our church is communicating well.

Paul Fricker

St. Peter's Church Events for 2023

Quizzes were held in the Chapter House in February, May & October, raising close to £1,000 for the upkeep of the church. Up to 40 people attended each one with teams made up of St. Peter's, St. Andrew's, Christchurch and friends and families. A F&C supper and a raffle is provided. More are planned for next year.

Bring & Share lunches were enjoyed during the year for Easter & Harvest time.

John Bunyan Boat Trip last September was enjoyed by 30 people, again with a F&C supper, members of the choir provided musical entertainment.

Bike n Hike on September 9th was made possible by a dedicated group who formed a rota to keep the church open for the event between 9am and 5pm. Thanks to Teresa, Joe Prentice, Rosemary Evans, Heather & Darren & Paul & Lisa Downham. A steady stream of people came in to register their names including the Bishop of Bedford. 50% of the sponsorship money raised by St. Peter's (£45) was banked by the church and the rest goes towards the Beds & Herts Historic Churches Trust. This covers our annual subscription to the BHHCT. We will most likely apply to the BHHCT for a grant towards the cost of having the French drains done.

Bedford Tour Guides Visits. The Bedford Borough Council organised guided walks around St. Paul's & St. Peter's last year for the first time. Each tour attracted about 14 visitors over 5 Wednesdays during the Summer. 3 church sitters prepared the church, and a risk analysis was put in place. The tours last for about 45 minutes and were so successful that 5 more dates have been added to our 2024 diary.

Hearts & Music Concert was formed in July 2010 to raise funds for good causes. To date, H&M have raised over £40k for local charities and the churches they perform in. They are a talented group of singers and musicians who perform hits from the musicals, read poetry & dance. Unfortunately, our concert in 2023 coincided with the Proms in the Park who had Sting as their star performer and the turnout at St. Peter's was rather low! We will choose a better date next year.

Teresa Clarke 18/03/2024

APCM REPORT 2024

RECTOR: REVD KELVIN WOOLMER

2023 was a terribly difficult year for me due to health issues. Lots of hospital appointments and four operations on kidney with several other non-optional procedures involved.

Without actually taking time off on sick leave I was able to continue because of the wonderful missional and ministry team, and with support of church wardens Teresa Clarke & Paul Downham.

My thanks also goes to Paul Fricker, Revd Rachel Simons, Janis Large and Heather Buxton-Hall.

Last year was a 'building year'. We've had some people looking for a church to worship in and have 'stopped by' to give us a try, and others who stopped by and have stayed. They have all been welcomed and felt welcome enough to stay. And that's due to the church members themselves, and that means you. You have shared the love of Christ with people who come to 'check-us-out', and its that open welcome that has made them feel at home.

Now we just need to build more through 2024.

Our services are varied and fun, but always have Christ at the centre and the encouragement of the Holy Spirit is obvious in you all. The services are designed to include many people in the leadership and various roles which in turn improves the confidence of each person to be the missioner that Christ has called them to be.

I thank Paul & Heather for the varied family Services, and Rachel & Janis for some very original services. Each designed to make us think and understand that God welcomes us all.

I would also like to thank Paul Fricker for his unstinting pastoral work he and Kathy will be much missed when they move to Watchett later this year.

The south wall has a problem. If you look you'll see a tide mark rising up the wall. On the outside at sometime, and probably over 40 years ago a path was built against the church wall. This path prevents the run-off of rainwater and over the decades the water has seeped and drained into the wall, hence the wet mark you can see. Also its visible on the interior to see where the brick work, having become so water logged has been crumbling and we have recently obtained an architectural report that has made the repair work something of a priority , so this year as funds become available we will start work to save the south wall from collapsing. (which would be very inconvenient on many levels)

AT Christmas 2023 we held a couple of carol services for outside bodies, The ST Peter De Merton Masons of **Bedford and Bedfordshire** carol service was held on 3rd December and my thanks to the choir and Heather for organising them. Our choir was outstanding. They sang some original Christmas songs, which were very well received by the some 170 people who attended.

The local housing association IMPACKT had their annual Christmas carol service on 22nd December and as ever it was a multi faith, multi ethnic members of staff and 70 came to sing carols and celebrate Christmas with us at St Peters. Thanks to Lizzie and Heather who came to help and Timothy Stone for playing the organ.

My roles with various diocese committees continue and involve a lot of reading before each meeting.

Currently I am still the diocese link for the Church of England Anti-Modern Day Slavery unit Clewer Initiative.

I am still a chaplain for Fire & Police Bedfordshire which is a role I much enjoy, also chaplain for Impackt Housing,

I recently stepped down as Senior County Chaplain for the Royal British Legion Bedfordshire, and am pleased that my recommendation that Revd Paul Essam of Elstow Abbey for the role was accepted. Paul was previously a chaplain in the Royal Army Chaplains department so is ideally suitable.

Last year several of us went to a diocese sponsored weekend on leadership called Leading Your Church into Growth (LYCIG).

One seminar asked us to look at how our church services were part of our outreach and mission, it was an exciting moment to see that we 'ticked' all but two boxes in a long list and effectively it endorsed the styles of worship we were doing and encouraged the newer forms we have been 'growing into' over the last year.

LYCIG is designed to encourage missional congregations, missional churches and growth in The Lord. We still have a long way to go, and still have gentle changes we can make but in essence St Peters Church congregation ticks many of the LYCIG boxes for growth, You the congregation are involved in the outreach, I cant and could never do it alone. So I thank you for being you, I thank you for being filled with the Holy Spirit and I thank you for sharing the Love of Christ.

2024 is starting to be another year of potential, and it will be each of you that has a part to play in that

Revd kelvin Woolmer

March 2024 for APCM April 2024

St Peter de Merton with St Cuthbert

Annual Accounts for the year ending

31 December 2023

Treasurer's Report

For the year ended 31 December 2023

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raleigh **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raleigh Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account for the charity is included at the end of this booklet.

Income and Expenditure

Overall, the financial picture continues to improve slightly from that of 2022. Income in our unrestricted funds, from which we pay our bills, increased from **£42,477.05** in 2022 to **£43,552.45** in 2023. This was due in part to an increase in donations (including reclaimed gift aid) from **£28,271.37** in 2022 to **£31,817.88**. However, expenditure continues to outstrip our income totalling in 2023 **£60,848.38**. This means that we spent **£17,295.93** more than our income. This figure means that our shortfall between income and expenditure was **£39,163.19** less than in 2022. The fact that we have been able to reduce our shortfall should be a cause for celebration, but it masks the fact that in 2023 the PCC decided that due to our constrained financial situation, we could only afford to pay half the amount due for our Parish Share. This means that we have a debt of **£30,000** owing to the diocese.

In January, **£20,000** in value from the PCC Income Shares Investment Fund was cashed in. In effect, this was used to pay four Parish Share payments. As this reduced the fund to £12,000, the PCC made the decision that the remaining shares were to be held as a small reserve for emergencies. In addition, the PCC decided that the funds in our CCLA deposit accounts should not be used this year, again as a measure for funds to be available for emergencies. This decision

has been fortuitous for us, as after years of dire interest rates on deposits, the interest rate has risen to almost 5%

Despite paying only half our Parish Share, it still remains our highest item of expenditure at **£29,932**. Also like all households, the rise in energy costs has hit us hard with the cost of gas quadrupling in price (mainly due to the rise in the daily standing charge from £2 to £9!) and electricity doubling. On a positive note we did make savings; we no longer have an administrator the purchase of new equipment was kept to a minimum.

Investments

In 2023 the markets recovered somewhat, meaning that the overall value of our portfolio of investments increased in value by **£26,413.03**. As mentioned above, **£20,000** was withdrawn from the PCC Income shares. However such was the growing recovery in the stock markets, the loss to the value of the shares was actually **£18,117.06**. As yet our investments have not recovered to the level they were at the end of 2021. However signs are that a modest recovery is likely to continue during 2024. This is encouraging as the income from the St Peter's Church Estate investments are used to cover the insurance premiums for the church and the Chapter House.

Conclusion

As your treasurer I am encouraged that following my report last year there has been an increase in donations, you – the congregation, have made, donations which keep these buildings open as a place of welcome and worship and as a base for mission in this area of Bedford. Our financial situation still remains precarious, as we still have a bill of **£60,000** for our Parish Share for 2024 to find. However there is some positive news. We are already seeing a reduction in the cost of our energy bills. The Chapter House is being used more often and in November 2023, the PCC approved an increase in fees for the hire of the Chapter House, which has not diminished the number of bookings we have received. All of this helps, but as most of our income comes from donations, I would like to encourage you to continue to prayerfully consider your own personal giving. To borrow a phrase from a well-known supermarket; every little helps, especially if we can claim gift aid on your donation.

St Peter's Parochial Buildings Trust

The only item of expenditure this year was for the CCLI copyright licence. There was a slight increase in income from the dividends from investments. Due to the increase in interest rates, interest on monies held in the deposit account increased from **£48.57** in 2022 to **£485.81** in 2023. The value of the trust's investment portfolio increased from **£255,111.93** in 2022 to **£279,899.46** in 2023.

As is customary I would like to extend my thanks to all those who help in creating these accounts in particular to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's. I would like to extend a very special thank you, on your behalf, to Anthony Chestney, who in November announced his 'retirement'. For the past forty years or so, Anthony has been the administrator the St Peter's Parochial Buildings Trust and St Peter's Church Estate funds and until five years ago, he also was the administrator for the Chapter House and Leith Charity. It has been a privilege to work with him on managing the accounts since I became treasurer, and I hope that I will be able to carry on, maybe not for forty years, to continue to serve you as he has, in faithful stewardship of the church's financial assets. In addition I would like to thank Barrie Frost, who has once again acted as our independent examiner. However, above all, I would like to thank you, the congregation of St Peter's who have been loyal in your support of the work of this church and its mission, by setting up standing orders, donating through the Parish Giving Scheme, zapping your card on the card reader and using your giving envelopes. Through your efforts we have improved our financial situation from that of last year and I believe that in the year to come we will continue to make further strides in improving our financial outlook for 2024.

Janis Large

Treasurer

St Peter de Merton with St Cuthbert, Bedford

13 The Furlong

BEDFORD

MK41 8EE

01234 354915

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2023, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost



Date: 2.4.2024



Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 27/03/2024

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	14,866.83	181,513.80	323,598.49	519,979.12	493,566.09
Total fixed assets	14,866.83	181,513.80	323,598.49	519,979.12	493,566.09
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	11,184.25	14,954.23	14,254.67	40,393.15	29,187.07
Cash at bank and in hand	0.00	0.00	0.00	0.00	0.00
Total current assets	11,184.25	14,954.23	14,254.67	40,393.15	29,187.07
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
Net current assets/(liabilities)	11,184.25	14,954.23	14,254.67	40,393.15	29,187.07
Total assets less current liabilities	26,051.08	196,468.03	337,853.16	560,372.27	522,753.16
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	26,051.08	196,468.03	337,853.16	560,372.27	522,753.16
Funds of the Charity					
Endowment funds	0.00	0.00	337,853.16	337,853.16	301,068.54
Restricted income funds	0.00	196,468.03	0.00	196,468.03	180,220.55
Unrestricted funds	26,051.08	0.00	0.00	26,051.08	41,464.07
Revaluation reserve	0.00	0.00	0.00	0.00	0.00
Total funds	26,051.08	196,468.03	337,853.16	560,372.27	522,753.16

Signed by one or two trustees
on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	TERESA CLARKE	04/04/2024
	KELVIN WOOLMER	04/04/2024

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 27/03/2024

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	31,845.07	-27.19	0.00	31,817.88	30,355.38
Charitable activities	9,592.16	2.85	0.00	9,595.01	8,248.76
Other trading activities	1,136.61	0.00	0.00	1,136.61	1,591.79
Investments	968.61	5,481.14	8,735.49	15,185.24	15,583.22
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	10.00	721.65	0.00	731.65	1,100.50
Total	43,552.45	6,178.45	8,735.49	58,466.39	56,879.65
Expenditure on:					
Raising funds	353.29	0.00	0.00	353.29	451.44
Charitable activities	60,495.09	6,411.93	0.00	66,907.02	103,060.71
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	60,848.38	6,411.93	0.00	67,260.31	103,512.15
Net income/(expenditure) before investment gains/(losses)	-17,295.93	-233.48	8,735.49	-8,793.92	-46,632.50
Net gains/(losses) on investments	1,882.94	16,480.96	28,049.13	46,413.03	-69,087.43
Net income/(expenditure)	-15,412.99	16,247.48	36,784.62	37,619.11	-115,719.93
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	0.00	0.00	0.00	0.00	0.00
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets for the charity's own use	0.00	0.00	0.00	0.00	0.00
Net Movement in Funds	-15,412.99	16,247.48	36,784.62	37,619.11	-115,719.93
Reconciliation of Funds					
Total funds brought forward	41,464.07	180,220.55	301,068.54	522,753.16	
Total funds carried forward	26,051.08	196,468.03	337,853.16	560,372.27	

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 27/03/2024

Month = December 2023

For each fund code

	<u>Balance</u>	<u>Last year</u>
Investment Assets		
General PCC DBF Income Shares	14,866.83	32,983.89
St C St Cuthbert Endowment	310,170.94	283,285.70
RA Raleigh Fund 132001412S	13,427.55	12,263.66
EST COIF EST,015860001T	174,262.08	158,439.55
EST EST015860001AA	7,251.72	6,593.29
	-----	-----
	519,979.12	493,566.09
Current Assets		
FL Natwest PCC Account	200.44	197.59
FR Natwest PCC Account	7,243.82	6,814.22
General Natwest PCC Account	1,051.56	(221.34)
RA Natwest PCC Account	567.38	567.38
General CBF PCC Deposit	1,844.52	1,242.93
St C CBF St Cuth Deposit	13,687.29	4,951.80
CH CH NatWest current	1,606.10	1,969.01
EST EST NatWest curreent acc	2,649.56	3,780.01
EST EST COIF Deposit	6,883.67	6,594.68
Leith Leith NatWest Current acc	5,220.56	4,588.24
CH Petty Cash	2.83	2.83
FL Recoverable Gift Aid	0.00	27.19
FR Recoverable Gift Aid	499.95	406.30
General Recoverable Gift Aid	(1,064.53)	(1,733.77)
	-----	-----
	40,393.15	29,187.07
Current Liabilities		
CH Retained surplus	1,971.84	3,037.49
CH - Surplus/deficit year to date	(362.91)	(1,065.65)
EST Retained surplus	175,407.53	198,137.99
EST - Surplus/deficit year to date	15,639.50	(22,730.46)
FL Retained surplus	224.78	224.78
FL - Surplus/deficit year to date	(24.34)	0.00
FR Retained surplus	7,220.52	6,665.49
FR - Surplus/deficit year to date	523.25	555.03
General Retained surplus	32,271.71	86,674.86
General - Surplus/deficit year to date	(15,573.33)	(54,403.15)
Leith Retained surplus	4,588.24	3,905.91
Leith - Surplus/deficit year to date	632.32	682.33
RA Retained surplus	12,831.04	14,459.08
RA - Surplus/deficit year to date	1,163.89	(1,628.04)
St C Retained surplus	288,237.50	325,367.49
St C - Surplus/deficit year to date	35,620.73	(37,129.99)
	-----	-----
	(560,372.27)	(522,753.16)

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 27/03/2024

December 2023

	<u>General</u>	<u>FR</u>	<u>FL</u>	<u>St C</u>	<u>CH</u>	<u>EST</u>	<u>Leith</u>	<u>RA</u>	<u>Total</u>
Investment Assets									
PCC DBF Income Shares	14,866.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,866.83
St Cuthbert Endowment	0.00	0.00	0.00	310,170.94	0.00	0.00	0.00	0.00	310,170.94
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,427.55	13,427.55
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	174,262.08	0.00	0.00	174,262.08
EST015860001AA	0.00	0.00	0.00	0.00	0.00	7,251.72	0.00	0.00	7,251.72
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	14,866.83	0.00	0.00	310,170.94	0.00	181,513.80	0.00	13,427.55	519,979.12
Current Assets									
Natwest PCC Account	1,051.56	7,243.82	200.44	0.00	0.00	0.00	0.00	567.38	9,063.20
CBF PCC Deposit	1,844.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,844.52
CBF St Cuth Deposit	0.00	0.00	0.00	13,687.29	0.00	0.00	0.00	0.00	13,687.29
CH NatWest current	0.00	0.00	0.00	0.00	1,606.10	0.00	0.00	0.00	1,606.10
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	2,649.56	0.00	0.00	2,649.56
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	6,883.67	0.00	0.00	6,883.67
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	5,220.56	0.00	5,220.56
Petty Cash	0.00	0.00	0.00	0.00	2.83	0.00	0.00	0.00	2.83
Recoverable Gift Aid	(1,064.53)	499.95	0.00	0.00	0.00	0.00	0.00	0.00	(564.58)
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	1,831.55	7,743.77	200.44	13,687.29	1,608.93	9,533.23	5,220.56	567.38	40,393.15
Current Liabilities									
Surplus/deficit year to date	(15,573.33)	523.25	-----	35,620.73	(362.91)	15,639.50	632.32	1,163.89	37,619.11
Retained surplus	32,271.71	7,220.52	224.78	288,237.50	1,971.84	175,407.53	4,588.24	12,831.04	522,753.16
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	(16,698.38)	(7,743.77)	(200.44)	(323,858.23)	(1,608.93)	(191,047.03)	(5,220.56)	(13,994.93)	(560,372.27)

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 27/03/2024

December 2023

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies						
Donations - GA standing orders	3,180.00	0.00	0.00	0.00	3,180.00	1,855.00
Donations - GA envelopes	2,081.00	0.00	0.00	0.00	2,081.00	1,957.00
Other planned giving	1,316.20	0.00	0.00	0.00	1,316.20	1,810.00
Parish Giving Tax	3,184.00	0.00	0.00	0.00	3,184.00	2,404.45
Parish Giving (donation)	12,732.94	0.00	0.00	0.00	12,732.94	10,883.06
One off Gift Aid	1,343.01	0.00	0.00	0.00	1,343.01	1,490.00
Cash collections	3,034.01	50.00	0.00	0.00	3,084.01	4,443.29
One off gifts	275.00	0.00	0.00	0.00	275.00	395.00
Large + Non GA Donations	1,205.70	0.00	0.00	0.00	1,205.70	470.00
Tax recoverable	1,676.25	93.65	-27.19	0.00	1,742.71	1,412.00
GASDS	1,673.31	0.00	0.00	0.00	1,673.31	1,151.57
Grants received	0.00	0.00	0.00	0.00	0.00	2,084.01
	31,701.42	143.65	-27.19	0.00	31,817.88	30,355.38
S02 Charitable activities (inc.)						
Friends	0.00	61.00	0.00	0.00	61.00	58.00
Friends GA	16.00	374.60	0.00	0.00	390.60	391.00
Flowers	0.00	0.00	2.85	0.00	2.85	0.00
Chapter House Lettings	0.00	6,373.56	0.00	0.00	6,373.56	4,716.76
Contr.to heat+light	200.00	0.00	0.00	0.00	200.00	325.00
Fees for travel	120.00	0.00	0.00	0.00	120.00	170.00
PCC fees	863.00	0.00	0.00	0.00	863.00	604.00
Fees to diocese	1,584.00	0.00	0.00	0.00	1,584.00	1,984.00
	2,783.00	6,809.16	2.85	0.00	9,595.01	8,248.76
S03 Other trading activities						
Fundraising events	845.21	0.00	0.00	0.00	845.21	684.85
Mission	0.00	0.00	0.00	0.00	0.00	95.05
Concert	250.00	0.00	0.00	0.00	250.00	746.89
Sun Coffee Shop	0.00	0.00	0.00	0.00	0.00	45.00
Photocopies Income	41.40	0.00	0.00	0.00	41.40	20.00
	1,136.61	0.00	0.00	0.00	1,136.61	1,591.79
S04 Investments						
CBF Dividends	553.19	0.00	5,192.15	8,478.30	14,223.64	15,094.03
CBF Deposit Interest	48.40	0.00	0.00	257.19	305.59	60.49
COIF Deposit Interest	0.00	0.00	288.99	0.00	288.99	63.70
Raleigh Trust Interest	367.02	0.00	0.00	0.00	367.02	365.00
	968.61	0.00	5,481.14	8,735.49	15,185.24	15,583.22
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	700.00	0.00	700.00	700.00
Other income	10.00	0.00	21.65	0.00	31.65	400.50
	10.00	0.00	721.65	0.00	731.65	1,100.50

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 27/03/2024

December 2023

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S08 Raising funds						
Cost of fundraising events	227.96	0.00	0.00	0.00	227.96	16.72
Bookshop costs	0.00	0.00	0.00	0.00	0.00	11.98
Coffee shop costs	125.33	0.00	0.00	0.00	125.33	421.49
Hospitality	0.00	0.00	0.00	0.00	0.00	1.25
	353.29	0.00	0.00	0.00	353.29	451.44
S09 Charitable activities						
Suspence Account	-65.00	0.00	0.00	0.00	-65.00	0.00
New Equipment	30.85	22.00	0.00	0.00	52.85	5,922.24
Giving - home	3,065.00	0.00	0.00	0.00	3,065.00	1,070.00
Giving - overseas	500.00	0.00	0.00	0.00	500.00	2,800.00
Giving - secular	0.00	0.00	0.00	0.00	0.00	500.00
Parish Share	29,932.00	0.00	0.00	0.00	29,932.00	58,860.00
Fees to Diocese	2,066.00	0.00	0.00	0.00	2,066.00	1,875.00
Clergy expenses	5.00	0.00	0.00	0.00	5.00	143.20
Presentations	0.00	0.00	40.01	0.00	40.01	29.67
Repairs & maintenance	2,818.39	2,143.88	2,447.20	0.00	7,409.47	6,066.03
Insurance	0.00	0.00	3,704.04	0.00	3,704.04	3,345.74
Gas	7,789.31	0.00	0.00	0.00	7,789.31	1,953.32
Electricity	4,355.07	0.00	0.00	0.00	4,355.07	2,250.50
Water	0.00	568.00	0.00	0.00	568.00	432.00
Cleaning	4,200.00	0.00	0.00	0.00	4,200.00	4,200.00
Postage & Telephone	952.56	6.00	0.00	0.00	958.56	1,011.96
Office costs	534.06	0.00	0.00	0.00	534.06	595.17
Printing & stationery	104.20	0.00	0.00	0.00	104.20	100.03
Administrator salary	0.00	0.00	0.00	0.00	0.00	10,259.34
Admin PAYE/NI	491.20	0.00	0.00	0.00	491.20	54.20
Pension	0.00	0.00	0.00	0.00	0.00	160.77
All Age Service	0.00	0.00	22.95	0.00	22.95	0.00
Mission Expenses	382.50	0.00	0.00	0.00	382.50	21.70
Chapter House costs	0.00	32.59	0.00	0.00	32.59	168.69
Upkeep of services	204.48	0.00	26.37	0.00	230.85	357.69
Music costs	257.00	0.00	171.36	0.00	428.36	570.00
Sundries / other payments	0.00	0.00	0.00	0.00	0.00	213.46
Independent examiner fee	100.00	0.00	0.00	0.00	100.00	100.00
	57,722.62	2,772.47	6,411.93	0.00	66,907.02	103,060.71
S14 Net gains/(losses) on investments						
Gains/Losses on investments	-1,882.94	0.00	-16,480.96	-28,049.13	-46,413.03	69,087.43
	-1,882.94	0.00	-16,480.96	-28,049.13	-46,413.03	69,087.43
S17 Transfers between funds						
Transfers between funds	-4,020.00	4,020.00	0.00	0.00	0.00	0.00
	-4,020.00	4,020.00	0.00	0.00	0.00	0.00

St. Peter de Merton with St Cuthbert, Bedford

ST. PETER'S PAROCHIAL BUILDINGS TRUST

Registered Charity No. 250746

Receipts and Payments Account for the year ended 31 December 2023

Receipts	2023	2022
COIF Charities Deposit Fund Interest	485.81	48.57
COIF Income Shares Dividend	3654.50	3624.79
CBF Income Shares Dividend	4158.65	4135.77
Total Receipts	8298.96	7809.13
Payments		
CCLI Copyright Licence	596.12	553.29
Voluntary Worker Enhanced Check	00.00	68.00
Chapter House Heaters	00.00	2706.48
Total Payments	596.12	3327.77
Net Receipts (payments) for the year	7702.84	4481.36
Bank Balances at 31 December 2022	16521.13	12039.77
Bank Balances at 31 December 2023	24223.97	16521.13

Statement of Assets and Liabilities at 31 December 2023

Monetary Assets

COIF Charities Deposit Fund	13011.75	5025.94
NatWest Current Account	11212.22	11495.19
Total	24223.97	16521.13

Investment Assets

COIF Charities Ethical Investment Fund

42444.93 Income Units – Value at 31 December 2023	127759.24	116159.04
The Central Board of Finance of the Church of England		
1989.38 Income Shares – value at 31 December 2023	44970.53	41072.54
4740.91 CBF Income Shares (Repayment Fund)	107169.69	97880.35

Statement prepared by J Large, Treasurer

08.03.2023

These financial statements were approved by the trustees on..... 04/04/2024

Signature: J Large
Position: CHURCHWARDEN

Signature: [Handwritten Signature]
Position: RECTOR

[Handwritten Signature: P H Frost]
Barrie Frost
Independent Examiner

2 . 4 . 2024
Date

13 The Furlong

BEDFORD

MK41 8EE

01234 354915

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2023, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost



Date: 2.4.2024

Accounts

Agenda for the Annual Meeting of Parishioners 2023

1. Opening Prayers
2. Apologies for absence
3. Minutes of the Annual Meeting of Parishioners held on 15th May 2022
4. Election of Churchwardens/Notification of continuation.
5. Election of Assistant Churchwardens/Notification of continuation.
6. Election of Deanery Synod parochial representatives
7. Meeting closure.

Minutes of the Annual Meeting of Parishioners held on Sunday 15th May 2022.

Present: The Rector and members of the congregation.

AMP. 1 The Rector welcomed all present and the meeting started with prayer.

AMP. 2 Apologies for absence

AMP. 3 The Minutes of the meeting held on 15th May 2022

AMP. 4 Election of Churchwardens. There were 2 nomination: Teresa Clarke and Paul Downham. They were voted for unanimously.

AMP. 5 Appointment of Assistant Wardens. Joe Prentice was elected unanimously.

AMP. 6 There being no further business, the meeting was closed

Agenda for St Peter's APCM 2023 (to follow the Annual Meeting of Parishioners).

1. Apologies for absence.
2. Minutes of the APCM held on 15th May 2022.
3. Report on the Church Electoral Roll.
4. The Annual PCC Report for 2022/23
5. Financial Report and Church Accounts for the year ending 31st December 2022.
6. Churchwardens Report of Goods and Ornaments of the church.
7. Deanery Synod Report.
8. Presentation of written reports from church groups.
9. Rector's Report.
10. Appointment of the Independent Examiner.
11. Elections to the Parochial Church Council: currently all PCC members are within tenure of office and therefore this year no vacancies are available until 2024
12. Appointment of sidesmen.
13. Any Other Business.
14. Closing Prayers.

Responsibility of the PCC – Aims and Organisation

(This section explains what the PCC does and how it sets out its work. It includes: A statement of the aims of the PCC, a brief description of the way the PCC organises itself to carry out its aims and objectives and the number on the electoral roll, reported during the year, and the number of usual Sunday Attendees).

St Peter's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has set itself the aim of focusing on six specific areas;

1. to make good use of resources
2. to work more closely with other local churches
3. to develop and offer good Christian education
4. to support organisations and projects in the local community
5. to make our life at St Peter's and our activities more widely known
6. to be a welcoming community offering a supportive ministry to all with whom we are in contact.

- **PCC Membership**

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 served as members of the PCC:

Incumbent: The Revd Kelvin Woolmer
Wardens: Mrs Teresa Clarke & Mr Paul Downham
Representative on the Diocesan Synod: None
Representatives on the Deanery Synod: Mr Paul Fricker & Mrs Teresa Clarke
Ex-Officio: The Revd Rachel Simons (Associate Minister)

- **PCC Elected members:**

Margaret Cowley, Lisa Downham, Elizabeth Wilkins, Patricia Huxford, David Nunes, Joe Prentice, Anna Pugh. Gloria Clark, Janis Large, Luigi Pascarelli

- **Committees – The PCC operates through a number of committees:**

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings and Finance Committee

This oversees the financial aspect of the Church's work by monitoring income & expenditure, preparing recommendations for the PCC on specific matters of expenditure. It also oversees all work concerned with the fabric and the mechanical and electrical services of both the church and the Chapter House.

Ministry /Pastoral Group

This is a small working group which helps to oversee the work of the ministry in all its different aspects. A working group which aims to promote Christian learning, in its broadest sense, for members of St. Peter's and for others with an interest in learning.

Social Committee

A working group which aims to bring together the members of St. Peter's in an informal fellowship so that the various congregations have an opportunity to meet together. It organises events that are as varied as possible to appeal to all ages and interests.

Other Working Groups There are other informal working groups, meeting from time to time, which focus on different aspects of the mission and ministry at St Peter's.

Legal and administrative information

The PCC and Related Trusts

The PCC is a charity registered with the Charity Commission as THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER DE MERTON WITH ST CUTHBERT – 1132799.

ST. PETER'S CHURCH ESTATE

The income from this charity is to be used for repairing and beautifying the parish church and insuring the same.

ST. PETER'S PAROCHIAL BUILDINGS TRUST Registered Charity No. 250746

The income from this trust is to be used towards the religious and other charitable work of the Church of England in the Parish of St. Peter de Merton with St. Cuthbert, Bedford.

ST. PETER DE MERTON CHAPTER HOUSE

This account deals with the day-to-day running expenses of the Chapter House.

SIR ALEXANDER LEITH'S CHARITY

The income arising from the capital of this charity is to be applied (after paying the expenses of management and an annual sum of £2 to the vicar of St. Paul's for preaching sermons on Good Friday and on the feasts of St Barnabas & St Thomas the Apostle) in the proportion of two thirds to St Paul's, Bedford, and one third to St. Peter's, Bedford, for the religious education of children of the parishes.

ST CUTHBERT FUND (established in 2011)

The income from this trust is to be used towards the religious and other charitable work of the Church of England in the Parish of St. Peter de Merton with St. Cuthbert, Bedford.

BANKERS etc.

Bankers - NatWest / CCLA

Independent Examiner: Mr Barrie Frost

APCM 5. Treasurer's Report for the year ended 31 December 2022

Treasurer Mrs Janis Large

The treasurer's report is included in the Annual Accounts booklet.

APCM 6. Fabric and Ornaments

Teresa Clarke

Churchwardens are required by the inspection of churches measure 1991 to make an annual inspection of the fabric and to prepare a report for the consideration of the PCC at the Annual Parochial Church Meeting.

Two new gas heaters have been fitted in the Chapter House to replace the faulty ones. They were ordered in March 2022 and, after a long delay, were eventually fitted in October 2022. They are easy to operate; written instructions have been attached to the wire guards.

Spring cleans in the church, litter picks in the churchyard and clearing leaves and litter from the South Porch are a regular occurrence. My thanks go to the cleaning team. As mentioned in last year's report, the boiler room frequently flooded after heavy rainfall. A new boiler drainage pump has been fitted and seems to have solved the problem.

The Masonic gates fitted at the entrance to the chancel have been repaired and paid for by the St. Peter de Merton Masonic Lodge. A service of re-dedication for the gates took place in the church on 20th November 2022. It was very well attended with £160 being received in donations.

The lock on the Chapter House door has been checked by a locksmith, who refitted the handle mechanism which seems to have resolved the problem of the Chapter House key sticking in the lock. He also checked the lock on the upper safe in the strongroom and explained how to operate the key in the lock correctly.

Mouse traps have been placed in strategic places around the church and are frequently emptied of unwanted visitors.

It has been cold in church this winter, and while we are trying to save money on fuel bills by reducing the number of hours the heating is on, we recommend the use of kneelers to keep your feet off the floor, and cushions and blankets are always available at the back of the church.

Teresa Clarke & Liz McHale carried out a Fire Risk Assessment in October 2022.

Rain has found its way into the linen drawers again and Graham Large has kindly cleared some of the lower gutters, but the higher gutters need attention to prevent leaf and debris build up.

The Council gardener attends to the churchyard maintenance on a regular basis; grass cutting, pruning & clearing leaves from the front steps.

Heather & Darren painted strips of white & yellow on the front steps and painted the handrails to make them easier to see & making it much safer to negotiate in low light levels.

The headstones adjacent to paths have been topple-tested and found to be safe.

A second-generation smart meter has been fitted in the electrics cupboard in the West porch making it easier to see where our electricity consumption is happening.

We now have a new St. George's flag, paid for from the proceeds of the February 2022 Quiz, which was proudly flown on St George's Day last year. A new Union flag was purchased and was flown on the occasion of the late Queen's death in September 2022.

Annual PAT testing, clock service & Annual Fire Extinguisher, Fire Alarm & Emergency Lighting have either been carried or are booked in for April.

New outside PIR LED lights are to be fitted next month. This will be another step towards fulfilling our greener energy credentials.

Teresa Clarke, Churchwarden 18/03/2023

APCM 7. Deanery Synod Deanery Synod Mr Paul Fricker Lay Reader

The Deanery Synod meets three or four times a year in different churches. Teresa Clarke and I represent St Peter's Church and the meetings are a wonderful way of meeting up with members from different churches in the Deanery and finding out how their churches are getting on. The meetings start off with reports from members who have attend the Diocesan Synod meetings and meetings of the Lambeth Conference. There is always a report on safeguarding and on the finances of the Deanery. Then we are given a special presentation by someone who has been invited to the meeting.

The meeting of the Deanery Synod that I enjoyed most was the one at St Peter's Church in May last year. Teresa and I welcomed people at the door and Kelvin opened and ended the meeting in prayer. We had 34 members attending. We had two talks. The first one was given by Revd. Dr Sam Cappleman on 'Bedford Deanery, its demographics, churches and challenges'. The second one was by David White, Diocesan Secretary 'Introducing myself, my role and the central support available at the Diocese of St Albans'.

At another meeting, we had a talk on 'Beyond Reaching New People' by the Revd Kate Peacock, Deputy Director of Mission and Ministry, St Albans Diocese. Sometimes, vicars give short talks about their own churches, especially if they have been installed recently. Teresa and I would have liked to have gone to the most recent meeting of the Deanery Synod but unfortunately, the meeting clashed with a very special service at St Andrew's Church when we were celebrating the baptism of Paul and Johanna and the confirmation of Paul, Lizzie, Ivan and Johanna.

Paul Fricker

APCM 8. Reports from church groups.

ST PETERS BELLRINGERS REPORT

Following guidelines issued by the central council of bellringers the bells were ringing regularly for Sunday services and limited times on practice nights during covid.

In June 2022 we were able to enjoy our first ringing outing since Covid visiting six churches in the beautiful villages of Buckinghamshire and Oxfordshire.

We raised a newly purchased Union Jack

to half mast when sadly we received the news Queen Elizabeth had died. The tenor(largest) bell was tolled half muffled on the evening of the news. The bells were ring half muffled on the day of the funeral when we joined with towers all over the country to ring . After the funeral we rang a half muffled quarter peal.

During 2022 we fitted new bell ropes.

We are very fortunate to have a dedicated team of skilled ringers and ring all eight bells regularly on Sundays. Unfortunately there are now a number of towers without enough ringers who cannot ring regularly for services

Richard Entwistle. Ringing Master

Friends of St Peter's

The Friends of St Peter's have organized several activities during the past year. These have included quizzes which were very well attended and were enjoyed by everyone. We are very grateful to Teresa Clarke for putting some imaginative questions together and arranging a fish and chip supper during the quizzes.

We also had a wonderful concert in the church given by the Heart and Music Choir in June. They sang songs from musicals and the money we raised from the concert went partly to the Friends of St Peter's and partly to a Ukrainian Support fund run by another local church. Rosemary Evans sold a number of her historical booklets which she has written about St Peter's and also some cards of St Peter's Church which had been designed by an artist who she knows well.

Teresa, who is very much involved with the John Bunyan boat, organized a river boat trip in September for members of the congregation. It was a wonderful experience going along the river in the evening and seeing the Embankment lit up. Two of us brought our guitars along and with some members of the choir, we sang folk songs after supper on the boat. A memorable evening.

Paul and Kathy Fricker

Bible Study Report

Bible study runs every fortnight and in the last year we have studied 1 Corinthians and are currently studying the gospel of Mark .

Bible study is well attended there are always insightful discussions, and we learn new things

I look forward to continuing to study in the coming year

Paul Downham

Parish Safeguarding Report. APCM 2023

The PCC have nearly all completed the necessary online Safeguarding Training, in order to comply with the requirements of the Diocese and this is vital in order for the church's insurance to remain validated. As a church, we have policies and procedures in place that are also required. Any Safeguarding concerns that have been brought to the attention of the Parish Safeguarding Officer (and incumbent) have been dealt with following these policies and procedures and with help and support from the team at St Albans. The Parish Safeguarding officer will now be Teresa Clarke, supported by Kelvin, following Liz's retirement.

Tea with Teresa & Cora & Heather

'Tea with Teresa' is a 40-minute Zoom meeting held on Monday afternoons at 4pm. The invitation goes out to all church members and anyone else can request a link to join in. It initially began during the pandemic when face-to-face meetings couldn't happen, and proved to be very popular and a lifeline for people to keep in regular touch with each other. Both Cora, and Heather, who hosts 'Coffee with Heather' on Wednesday mornings and 'Coffee with Cora' on Wednesdays & Fridays, we firmly believe that it is still important to maintain these virtual sessions as they provide vital links to the church community who still may not be able to attend church for a variety of reasons.

Teresa Clarke 18/03/2023

Report from Assistant Churchwarden, Joe Prentice

I like to arrive early at church on a Sunday morning. I love the peace and quiet that you sense after centuries of worship here. My first job is to refill the tea urn so we can all enjoy a hot drink after the service ---- very important! I then put the Cross and the Candlesticks on the High Altar and lay the table ready for Communion which we share on most Sundays. I also act as sidesman every week, greeting people as they arrive for our service and handing out bibles. In this I am very fortunate to have David Garlick working alongside me for the past year or so. He is a rock in this respect. It is important to make everyone feel welcome at St. Peter's and put them at their ease. This is essential if newcomers are to be encouraged to become regular worshippers. After the disruption caused by the pandemic our numbers are slowly increasing. Our financial resources are

severely stretched, so we should all pray that our church does not only survive but thrive. Then all the hard work undertaken by our Mission Team in the name of Christ will have borne much fruit.

Joe Prentice 26/03/2023

Social Activities

St Peters Report for the APCM

Sunday 23rd April 2023

A Hearts & Music evening was performed in St. Peter's Church on 18th June 2022. It is a varied programme of music & songs, from show, folk, pop & classical music involving singing & dancing and making full use of the wonderful acoustics and space that our church has to offer. £598 was raised, of which £300 was sent to The British Red Cross Ukraine Appeal Fund.

Another Hearts & Music evening is planned for Saturday 24th June this year.

A MacMillan Coffee Morning was held in September 2022 to raise funds for the MacMillan cancer Fund.

Quizzes are held 3 times a year, in February, May & October, to raise funds for the church. They are held in the Chapter House and attract up to 40 quizzers. We enjoy a fish & chip supper, a raffle and plenty of head scratching!

A trip on the John Bunyan Community Boat was enjoyed by many of us last September, again with a fish and chip supper and entertainment provided by members of the choir with the singing of nautically themed songs accompanied by Paul Fricker and Paul Downham on their guitars.

Another trip on the JB is booked for 2nd September this year.

Mince pies and warm mulled wine were served after the carol Service on December 22nd 2022

Teresa Clarke & Gloria Clarke 18/03/2023

Rectors report 2023 APCM

Dear All

Its been another difficult year post-covid. But we have, and will keep going forward.

My appointment at St Peters was designated as a half-time post, well, as you'll be aware in ministry there is no such thing as 'half-time', but just to let you know what I do in the other "half" of my role I thought it was worth listing them

Diocese of St Albans Property Committee

Diocese of St Albans Pastoral and Mission Executive Committee

Diocese of St Albans Lead appointment for the Church of England Clewer Initiative for Anti Modern Day Slavery (for which I travel up and down the diocese giving information talks to various groups)

Senior County Padre for Bedfordshire Royal British Legion

Chaplain for IMPAKT Housing Bedfordshire. Chaplaincy role for their staff and covering roles as pastor to re-homing units in the Bedford & Luton areas, and Domestic Abuse Refuges in and across Bedfordshire

Chaplain for Bedfordshire Fire & Police Services

Bedfordshire Police Recruitment interviewer

Member of Bedfordshire Police Independent Advisory Group (North)

Bedford Town Centre Churches Together

Bedford Council of Faiths

Gone to Glory

We have had some of our much loved congregation members go on to eternal life in heaven, and they will be missed. I won't name them all here but whilst we do miss them here with us, we rejoice in their move to eternal life with Christ and pray that they will put in a good word for us with Jesus and that He will honour them, and us, as we move forward in our mission to grow in His name.

Preaching

Collectively the mission team, and visiting preachers, have preached on our individual calling to be missionaries and to share our faith with others so that they can come and find God is active and Jesus is with us here at St Peters.

Worship

Our sign on the railings says "God welcomes All Sorts" and what a diverse community we are. We are a welcoming group that accepts each other in fellowship in Christ and may we always be so.

Our worship is much more relaxed, but Christ centred, our tone is much more directed at growing each one of our congregation in their own mission for Jesus to make new disciples for him. Also its focused upon the growth of each of you spiritually to be more confident in your faith and to help us grow as a community of believers.

Energy Costs

We have also had to find more money to pay our heating and electricity bills. This is nobody's fault, but the war in Ukraine has a knock on effect to the whole world, and food and energy bills have soared because of this our energy bill in Autumn 2021-2022 was in the region of £500, but for the same period of 2022-2023 it was about £2700. To be honest we don't have enough contributions in the form of gift aid or donations and have been dipping into the church funds which will shortly be 'all gone'. I know you all give something but if I might ask when you have the opportunity if you were able to donate

something extra that would be very helpful. And as we grow in number more people gifting to the church will ease our financial difficulties in due course.

Liz McHale retiring

As you might be aware Liz our long standing church administrator retired from the job at the beginning of the New Year. Well honestly, none of us realised just how much she did and now how much we have to learn to keep up with the church administration.

Just to mention a few things:- she booked the church hall for the various groups that use it, and was always looking for other sources of income by inviting other groups to become potential users/renters. She supervised the emails (oh my goodness, I have just taken that job on and the church gets a myriad of emails and each takes time to deal with)

She was the church Safeguarding Officer, a role that's so important that without one we cant legally function as a church. She has had to collate each persons safeguarding record and gently reminded/persuaded/cajoled people who need to, to do their safeguarding on line training. We still have some who have fallen through the cracks and still need to do their updates. And I have received a strong email from the safeguarding team at the diocese office that we arent insured unless all get their courses done. There are a whole load of other things she did which Teresa Clarke and I have been learning over the last four months, and we are so very grateful that Liz is still willing to help us learn 'things we didn't know we needed to know'. So please if you are able to do a small job to help in the administration of your church, please come and speak to me, Teresa Clarke and Paul Downham and we will find a role for you.

Church Building

We have still got to find the money for upgrading our electrics and purchase of new chairs in the chapter house as the old brown cushioned seats of the metal chairs is worn out and seriously looks uninviting to sit on for those who rent the hall. Which might not seem to much of a problem but honestly its not a good look and does put the renters off. So if we had new chairs we might attract more rental income.

The fabric of the building is generally better than most churches but we have a continual fight to keep the drains clear and stop rain water over flowing from blocked drains and gutters into the vestry. The South wall is in need of rescue from water egress due to the badly placed path which is against the wall and doesn't allow for proper drainage. The lights in the church itself need to be replaced with modern low energy lighting and is so old that it would seem that they don't even comply with EU law so the EU stopped the bulbs being made, so if we lose a light bulb we can't expect to replace it.

Baptisms and Confirmations

As we come out of lockdowns last year one of my great joys was to be approached by Lizzie Wilkin who asked to be baptised. Obviously that was a reflection of her personal commitment to the Lord and then for David and Carla to ask for their new twin babies to be baptised we were doubly overjoyed. However Revd Rachel & I had to have a

conversation about who got to do which baptisms, and whilst I baptised Lizzie, we shared the twins between us doing 'one each'.

And as you will be aware we then had a baptism and confirmation service at St Andrews Kimbolton, where Paul Hudson & Johanna were baptised and then confirmed with Lizzie and Ivan by the Bishop Alan the Diocesan Bishop of St Albans.

Special services

In November I conducted a service of re-dedication of the Masonic Gates which were put in place between the choir nave and altar in 1902. This was attended members of the Masonic Lodges across Bedfordshire. To wit, they felt so welcomed by the church members who were here on the day to help with the service that they have already booked for their Christmas carol service to be held with us on 3rd December.

IMPAKT Housing Christmas Carol Service was held in church on Friday afternoon 16th December and much thanks to Heather Buxton Hall who volunteered to help lead the singing. Its worth pointing out that the staff of IMPAKT is made up of diverse ethnic backgrounds and religions, but, having worked hard over the last few years to establish a relationship with them, THEY request to come and sing carols in church. So some 70 of them turned up and as Heather will attest, they really joined in with gusto.

Our Carol service was brilliant, after the last two years when we've been stopped from holding a service due to covid, or people have been hesitant to come out, last year went really very well, and my thanks to Heather, and all involved.

The adventures of Sound & Vision

As you will have noticed in the last few months, we have had a bit of an adventure with the TVs and audio system on Sunday mornings. I am definitely convinced that the devil is actively interfering with them so that we can't hold our services. But! As you will have seen, when this failure of TVs and audio has occurred, several people suddenly jump into action and extension leads, and speaker boxes appear and we continue to hold the services, despite sometimes starting a bit late, or the Rector (me) praying rapidly and silently for divine intervention and feeling a migraine coming on because the I.T has conspired against us and wont work until the very last minute. But it does work and all due to God showing us how.

I think Heathers hymn to the tune of English Country Garden summed it up wonderfully.

I would thank everyone who is involved or who just wants to come and be part of our church family for being here.

And in closing:- We have been blessed with our Sunday morning I.T. officiant, Ivan, who calmly changes the screen pictures as we progress through the liturgy and hymns, and who is now adept at dealing with the small glitches that happen and everyone appreciates his help.

My thanks to the church wardens, PCC members, our treasurer, Music group leaders, lay readers choir, sides people, readers leaders intercessors and organisers. We can't be church without them

There is a need for more volunteers to do small jobs, please speak to myself or the church wardens and ask what you can do. Its your church after all.

Blessings
Kelvin

St Peter de Merton with St Cuthbert

Annual Accounts for the year ending

31 December 2022

Treasurer's Report

For the year ended 31 December 2022

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raleigh **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raleigh Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account for the charity is included at the end of this booklet.

Income and Expenditure

Overall, the financial picture is slightly improved from that of 2021. Income in our unrestricted funds, from which we pay our bills, increased from **£38,655.86** in 2021 to **£42,477.05** in 2022. This was due in part to an increase in donations (including reclaimed gift aid) from **£26,711.49** in 2021 to **£28,271.37**. However, expenditure continues to outstrip our income totalling in 2022 **£98,936.17**, which gave us a shortfall of **£56,459.12** of income over the year. (On a positive note this is saving of **£14,000** from 2021 where the shortfall was **£70,726.37**). Once again the shortfall was covered by cashing in shares from the PCC Income Shares Investment Fund.

Our largest item of expenditure remains our Parish Share, which this year was **£58,860**. Other large expenditure items include salary and oncosts for our parish administrator (**£10,474.31**); new equipment, which includes the final two instalments for the installation costs of the cameras in church (**£5,922.24**); and energy costs (**£4,203.82**).

Investments

This has been a volatile year for investments. All our investments have decreased in value by **£94,087.43**. To put this into perspective, this is more or less their value at the end of 2020. The exception to this is the PCC Income Shares from which we have cashed in shares to supplement our income. In previous years the loss on these has been offset by bumper growth, however

this has not been the case in 2022. In July we withdrew **£25,000**, as mentioned above, in order to cover our financial shortfall. Therefore, due to the global financial situation the loss in value to these funds is more than the value of our withdrawal, which totals **£31,454.65** not £25,000. At this point, I need to point out that this fund now has the value of **£32,983.89**. As we have been accustomed to use this as our back up to meet our financial obligations, you can clearly see that this fund is likely to be exhausted during 2023.

Conclusion

As your treasurer I am encouraged by the upturn in our overall income and expenditure in 2022, however I also need to emphasise that as a church community, unless we can improve our financial situation we will have to make hard choices as to our spending priorities. For example, in 2023 we face much larger energy bills. Therefore, we need to continually review how we use our buildings, so that we can generate as much income as we can from these tangible assets. However, I do need to point out that as the majority of our income comes from donations, over the next few months, I would encourage you to prayerfully consider your own personal giving. Every little will help, especially if we can claim gift aid on your donation.

St Peter's Parochial Buildings Trust

In 2022 the main items of expenditure for the Parochial Buildings Trust were replacement heaters for the Chapter House and DBS fees for members of the PCC which we are required to complete in order to be fully compliant with our safeguarding policy. There was increased income due to an increase in the dividends from investments and an increase in interest on assets held in deposit accounts. However as with the PCC investment funds, the Parochial Buildings Trust investments also incurred an overall loss of £34,582.

As is customary I would like to extend my thanks to all those who help in creating these accounts; to Liz McHale, who ensures that the Chapter House funds are paid into the bank; to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's; and to Anthony Chestney, for his administration of the St Peter's Parochial Buildings Trust and St Peter's Church Estate funds. In addition I would like to thank Barrie Frost, who has once again acted as our independent examiner. However, most of all, I would like to thank you, the congregation of St Peter's who have been loyal in your support of the work of this church and its mission, by setting up standing orders, donating through the Parish Giving Scheme, zapping your card on the card reader and using your giving envelopes. Through your efforts we have improved our financial situation from that of last year and I believe that in the year to come we will work together to make further strides in improving the financial outlook for 2023

Janis Large

13 The Furlong

BEDFORD

MK41 8EE

01234 354915

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2022, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost

Barrie Frost

Date:

12. 4. 2023

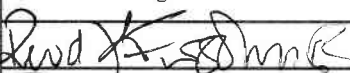
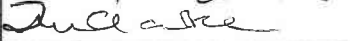
Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	32,983.89	165,032.84	295,549.36	493,566.09	587,653.52
Total fixed assets	32,983.89	165,032.84	295,549.36	493,566.09	587,653.52
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	8,480.18	15,187.71	5,519.18	29,187.07	50,819.57
Cash at bank and in hand	0.00	0.00	0.00	0.00	0.00
Total current assets	8,480.18	15,187.71	5,519.18	29,187.07	50,819.57
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
Net current assets/(liabilities)	8,480.18	15,187.71	5,519.18	29,187.07	50,819.57
Total assets less current liabilities	41,464.07	180,220.55	301,068.54	522,753.16	638,473.09
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	41,464.07	180,220.55	301,068.54	522,753.16	638,473.09
Funds of the Charity					
Endowment funds	0.00	0.00	301,068.54	301,068.54	339,826.57
Restricted income funds	0.00	180,220.55	0.00	180,220.55	202,268.68
Unrestricted funds	41,464.07	0.00	0.00	41,464.07	96,377.84
Revaluation reserve	0.00	0.00	0.00	0.00	0.00
Total funds	41,464.07	180,220.55	301,068.54	522,753.16	638,473.09

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	DAVID WOOD	26-3-23
	TERESA CLARKE	26-3-23

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	30,343.38	12.00	0.00	30,355.38	26,711.49
Charitable activities	8,248.76	0.00	0.00	8,248.76	8,045.29
Other trading activities	1,591.79	0.00	0.00	1,591.79	35.50
Investments	1,892.62	5,213.64	8,476.96	15,583.22	16,570.90
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	400.50	700.00	0.00	1,100.50	1,228.41
Total	42,477.05	5,925.64	8,476.96	56,879.65	52,591.59
Expenditure on:					
Raising funds	451.44	0.00	0.00	451.44	52.52
Charitable activities	98,484.73	4,575.98	0.00	103,060.71	113,781.30
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	98,936.17	4,575.98	0.00	103,512.15	113,833.82
Net income/(expenditure) before investment gains/(losses)	-56,459.12	1,349.66	8,476.96	-46,632.50	-61,242.23
Net gains/(losses) on investments	-6,454.65	-23,397.79	-39,234.99	-69,087.43	78,041.64
Net income/(expenditure)	-62,913.77	-22,048.13	-30,758.03	-115,719.93	16,799.41
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	8,000.00	0.00	-8,000.00	0.00	0.00
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets for the charity's own use	0.00	0.00	0.00	0.00	0.00
Other gains/(losses)	0.00	0.00	0.00	0.00	0.00
Net Movement in Funds	-54,913.77	-22,048.13	-38,758.03	-115,719.93	16,799.41
Reconciliation of Funds					
Total funds brought forward	96,377.84	202,268.68	339,826.57	638,473.09	
Total funds carried forward	41,464.07	180,220.55	301,068.54	522,753.16	

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

December 2022

	<u>General</u>	<u>FR</u>	<u>FL</u>	<u>St C</u>	<u>CH</u>	<u>EST</u>	<u>Leith</u>	<u>RA</u>	<u>Total</u>
Investment Assets									
PCC DBF Income Shares	32,983.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,983.89
St Cuthbert Endowment	0.00	0.00	0.00	283,285.70	0.00	0.00	0.00	0.00	283,285.70
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,263.66	12,263.66
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	158,439.55	0.00	0.00	158,439.55
EST015860001AA	0.00	0.00	0.00	0.00	0.00	6,593.29	0.00	0.00	6,593.29
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	32,983.89	0.00	0.00	283,285.70	0.00	165,032.84	0.00	12,263.66	493,566.09
Current Assets									
Natwest PCC Account	(221.34)	6,814.22	197.59	0.00	0.00	0.00	0.00	567.38	7,357.85
CBF PCC Deposit	1,242.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,242.93
CBF St Cuth Deposit	0.00	0.00	0.00	4,951.80	0.00	0.00	0.00	0.00	4,951.80
CH NatWest current	0.00	0.00	0.00	0.00	1,969.01	0.00	0.00	0.00	1,969.01
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	3,780.01	0.00	0.00	3,780.01
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	6,594.68	0.00	0.00	6,594.68
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	4,588.24	0.00	4,588.24
Petty Cash	0.00	0.00	0.00	0.00	2.83	0.00	0.00	0.00	2.83
Recoverable Gift Aid	(1,733.77)	406.30	27.19	0.00	0.00	0.00	0.00	0.00	(1,300.28)
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	(712.18)	7,220.52	224.78	4,951.80	1,971.84	10,374.69	4,588.24	567.38	29,187.07
Current Liabilities									
Surplus/deficit year to date	(54,403.15)	555.03	0.00	-----	(1,065.65)	-----	682.33	(1,628.04)	(115,719.93)
Retained surplus	86,674.86	6,665.49	224.78	325,367.49	3,037.49	198,137.99	3,905.91	14,459.08	638,473.09
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	(32,271.71)	(7,220.52)	(224.78)	(288,237.50)	(1,971.84)	(175,407.53)	(4,588.24)	(12,831.04)	(522,753.16)

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 26/03/2023

Month = December 2022

For each fund code

	<u>Balance</u>	<u>Last year</u>
Investment Assets		
General PCC DBF Income Shares	32,983.89	64,438.54
St C St Cuthbert Endowment	283,285.70	320,892.65
RA Raleigh Fund 132001412S	12,263.66	13,891.70
EST COIF EST,015860001T	158,439.55	180,902.57
EST EST015860001AA	6,593.29	7,528.06
	-----	-----
	493,566.09	587,653.52
Current Assets		
FL Natwest PCC Account	197.59	197.59
FR Natwest PCC Account	6,814.22	6,240.61
General Natwest PCC Account	(221.34)	22,147.08
RA Natwest PCC Account	567.38	567.38
General CBF PCC Deposit	1,242.93	1,715.31
St C CBF St Cuth Deposit	4,951.80	4,474.84
CH CH NatWest current	1,969.01	3,034.66
EST EST NatWest curreent acc	3,780.01	3,176.38
EST EST COIF Deposit	6,594.68	6,530.98
Leith Leith NatWest Current acc	4,588.24	3,905.91
CH Petty Cash	2.83	2.83
FL Recoverable Gift Aid	27.19	27.19
FR Recoverable Gift Aid	406.30	424.88
General Recoverable Gift Aid	(1,733.77)	(1,626.07)
	-----	-----
	29,187.07	50,819.57
Current Liabilities		
CH Retained surplus	3,037.49	2,887.28
CH - Surplus/deficit year to date	(1,065.65)	150.21
EST Retained surplus	198,137.99	175,084.32
EST - Surplus/deficit year to date	(22,730.46)	23,053.67
FL Retained surplus	224.78	224.78
FR Retained surplus	6,665.49	6,041.74
FR - Surplus/deficit year to date	555.03	623.75
General Retained surplus	86,674.86	136,053.26
General - Surplus/deficit year to date	(54,403.15)	(49,378.40)
Leith Retained surplus	3,905.91	3,234.45
Leith - Surplus/deficit year to date	682.33	671.46
RA Retained surplus	14,459.08	12,712.72
RA - Surplus/deficit year to date	(1,628.04)	1,746.36
St C Retained surplus	325,367.49	285,370.13
St C - Surplus/deficit year to date	(37,129.99)	39,997.36
	-----	-----
	(522,753.16)	(638,473.09)

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

December 2022

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies						
Donations - GA standing orders	1,855.00	0.00	0.00	0.00	1,855.00	2,290.00
Donations - GA envelopes	1,957.00	0.00	0.00	0.00	1,957.00	2,535.00
Other planned giving	1,810.00	0.00	0.00	0.00	1,810.00	1,984.20
Parish Giving Tax	2,404.45	0.00	0.00	0.00	2,404.45	2,633.00
Parish Giving (donation)	10,883.06	0.00	0.00	0.00	10,883.06	10,531.40
One off Gift Aid	1,490.00	0.00	0.00	0.00	1,490.00	1,291.25
Cash collections	4,391.29	40.00	12.00	0.00	4,443.29	1,445.67
One off gifts	370.00	25.00	0.00	0.00	395.00	460.72
Large + Non GA Donations	330.00	140.00	0.00	0.00	470.00	1,298.04
Tax recoverable	1,314.25	97.75	0.00	0.00	1,412.00	1,591.25
GASDS	1,151.57	0.00	0.00	0.00	1,151.57	650.96
Grants received	2,084.01	0.00	0.00	0.00	2,084.01	0.00
	30,040.63	302.75	12.00	0.00	30,355.38	26,711.49
S02 Charitable activities (inc.)						
Friends	0.00	58.00	0.00	0.00	58.00	55.00
Friends GA	0.00	391.00	0.00	0.00	391.00	255.00
Chapter House Lettings	0.00	4,716.76	0.00	0.00	4,716.76	4,059.05
Contr.to heat+light	325.00	0.00	0.00	0.00	325.00	344.90
Fees for travel	170.00	0.00	0.00	0.00	170.00	170.00
PCC fees	604.00	0.00	0.00	0.00	604.00	842.00
Fees for retired Priest	0.00	0.00	0.00	0.00	0.00	140.67
Fees to diocese	1,984.00	0.00	0.00	0.00	1,984.00	2,178.67
	3,083.00	5,165.76	0.00	0.00	8,248.76	8,045.29
S03 Other trading activities						
Fundraising events	684.85	0.00	0.00	0.00	684.85	0.00
Mission	95.05	0.00	0.00	0.00	95.05	0.00
Concert	746.89	0.00	0.00	0.00	746.89	0.00
Sun Coffee Shop	45.00	0.00	0.00	0.00	45.00	0.00
Photocopies Income	20.00	0.00	0.00	0.00	20.00	35.50
	1,591.79	0.00	0.00	0.00	1,591.79	35.50
S04 Investments						
CBF Dividends	1,512.45	0.00	5,149.94	8,431.64	15,094.03	16,212.98
CBF Deposit Interest	15.17	0.00	0.00	45.32	60.49	3.87
COIF Deposit Interest	0.00	0.00	63.70	0.00	63.70	1.03
Raleigh Trust Interest	365.00	0.00	0.00	0.00	365.00	353.02
	1,892.62	0.00	5,213.64	8,476.96	15,583.22	16,570.90
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	700.00	0.00	700.00	700.00
Other income	100.50	300.00	0.00	0.00	400.50	528.41
	100.50	300.00	700.00	0.00	1,100.50	1,228.41

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

December 2022

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S08 Raising funds						
Cost of fundraising events	0.00	16.72	0.00	0.00	16.72	0.00
Bookshop costs	11.98	0.00	0.00	0.00	11.98	0.00
Coffee shop costs	421.49	0.00	0.00	0.00	421.49	52.52
Hospitality	1.25	0.00	0.00	0.00	1.25	0.00
	434.72	16.72	0.00	0.00	451.44	52.52
S09 Charitable activities						
New Equipment	5,922.24	0.00	0.00	0.00	5,922.24	16,810.72
Giving - home	1,070.00	0.00	0.00	0.00	1,070.00	4,190.00
Giving - overseas	2,800.00	0.00	0.00	0.00	2,800.00	2,150.00
Giving - secular	500.00	0.00	0.00	0.00	500.00	0.00
Giving - small appeals	0.00	0.00	0.00	0.00	0.00	185.82
Parish Share	58,860.00	0.00	0.00	0.00	58,860.00	59,432.00
Fees to Diocese	1,875.00	0.00	0.00	0.00	1,875.00	2,078.01
Clergy expenses	143.20	0.00	0.00	0.00	143.20	543.07
Training	0.00	0.00	0.00	0.00	0.00	426.88
Presentations	0.00	0.00	29.67	0.00	29.67	14.99
Repairs & maintenance	2,991.94	2,013.52	1,060.57	0.00	6,066.03	3,076.27
Insurance	0.00	0.00	3,345.74	0.00	3,345.74	3,094.89
Gas	1,953.32	0.00	0.00	0.00	1,953.32	1,422.12
Electricity	2,250.50	0.00	0.00	0.00	2,250.50	1,544.87
Water	0.00	432.00	0.00	0.00	432.00	428.00
Cleaning	4,200.00	0.00	0.00	0.00	4,200.00	4,206.65
Postage & Telephone	1,011.96	0.00	0.00	0.00	1,011.96	1,145.55
Office costs	595.17	0.00	0.00	0.00	595.17	627.07
Printing & stationery	88.97	11.06	0.00	0.00	100.03	183.73
Administrator salary	10,259.34	0.00	0.00	0.00	10,259.34	10,404.00
Admin PAYE/NI	54.20	0.00	0.00	0.00	54.20	1.80
Pension	160.77	0.00	0.00	0.00	160.77	166.56
Mission Expenses	21.70	0.00	0.00	0.00	21.70	0.00
Chapter House costs	0.00	168.69	0.00	0.00	168.69	0.00
Upkeep of services	357.69	0.00	0.00	0.00	357.69	535.45
Music costs	430.00	0.00	140.00	0.00	570.00	496.58
Sundries / other payments	213.46	0.00	0.00	0.00	213.46	566.27
Independent examiner fee	100.00	0.00	0.00	0.00	100.00	50.00
	95,859.46	2,625.27	4,575.98	0.00	103,060.71	113,781.30
S14 Net gains/(losses) on investments						
Gains/Losses on investments	6,454.65	0.00	23,397.79	39,234.99	69,087.43	-78,041.64
	6,454.65	0.00	23,397.79	39,234.99	69,087.43	-78,041.64
S17 Transfers between funds						
Transfers between funds	-11,637.14	3,637.14	0.00	8,000.00	0.00	0.00
	-11,637.14	3,637.14	0.00	8,000.00	0.00	0.00

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 26/03/2023

December 2022

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S18 Gains and losses on revaluation of fixed assets	0.00	0.00	0.00	0.00	0.00	0.00

St. Peter De Merton with St. Cuthbert, Bedford

ST. PETER'S PAROCHIAL BUILDINGS TRUST

Registered Charity No. 250746

Receipts and Payments Account for the year ended 31 December 2022

RECEIPTS	2022	2021
	£	£
COIF Charities Dep. Fund Interest	48.57	00.77
COIF Income Shares Dividend	3624.79	3573.88
CBF Income Shares Dividend	4135.77	3999.82
Total Receipts	7809.13	7574.47
PAYMENTS		
CCLI Copyright Licence	553.29	512.27
Keystone Sound Systems Ltd	00.00	10918.29
Voluntary Worker Enhanced Check	68.00	
Chapter House Heaters	2706.48	
Total Payments	3327.77	11430.56
Net Receipts (payments) for year	4481.36	(3856.09)
Bank Balances at 31 December 2021	12039.77	15895.86
Bank Balances at 31 December 2022	16521.13	12039.77

Statement of Assets and Liabilities at 31 December 2022

Monetary Assets		
COIF Charities Deposit Fund	5025.94	4977.37
Bank Current Account	11495.19	7062.40
Total	16521.13	12039.77
Investment Assets		
COIF Charities Ethical Investment Fund		
42444.93 Income Units - Value at 31 December	116159.04	132627.67
The Central Board of Finance of the Church of England 1989.38 Income Shares - Value 31 Dec	41072.54	46525.03
4740.91 CBF Income Shares (Repayment Fund)	97880.35	110874.24

A.A.W. Chestney, Treasurer
24.01.2023

PBFrost
.....
Barrie Frost Date
Independent Examiner

.....11.4.2023

13 The Furlong

BEDFORD

MK41 8EE

01234 354915

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2022, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Barrie Frost

Date:

12. 4. 2023

Accounts

St Peter's Group Reports

Bellringers

Richard Entwistle

Due to Covid we were unable to ring for a long time but we are now ringing regularly, while still keeping to sensible precautions. Our band of 9 ringers is fully active and we are gradually replacing our 8 bellropes for the new ones we recently purchased at a cost of £1000.

Choir.

Heather Buxton-Hall.

The choir is recovering from Covid quite well, despite all the illnesses around. They have worked hard and learnt a lot and are growing and evolving all the time. We are trying to engage with the congregation more and more, our aim is for everyone to feel as if they have taken part in the service. We could definitely do with more members and would welcome musicians too. We are blessed with two talented guitarists who we have now brought together successfully, with a lot of interesting things planned for the future, they just need a bit of support.

Coffee with Cora (or afternoon tea!)

Cora-Louise Oldfield

This zoom meeting runs every Monday, Wednesday and Friday and is available to everyone in the congregation. The zoom link comes out in an email for several months at a time and new people are always welcome. The meetings last for about 40 minutes and people can join or leave at any point within that time frame. There is a stalwart group of attendees and often we number 6 or 7 computers, sometimes with more than one person to a computer. We catch up on news, weather and interesting information and it's always good to get together. My thanks go to all the regular contributors and to Teresa, who kindly takes over when I have other commitments and who runs Tea with Teresa for a change!

External groups.

Liz McHale

Following the lockdown of 2020 and the restricted use of the Chapter House, some groups have taken a little longer to restart than others and as the result of low numbers, one group will not be returning. However, 2021 saw a much greater use by the groups that do regularly hire the hall and they have all been grateful for the opportunity to meet following recommended guidelines.

Fellowship.

Teresa Clarke

St. Peter's Fellowship last met in February 2020, since when the coronavirus pandemic and subsequent lockdowns prevented any further meetings taking place. We had been fortunate to commemorate 70 years of the Fellowship in June 2019, when many past and present members joined together in the Chapter House for a celebratory tea.

It is with much reluctance that we now feel it is time to close down the Fellowship. New ways of meeting have emerged as a result of the pandemic. We have regular Zoom meetings, Tea

with Teresa, Coffee with Cora & Together with Heather; Night Prayers led by Rachel and Janis; Time for You on Thursdays after the BCP service with many other activities being initiated all the time.

Dorothy Butchart, our Fellowship Treasurer, will transfer the remaining Fellowship funds to Janis Large, our church Treasurer to add to the church funds.

Night Prayer.

Revd. Rachel Simons

During 2021 night prayer continued on Monday-Friday evenings at 8.30pm. We are a group of 5 or 6 most evenings. We share our day, pray and conclude with Compline from the Northumbria Community. What's great about it? Here's what the group say: 'a space to connect'; 'time out from difficult days'; 'time to assess the day and look for positives'; 'time to catch up with others to hear and react to their days'; 'the comfort of prayer'; 'I love the way expressions I have known all my life come afresh in the words of the different complines'; 'it leaves me with a sense of peace'.

Social Committee Report.

Gloria Clarke

Whilst there is very little to report from the Social Committee this year, due to Covid, we have been unable to organise any get-togethers, in the style that we used to. There have been a few Zoom quiz evenings. However, things seem to be gradually getting back to normal, so we are having a **Bring & Share lunch** after the **APCM on Sunday 15th May**, and a 'Heart & Music' concert in church on **Saturday evening, 18th June**, which will be hugely entertaining, so we do hope you will all be able to attend, and please tell all your friends. Covid allowing, of course. Tickets will be £10 a ticket to go towards our church funds and booking will be via Eventbrite.

Time for You.

Revd. Rachel Simons

2021 was a quiet year as we only reopened in October. Those attending prior to covid19 haven't returned but new people have come along. We celebrated the end of 2021 with a soup lunch for 18 followed by games - Cluedo, Uno, Shave a Sheep and Pass the Pigs - something we hope to continue on an occasional basis this year. We also provide a space for those who simply want to look around the church or find a place of quiet to sit and/or pray. With thanks to those who make this event possible week by week.

The Friends of St Peter's Church.

Paul and Kathy Fricker

We have been keeping in touch with members of the Friends of St Peter's through a newsletter we send out before Christmas. Attached to the last newsletter was a very interesting article written by Rosemary Evans on Frederick Burnaby whose story is portrayed in the West Window of the church. Thank you, Rosemary, for so kindly writing the article.

We have not been able to raise money during the past year through special events because of Covid but we appreciate the subscriptions we have received from members. However, on **Saturday 18th June** in the evening, we will have a concert given by the Heart and Music Choir

to raise money for the Friends. We were very impressed by a previous performance and found that the choir not only sang to a very high standard but were very engaging with their audience.

Fabric, goods and ornaments of the church.

Churchwarden Teresa Clarke

In May 2021, 7 pews and 3 pew ends from the church were sold to a local antique dealer. This was done to make room for wheelchair access to the North (where refreshments are now served) and South Aisles.

8 new bell ropes have been made for the 8 bells in the bell tower. The ropes were made by Ellis Bellropes who are attached to the only Bell Foundry in the UK (Taylors of Loughborough). The total cost of around £1000 was split 3 ways between the bellringers, the Bedford District Repair Fund & the Church. The church raised the money by donations on St. Peter's web page.

Structural modifications have been added to the South Porch Gates to prevent rough sleepers accessing the porch to sleep in. This was proved necessary after the remains of a fire were discovered in the porch, close to the South porch doors.

Annual PAT testing, Roof Alarm checks & the Annual Clock service have been carried out. Emergency Lighting repairs in and around the church have been carried out with certificates received.

The electrics have been tested after an EICR (Electrical Installation Condition Report). At the end of July 2021, the church was inspected by the architect for the Quinquennial Inspection. The report was received in November 2021 highlighting repairs needed to be carried out over the next 5 years. Repairs have already been carried out to the struts holding the flagpole in place. The Building Committee has met to discuss the report.

A Sum -up card reader and tablet have been purchased to allow congregants and visitors to make payments to the church which allows the money to go straight the church bank account.

Bedford Deanery Synod.

Deanery Synod Representative Paul Fricker

Deanery Synod meetings are attended by clergy, readers and members of different congregations in the Deanery. The meetings include General Synod reports, Diocesan Synod reports, Deanery Finance reports, Safeguarding and other reports such as Deanery Mission Support Grants and Bedford South Consultation. Our meetings during most of last year were on zoom and it is good that we are now meeting up again in person.

We have talks at the end of the formal aspect of the meetings, one of which was entitled: 'Faith in young people - reaching young people today'. These were the main points raised in an open discussion:

- (1) Young people do want to talk about spirituality and we should encourage this.
- (2) Churches are seeing an increase in the number of requests for baptisms and this should provide a real opportunity to encourage families to take part in church activities.
- (3) It is important to talk to young people to see what they are interested in and we should develop this.
- (4) We should adapt our buildings to make them more accessible and engaging for young people.

Other talks in the past have been on the life of individual churches such as St Paul's Church, Bedford, the Parish Church of St Peter and St Paul, Cranfield and more recently The Church of the Transfiguration, Kempston.

The meetings are a very good way of keeping in touch with those who are connected with churches in the Deanery and of us sharing our own Christian experiences.

Submitted by - **Paul Fricker**

Rectors report

The last two years have been a bit of a trial for everyone, Covid has been a devastating pandemic upon the world. We have been fortunate that we have had vaccines and the NHS has been there for those of who truly needed it in emergencies.

On a personal note, having been rushed into hospital by my usually 'non-panicky' wife because she thought I looked a 'bit off', then being diagnosed with life threatening Bacterial Meningitis I would like to extend my thanks to everyone in the church who stepped up and continued to run services and cover services as necessary whilst I have taken time to recover.

There are many in the congregation who have had a worse year than me and to them may I assure of my continuing prayers for God's blessings to be with them as they deal with their own personal situations, some of whom have by illness been separated from loved ones and have to visit them in hospital.

Across the country it has become a sad fact that there will be churches that will have to be closed due to financial problems, caused by the Covid lockdown and this will inevitably result in the loss of clergy and benefices will end up being combined into larger clusters of churches.

I am pleased to say, that St Peters will not be one of those churches closing. Whilst we have lost a lot in our general giving by donations rentals etc affecting our financial income, we are still able to draw on reserves, but that's not a situation that can continue long term.

The way we can deal with it is either by increasing our own giving or we can grow in numbers. I know it's been difficult for people to get back into the habit of actually going to church, but I'm sure you will have noticed that we have a growing number coming back to church, and even some new members who have joined us since Christmas.

May I suggest that you speak to our new people and make them feel welcome, only by making them feel part of our church community will they truly 'lay down roots' with us and help us to grow.

Christmas

Returning to last year just as we thought we were coming out of Covid we ended up with some form of semi-lockdown affecting public gatherings. Thus Christmas really didn't happen in church. Sadly some of the services we had planned had to be abandoned or we had to reintroduce safe distances and sanitisation procedures. I would like to thank all who arranged services and continued to do their very best to make it a Happy Christmas in church for people. In view of the circumstances, I think they did very very well.

Revd Rachel Simons

It was also a year of special year when Rachel, who had been our curate in training for three years decided to stay with us and became our Associate Minister. I must point out that this is fairly unusual. In general stipendiary curates have to move into another church at the end of their curacy, Rachel is designated as a Self-Supporting Minister, (SSM) and as such she did get a choice where she wanted to move to once her curacy finished, and I'm sure you'll agree we're all pleased she decided to stay with us.

The church building

Last August we had a visit from members of the Diocesan Faculty Committee. This was something I had arranged several months previously. It was done with a view to having them come and actually look at the church. I was able to describe our needs for repairs and plans to update the church.

We do, as a matter of necessity, need to upgrade our interior lighting, cables and light fittings must be brought into line with new building requirements. The church needs to cut costs on lighting, currently we have an old system, the new system will have upgraded LED lighting which will have a longer 'use' and be cheaper to run. We have to remove an external concrete path against the south wall which is causing extensive problems with damp 'bleeding' into the wall and if you go to the wall and look down you will see how the stonework is looking a 'bit crumbly' caused by the damp.

We have had six pews removed as they were reducing the foot passage in the North & South areas where pews had already been removed, but for some reason these last six had been left.

All these things were discussed with the faculty community, plus possible plans to move the children's area, where tea/coffee is currently served, and making a proper kitchenette area there, possible plans for disabled toilets to be built in the front porch entrance similar to those at St Pauls Bedford. So having discussed these possibilities with the committee they went away with a better idea of our plans to upgrade the church and make it a much more usable space.

There are some problems with our boiler house and systems. If you're not aware the boiler is actually underground, and actually under the vestry. And it floods when it rains. Our Parish Administrator Liz McHale has made it her mission to supervise it and ensure that our drainage pumps keep working so that the boiler doesn't end up drowned and then we'll have no heating in church whatsoever. The pump isn't the most efficient and so it needs dealing with, which is again more costs.

My thanks to Liz for monitoring this problem and on your behalf, I thank her for the myriad other things she does for us, from calling contractors and arranging quotes for works to be done, to responding to enquires for booking the chapter house by different groups. As you will notice we have moved the post service refreshments into the church, this is due in part to the number of bookings we now have and the increased use of the chapter house, which does mean we have some income for its use. All of this is dealt with and monitored by Liz so do say thank you to her personally for this.

Special Services

We managed to hold a special service for the Royal Signals Corps 100 year anniversary, and during that service our visiting dignitaries unveiled the newly installed plaque, which in case you weren't aware is by the door into the chapter house.

Last year I was so pleased that our Lay Readers, Paul Fricker and Janis Large were able to lead the Military Memorial Service for the Scots Regiments at Foster Hill Cemetery. It is an important link for St Peters to continue to be engaged in the community and necessary that members of our Ministry Team should lead this service when asked.

Paul Fricker

I am indebted to Paul Fricker for his pastoral support in taking the time to personally phone and keep in touch with so many of you in need. Paul keeps me updated and his information allows me to pray for so many of you for a particular problem you may be dealing with. I can then get in touch with many who I need to follow up. Thank you Paul

Safeguarding

Liz is also our church safeguarding officer, so for those of you on PCC and leading or part of the choir or if you'd just like to 'do it' please contact Liz and do the Diocese On Line safeguarding training. Safeguarding is becoming a Church priority to ensure we are all aware of the importance of looking after and caring for each other

If you have any concerns about your own or someone in the churches welfare please speak to the ministry leadership team and Liz and we can advise accordingly. It is all kept in confidence

Chaplaincies and Diocese Roles

Just a reminder that my other role is to be chaplain for the town, well that has been expanding. Primarily its to meet people outside the church, and make the church and God, more accessible for people. After all, if they won't come to church, its my role to take the church to them.

So I am involved in several chaplaincy roles, I'm still a member of Bedford Initiative District (BID) which is in essence the town chamber of commerce. I would point out that there is an annual fee for membership, which is waived for us, so we don't have to pay.

I'm the chaplain for Impakt Bedford which was previously YMCA. At Christmas we managed to have their annual Christmas singalong in St Peters. Which was attended by about 60 of the staff and much singing of carols and dramatization of the 12 days of Christmas was enthusiastically entered into.

Impakt have recently asked me to take on chaplaincy support for their Domestic Abuse refuges and I have been regularly visiting the residents and staff to give support. The remit was also to provide a 'positive male role model' for the children in the refuge who have been brought up in violent households where the male has assaulted their mother. The idea being to show that men don't behave in such ways.

I am still County Chaplain for the Bedfordshire Royal British Legion (RBL) and we are holding the Bedford Branch RBL service at St Peters in May which will be led by their local padre.

As you will know I'm one of the chaplains for Bedfordshire Fire and Police with particular responsibility for Bedford officers and staff. Which has led to other things, I was unexpectedly approached last year to sit on the police selection interview board. The senior officers wanted to engage community leaders in the recruitment process so that the officers selected would reflect the needs of the community they policed. Hence asking me the local vicar to be a selector. From that I was then invited to become a member of Bedfordshire Police Independent Advisory Group (IAG Beds) this is effectively a community watch committee, which monitors police activity. I was appointed to that position in February.

All of these things are roles to show that the church is relevant and engaged with the community in which it sits

I am still a member of Bedford Council Of Faiths, Bedford Churches Together, Bedford Deanery, Bedford Health Watch. Also on the Diocesan Property Committee and after some

coercion from Arch Deacon Dave and several diocesan members of other committees I was voted back onto the Diocesan Mission & Pastoral Executive in March. (apparently I know what I'm doing on that board, which is news to me??) I must say that this is a very interesting committee as it deals with church closures/re-designations, and new appointments of clergy to vacant benefices. Also it does keep St Peters firmly in the centre of things in the diocese, as Bishop Alan recently commented "St Peters is an important church in the diocese."

Thanks

I've already thanked Paul Fricker & Liz McHale but would like to thank everyone of you, too many to name, for all you do to support each other and to make Christ known in our community. Thanks for all you do in church from making tea to just being there for others, to being on the PCC. May God bless you for what you do.

If you've managed to read to the end, well done.

Here ends my report

Revd Kelvin Woolmer

Rector St Peter De Merton with St Cuthbert.

Treasurer's Report

For the year ended 31 December 2021

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raleigh **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raleigh Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account for the charity is included at the end of this booklet.

Income and Expenditure

Our financial position in 2021 continues to be challenging following on from a difficult 2020. Primarily as due to continued restrictions we have been unable to raise income through the hire of the church building for concerts. On a positive note we have, in contrast, been able to open the Chapter House to hirers and due to the efforts of Liz McHale, our Chapter House manager, we are starting to see an increase in lettings and the income that this generates. Our income from donations and the gift aid that this year totalled **£26,711.49** and is a similar figure to that of 2020. This means that our total income in our unrestricted funds was **£38,655.86**. (2020 this was **£38,647.15**) However our expenditure in 2021 increased to **£109,382.23**, showing that we spent **£70,726.37** more than our income. Our largest item of expenditure remains our Parish Share, which this year was **£59,432**. There was also an increase in our expenditure on new equipment, which included **£10,918.29**, the final installment for the new sound system and screens, and, **£5,542.43**, the first two installments towards the installation costs of the cameras in church. As a result of the shortfall between our income and expenditure it was necessary to cash in **£60,000** from the PCC Income Shares fund so that we could meet our commitments.

In contrast all our investment funds have performed well in 2021 increasing their value, (with the exception of the PCC Income Shares) as can be seen on the Balance Sheet report (page 4 of the booklet). The evidence of this can be seen that despite cashing in **£60,000** from the Income shares, the loss on total value of these shares is in fact less than this, at **£46,471.84**. Overall our investment assets have increased in value from **£569,611.07** in 2020 to **£587,653.52**. Nonetheless it has to be said that we cannot always rely on the buoyancy of the stock market to come to our aid indefinitely. As a church community we should make it a priority, now that we are able to meet and use our buildings, to find ways in which we can increase our income. This will mean that we will need to generate income from among ourselves, i.e. our own personal giving, and to become more entrepreneurial in the use of our buildings, including the church space when it is not being used for services.

St Peter's Parochial Buildings Trust

In 2021 the Parochial Trust paid **£10,910.29** to Keystone Sound Systems Ltd, as the third installment towards the installation of our new sound system and TV screens (As mentioned above the final payment was made from the PCC account). This means that costs of the installation of the sound system and screens have now been paid in full. In addition, as with the PCC investment assets, those of the Parochial Buildings Trust have also increased from a total of **£254,454.64** in 2020 to **£290,056.94**.

As is customary I would like to extend my thanks to all those who help in creating these accounts; to Liz McHale, who ensures that the Chapter House funds are paid into the bank, and brought us into the 21st century by researching and setting up our card reader for donations (please use it lots!); to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's; and to Anthony Chestney, for his administration of the St Peter's Parochial Buildings Trust and St Peter's Church Estate funds. In addition I would like to thank Barrie Frost, who stepped in at short notice to examine our accounts. However, most of all, I would like to thank you, the congregation of St Peter's who have been loyal in your support of the work of this church and its mission, by setting up standing orders, donating through the Parish Giving Scheme, zapping your card on the card reader and using your giving envelopes. Without your efforts, this report would have been much different.

Janis Large

13 The Furlong

BEDFORD

MK41 8EE

To:

01234 354915

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2021, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost



Date:

19. 4. 22

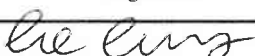
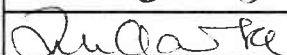
Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	64,438.54	188,430.63	334,784.35	587,653.52	569,611.88
Total fixed assets	64,438.54	188,430.63	334,784.35	587,653.52	569,611.88
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	31,939.30	13,838.05	5,042.22	50,819.57	51,996.80
Cash at bank and in hand	0.00	0.00	0.00	0.00	0.00
Total current assets	31,939.30	13,838.05	5,042.22	50,819.57	51,996.80
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
Net current assets/(liabilities)	31,939.30	13,838.05	5,042.22	50,819.57	51,996.80
Total assets less current liabilities	96,377.84	202,268.68	339,826.57	638,473.09	621,608.68
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	96,377.84	202,268.68	339,826.57	638,473.09	621,608.68
Funds of the Charity					
Endowment funds	0.00	0.00	339,826.57	339,826.57	298,082.85
Restricted income funds	0.00	202,268.68	0.00	202,268.68	178,543.55
Unrestricted funds	96,377.84	0.00	0.00	96,377.84	144,982.28
Revaluation reserve	0.00	0.00	0.00	0.00	0.00
Total funds	96,377.84	202,268.68	339,826.57	638,473.09	621,608.68

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Paul Downham	21/2/22
	TERESA CLARKE	21/2/22

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	26,711.49	0.00	0.00	26,711.49	26,750.73
Charitable activities	8,045.29	0.00	0.00	8,045.29	6,791.60
Other trading activities	35.50	0.00	0.00	35.50	264.73
Investments	3,335.17	5,078.58	8,157.15	16,570.90	17,632.92
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	528.41	700.00	0.00	1,228.41	805.00
Total	38,655.86	5,778.58	8,157.15	52,591.59	52,244.98
Expenditure on:					
Raising funds	52.52	0.00	0.00	52.52	151.51
Charitable activities	109,329.71	4,451.59	0.00	113,781.30	100,763.32
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	109,382.23	4,451.59	0.00	113,833.82	100,914.83
Net income/(expenditure) before investment gains/(losses)	-70,726.37	1,326.99	8,157.15	-61,242.23	-48,669.85
Net gains/(losses) on investments	13,528.16	22,426.91	42,086.57	78,041.64	37,229.15
Net income/(expenditure)	-57,198.21	23,753.90	50,243.72	16,799.41	-11,440.70
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	8,528.77	-28.77	-8,500.00	0.00	0.00
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets for the charity's own use	0.00	0.00	0.00	0.00	0.00
Other gains/(losses)	0.00	0.00	0.00	0.00	0.00
Net Movement in Funds	-48,669.44	23,725.13	41,743.72	16,799.41	-11,440.70
Reconciliation of Funds					
Total funds brought forward	144,982.28	178,543.55	298,082.85	621,608.68	
Total funds carried forward	96,312.84	202,268.68	339,826.57	638,408.09	

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

December 2021

	<u>General</u>	<u>FR</u>	<u>FL</u>	<u>St C</u>	<u>CH</u>	<u>EST</u>	<u>Leith</u>	<u>RA</u>	<u>Total</u>
Investment Assets									
PCC DBF Income Shares	64,438.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64,438.54
St Cuthbert Endowment	0.00	0.00	0.00	320,892.65	0.00	0.00	0.00	0.00	320,892.65
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,891.70	13,891.70
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	180,902.57	0.00	0.00	180,902.57
EST015860001AA	0.00	0.00	0.00	0.00	0.00	7,528.06	0.00	0.00	7,528.06
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	64,438.54	0.00	0.00	320,892.65	0.00	188,430.63	0.00	13,891.70	587,653.52
Current Assets									
Natwest PCC Account	22,147.08	6,240.61	197.59	0.00	0.00	0.00	0.00	567.38	29,152.66
CBF PCC Deposit	1,715.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,715.31
CBF St Cuth Deposit	0.00	0.00	0.00	4,474.84	0.00	0.00	0.00	0.00	4,474.84
CH NatWest current	0.00	0.00	0.00	0.00	3,034.66	0.00	0.00	0.00	3,034.66
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	3,176.38	0.00	0.00	3,176.38
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	6,530.98	0.00	0.00	6,530.98
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	3,905.91	0.00	3,905.91
Petty Cash	0.00	0.00	0.00	0.00	2.83	0.00	0.00	0.00	2.83
Recoverable Gift Aid	(1,626.07)	424.88	27.19	0.00	0.00	0.00	0.00	0.00	(1,174.00)
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	22,236.32	6,665.49	224.78	4,474.84	3,037.49	9,707.36	3,905.91	567.38	50,819.57
Current Liabilities									
Surplus/deficit year to date	(49,378.40)	623.75	0.00	39,997.36	150.21	23,053.67	671.46	1,746.36	16,864.41
Retained surplus	136,053.26	6,041.74	224.78	285,370.13	2,887.28	175,084.32	3,234.45	12,712.72	621,608.68
	-----	-----	-----	-----	-----	-----	-----	-----	-----
	(86,674.86)	(6,665.49)	(224.78)	(325,367.49)	(3,037.49)	(198,137.99)	(3,905.91)	(14,459.08)	(638,473.09)

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 02/02/2022

Month = December 2021

For each fund code

	<u>Balance</u>	<u>Last year</u>
Investment Assets		
General PCC DBF Income Shares	64,438.54	110,910.38
St C St Cuthbert Endowment	320,892.65	280,552.44
RA Raleigh Fund 132001412S	13,891.70	12,145.34
EST COIF EST,015860001T	180,902.57	159,371.65
EST EST015860001AA	7,528.06	6,632.07
	-----	-----
	587,653.52	569,611.88
Current Assets		
FL Natwest PCC Account	197.59	197.59
FR Natwest PCC Account	6,240.61	5,627.56
General Natwest PCC Account	22,147.08	24,669.10
RA Natwest PCC Account	567.38	567.38
General CBF PCC Deposit	1,715.31	2,233.16
St C CBF St Cuth Deposit	4,474.84	4,817.69
CH CH NatWest current	3,034.66	2,884.45
EST EST NatWest curreent acc	3,176.38	2,550.42
EST EST COIF Deposit	6,530.98	6,530.18
Leith Leith NatWest Current acc	3,905.91	1,598.17
Leith Leith COIF Deposit	0.00	1,636.28
CH Petty Cash	2.83	2.83
FL Recoverable Gift Aid	27.19	27.19
FR Recoverable Gift Aid	424.88	414.18
General Recoverable Gift Aid	(1,626.07)	(1,759.38)
	-----	-----
	50,819.57	51,996.80
Current Liabilities		
CH Retained surplus	2,887.28	2,685.15
CH - Surplus/deficit year to date	150.21	202.13
EST Retained surplus	175,084.32	164,490.95
EST - Surplus/deficit year to date	23,053.67	10,593.37
FL Retained surplus	224.78	244.78
FL - Surplus/deficit year to date	0.00	(20.00)
FR Retained surplus	6,041.74	5,166.98
FR - Surplus/deficit year to date	623.75	874.76
General Retained surplus	136,053.26	173,587.29
General - Surplus/deficit year to date	(49,378.40)	(37,534.03)
Leith Retained surplus	3,234.45	2,608.29
Leith - Surplus/deficit year to date	671.46	626.16
RA Retained surplus	12,712.72	11,928.22
RA - Surplus/deficit year to date	1,746.36	784.50
St C Retained surplus	285,370.13	272,337.72
St C - Surplus/deficit year to date	39,997.36	13,032.41
	-----	-----
	(638,473.09)	(621,608.68)

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 02/02/2022

Month = December 2021

For each fund code

Balance

Last year

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

December 2021

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies						
Donations - GA standing orders	2,090.00	200.00	0.00	0.00	2,290.00	380.00
Donations - GA envelopes	2,535.00	0.00	0.00	0.00	2,535.00	3,650.40
Other planned giving	1,984.20	0.00	0.00	0.00	1,984.20	1,297.30
Parish Giving Tax	2,633.00	0.00	0.00	0.00	2,633.00	2,796.56
Parish Giving (donation)	10,531.40	0.00	0.00	0.00	10,531.40	11,185.49
One off Gift Aid	1,291.25	0.00	0.00	0.00	1,291.25	465.00
Cash collections	1,445.67	0.00	0.00	0.00	1,445.67	1,024.73
One off gifts	450.72	10.00	0.00	0.00	460.72	0.00
Large + Non GA Donations	1,298.04	0.00	0.00	0.00	1,298.04	2,293.45
Candles	0.00	0.00	0.00	0.00	0.00	0.60
Lent donations	0.00	0.00	0.00	0.00	0.00	42.00
Lent GA	0.00	0.00	0.00	0.00	0.00	76.50
Tax recoverable	1,477.50	113.75	0.00	0.00	1,591.25	1,254.80
GASDS	650.96	0.00	0.00	0.00	650.96	1,143.90
Grants received	0.00	0.00	0.00	0.00	0.00	140.00
Legacies received	0.00	0.00	0.00	0.00	0.00	1,000.00
	26,387.74	323.75	0.00	0.00	26,711.49	26,750.73
S02 Charitable activities (inc.)						
Friends	0.00	55.00	0.00	0.00	55.00	284.50
Friends GA	0.00	255.00	0.00	0.00	255.00	447.20
Chapter House Lettings	0.00	4,059.05	0.00	0.00	4,059.05	3,149.56
Contr.to heat+light	344.90	0.00	0.00	0.00	344.90	0.00
Fees for travel	170.00	0.00	0.00	0.00	170.00	165.00
PCC fees	842.00	0.00	0.00	0.00	842.00	613.00
Fees for retired Priest	140.67	0.00	0.00	0.00	140.67	0.00
Fees to diocese	2,178.67	0.00	0.00	0.00	2,178.67	2,132.34
	3,676.24	4,369.05	0.00	0.00	8,045.29	6,791.60
S03 Other trading activities						
Bookstall	0.00	0.00	0.00	0.00	0.00	14.60
Thursday Coffee	0.00	0.00	0.00	0.00	0.00	52.75
Sun Coffee Shop	0.00	0.00	0.00	0.00	0.00	182.98
Photocopies Income	0.00	35.50	0.00	0.00	35.50	14.40
	0.00	35.50	0.00	0.00	35.50	264.73
S04 Investments						
CBF Dividends	2,980.96	0.00	5,077.55	8,154.47	16,212.98	17,227.89
CBF Deposit Interest	1.19	0.00	0.00	2.68	3.87	42.71
COIF Deposit Interest	0.00	0.00	1.03	0.00	1.03	21.41
Raleigh Trust Interest	353.02	0.00	0.00	0.00	353.02	340.91
	3,335.17	0.00	5,078.58	8,157.15	16,570.90	17,632.92
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	700.00	0.00	700.00	700.00
Other income	528.41	0.00	0.00	0.00	528.41	105.00

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

December 2021

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
	528.41	0.00	700.00	0.00	1,228.41	805.00
S08 Raising funds						
Coffee shop costs	52.52	0.00	0.00	0.00	52.52	18.99
Hospitality	0.00	0.00	0.00	0.00	0.00	132.52
	52.52	0.00	0.00	0.00	52.52	151.51
S09 Charitable activities						
New Equipment	16,810.72	0.00	0.00	0.00	16,810.72	1,356.92
Giving - home	4,190.00	0.00	0.00	0.00	4,190.00	117.30
Giving - overseas	2,150.00	0.00	0.00	0.00	2,150.00	2,695.00
Giving - secular	0.00	0.00	0.00	0.00	0.00	611.60
Giving - small appeals	185.82	0.00	0.00	0.00	185.82	40.00
Parish Share	59,432.00	0.00	0.00	0.00	59,432.00	64,269.00
Fees to Diocese	2,078.01	0.00	0.00	0.00	2,078.01	2,572.00
Clergy expenses	543.07	0.00	0.00	0.00	543.07	410.73
Training	426.88	0.00	0.00	0.00	426.88	537.60
Presentations	14.99	0.00	0.00	0.00	14.99	186.94
Repairs & maintenance	1,638.23	229.26	1,208.78	0.00	3,076.27	3,609.76
Insurance	0.00	0.00	3,094.89	0.00	3,094.89	3,048.79
Gas	1,422.12	0.00	0.00	0.00	1,422.12	3,366.38
Electricity	1,544.87	0.00	0.00	0.00	1,544.87	1,454.67
Water	0.00	428.00	0.00	0.00	428.00	344.00
Cleaning	4,206.65	0.00	0.00	0.00	4,206.65	2,443.19
Postage & Telephone	1,137.63	0.00	7.92	0.00	1,145.55	963.56
Office costs	627.07	0.00	0.00	0.00	627.07	495.00
Printing & stationery	183.73	0.00	0.00	0.00	183.73	259.71
Administrator salary	10,404.00	0.00	0.00	0.00	10,404.00	10,404.00
Admin PAYE/NI	1.80	0.00	0.00	0.00	1.80	26.28
Pension	166.56	0.00	0.00	0.00	166.56	193.08
Sunday School expenses	0.00	0.00	0.00	0.00	0.00	45.04
All Age Service	0.00	0.00	0.00	0.00	0.00	67.33
Chapter House costs	0.00	0.00	0.00	0.00	0.00	87.53
Publicity costs	0.00	0.00	0.00	0.00	0.00	31.48
Upkeep of services	535.45	0.00	0.00	0.00	535.45	657.31
Music costs	356.58	0.00	140.00	0.00	496.58	296.55
Flower costs	0.00	0.00	0.00	0.00	0.00	20.00
Sundries / other payments	549.20	17.07	0.00	0.00	566.27	52.57
Independent examiner fee	50.00	0.00	0.00	0.00	50.00	100.00
	108,655.38	674.33	4,451.59	0.00	113,781.30	100,763.32
S14 Net gains/(losses) on investments						
Gains/Losses on investments	-13,528.16	0.00	-22,426.91	-42,086.57	-78,041.64	-37,229.15
	-13,528.16	0.00	-22,426.91	-42,086.57	-78,041.64	-37,229.15
S17 Transfers between funds						
Transfers between funds	-11,808.78	3,280.01	28.77	8,500.00	0.00	0.00

St. Peter De Merton with St. Cuthbert, Bedford

ST. PETER'S PAROCHIAL BUILDINGS TRUST

Registered Charity No. 250746

Receipts and Payments Account for the year ended 31 December 2021

RECEIPTS	2021	2020
	£	£
COIF Charities Dep. Fund Interest	00.77	77.51
COIF Income Shares Dividend	3573.88	3484.71
CBF Income Shares Dividend	3999.82	3840.19
Total Receipts	7574.47	7402.41
PAYMENTS		
Repayment of Capital 20th Instalment	00.00	2750.00
CCLI Copyright Licence	512.27	453.28
CCLI Streaming Licence	00.00	50.40
Keystone Sound Systems Ltd	10918.29	30571.21
Total Payments	11430.56	33824.89
Net Receipts (payments) for year	(3856.09)	26422.48
Bank Balances at 31 December 2020	15895.86	42318.34
Bank Balances at 31 December 2021	12039.77	15895.86

Statement of Assets and Liabilities at 31 December 2021

Monetary Assets		
COIF Charities Deposit Fund	4977.37	13386.60
Bank Current Account	7062.40	2509.26
Total	12039.77	15895.86
Investment Assets		
COIF Charities Ethical Investment Fund		
42444.93 Income Units - Value at 31 December	132627.67	116842.40
The Central Board of Finance of the Church of England 1989.38 Income Shares - Value 31 Dec	46525.03	40676.26
4740.91 CBF Income Shares (Repayment Fund)	110874.24	96935.96

A.A.W. Chestney, Treasurer
20.01.2022

Barrie Frost
.....
Barrie Frost Date
Independent Examiner 19.4.22
.....

13 The Furlong

BEDFORD

MK41 8EE

To:

01234 354915

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2021, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Barrie Frost



Date:

19. 4. 22

Accounts

**St Peter de Merton with St Cuthbert APM and APCM Booklet for Sunday 11th
April 2021**

**Agenda for the Annual Parishioners Meeting Sunday 11th April 2021 in church and via
Zoom.**

- APM 2021.1.** Opening prayers and apologies for absence.
- APM 2021.2.** Outline of how to vote in person and on-line (show of hands to be recorded as if we were all in physical attendance, abstentions and objections recorded likewise).
- APM 2021.3.** Minutes of last Parishioners meeting, held on September 23rd 2020. (Appendix 1.)
- APM 2021.4.** Election of churchwardens (2) (from received nomination forms.)
- APM 2021.5.** The reading of the Oath and swearing in of elected churchwardens following Instructions received in correspondence dated 10th March 2021 from the Venerable Dave Middlebrook, Archdeacon of Bedford.

**Agenda for the Annual Parochial Church Meeting Sunday 11th April 2021 in church and via
Zoom.**

- APCM 2021.1.** Minutes from previous meeting held on September 23rd 2020. (Appendix 2.)
- APCM 2021.2.** Report on changes to the Electoral Roll. (A copy should be available at the meeting). **Liz McHale.** (Appendix 3.)
- APCM 2021.3.** Report on the proceedings of the PCC and the parish generally, including a statement on whether PCC has complied with duty for Safeguarding. **Kelvin Woolmer and Liz McHale.** (Appendix 4.)
- APCM 2021.4.** Fabric Report. **Teresa Clarke** (Appendix 5.)
- APCM 2021.5.** Financial Report for year ending December 31st 2020. (Full reports published and available for at least 7 days prior). **Janis Large.** (Appendix 6.)
- APCM 2021.6.** Deanery Synod Report. **Paul Fricker.** (Appendix 7.)
- APCM 2021.7.** Other group reports are in the booklet. (Appendix 8.)
- APCM 2021.8.** Elections.
- In every 3rd year elect 2 representatives to the deanery synod; nominees are Paul Fricker and Teresa Clarke.
 - Elect new lay representatives to the PCC from nomination form; Anna Pugh.
 - The re-election of those on the current PCC. In accordance with our ER numbers we are entitled to 9, current members are Heather Buxton-Hall, Gloria Clarke, Margaret Cowley, Patricia Huxford, David Nunes, Luigi Pascarella, Joe Prentice, Rachel Simons and Janet Wilkins. This is excluding

the Rector, churchwardens Paul Downham, Teresa Clarke, and ex-officio members Paul Fricker, Janis Large. To pass a resolution that PCC members are re-elected each year until the year of renewal of the Electoral roll for which they will need to re-apply with the required form. In the event of excess numbers, members to stand down will be drawn by blind lot.

- Elect an Independent examiner/auditor of PCC for the following year; Kevin Gale.

APPENDICES.

Appendix 1.

Minutes of the APM held on September 23rd 2020.

APM 2020.1. The meeting started at 11.30am with a short prayer.

APM.2020.2. Apologies for absence were received from Rosemary Evans. It was commented that due to Covid restrictions and lack of technological familiarity, it was understandable that numbers attending would be negatively impacted.

APM 2020.3. The minutes from the APM and APCM held on April 28th 2019 were accepted by all who attended (via either medium) as a true record. Kelvin will sign and provide a copy for the church file.

APM 2020.4. Kelvin has received 2 nominations for the position of Churchwarden from Teresa Clarke and Janis Large. These were both accepted by all present.

APM 2020.5. Kelvin proposed that the Deputy Churchwardens remain as last year if the incumbents are willing (Joe Prentice and Liz Martinez). This was seconded by Janis Large. Joe Prentice was present and able to confirm in person. All voted in favour.

APM 2020.6. There being no further business the meeting was closed at 11.50am.

Appendix 2.

Minutes of the APCM held on September 23rd 2020.

APCM.2020.1. Apologies were as for the APM.

APCM.2020.2. The minutes from the 2019 APCM were agreed by all present (in church and on Zoom) as a true record. Kelvin will sign a copy and return this to the office.

APCM.2020.3. The Electoral Roll now has 55 adult names, a further reduction from last year. The new Parish Share amount is to be announced soon (after Thursday 24th) which will reflect the reduction of last year.

APCM.2020.4. PCC report. A small grant (£140) has been awarded to us from the Verulam Hose Fund Trust to go towards the cost of new cameras.

At 12 noon, Teresa Clarke and Shirley King had to leave.

APCM.2020.5. Janis Large (Treasurer) reviewed the accounts giving the following major points.

We have received better interest on our investments than last year. Our annual income has been £28K.

There are 48 regular givers, using either the Parish Giving scheme or envelopes.

In January 2019 there were 24 Parish Giving members, and in January 2020 this was down to 18.

The average monthly PGiving amount was January 2019 - £1266, January 2020 - £1048. The average weekly donation is £7.98.

The Parish Share 2019-2020 was £63K which is still generally paid from reserves, and we have transferred large amounts from unrestricted funds to cover expenses which will eventually become £0, other funds are restricted. So we need a serious look at how much each can give and how to increase giving by others as we want to leave the church in a healthy position to future generations. Standing orders are a possibility which gives donors more control.

But, we are in a better position than some, for example those that gain a substantial income from hall hire.

Jean Woolmer commented that we also need new members/congregation and making new disciples, which is the long-term aim and being worked on. We need new ways of collecting donations.

Janis outlined our Charity Giving, maintaining the 10% based on the previous years' figures, which amounted to approximately £6K. She thanked Liz McHale for completing the vestry recording of donations last summer (2019), to Rosemary Evans for the Friends, to Anthony Chestney for Leith, Chapter House, Parochial Church Trust and St Peter's Trust accounts.

Kelvin thanked Janis for all her tenacity with the accounts and finding grants where applicable. Thanks were extended by all present.

APCM.2020.6. This was prepared and presented by Teresa Clarke

Churchwardens are required by the inspection of churches measure 1991 to make an annual inspection of the fabric and to prepare a report for the consideration of the PCC at the Annual Parochial Church Meeting. The Coronavirus pandemic has meant that this year's APCM, due to have been held on Sunday 19th April, had to be cancelled. If conditions allow, it may be held later in the year.

- During 2019/2020, the following areas have been inspected, repaired, or awaiting repair when funds are available or when the church returns to normal after this pandemic.
- Stonework on window on the south of the building (in side chapel) completed.
- Vestry roof repairs to guttering, to stop the rain coming in, between the 2 vestries
- Lead replaced on vestry roof replaced following attempted theft.
- Vestry carpet replaced following water damage.
- Installation of roof alarms.
- Installation of new sound system, tv screens & wifi in August 2019.
- New dishwasher fitted in Chapter House kitchen.
- Mould found on purple veil & burse; replacement ones have been ordered.
- David Llewellyn (Diocesan Architect) met, on 2nd March 2020, with the CWs regarding the damp on the South Wall. He suggested that it has been probably been going on for a while

and is a result of rain bridging the concrete path. He suggested that it be removed and replaced with gravel & French drains. NB A “French drain” is so-called as it was designed by someone called Henry French, who was American. It is a very useful method and relatively simple way of making the walls of the church drier.

- During May 2020, a tent and bedding found in the churchyard at the East end of the church, was dismantled by police following a report made by a CW during a routine inspection of the churchyard. The padlock on the gates on the South porch had been cut and the porch used as a latrine. The porch was cleared of detritus and the padlock replaced to provide security from further damage.

- Gutters & gutter hoppers are due to be cleared as soon as contractors can gain access to the church during the current lockdown. Previous illness and bad weather earlier this year prevented this being done sooner.

APCM.2020.7. Janis Large (Deanery Synod Representative) reviewed what it was, with meetings taking place in different churches, all good for networking and information swapping. She is stepping down so a new representative is required.

APCM.2020.8. Although lockdown had stopped groups and the use of the Chapter House, AA have just started to meet (following guidelines) and GA are also looking at starting again. Teresa will be ringing members of the Fellowship to check they are ok. Sunday School continues to be stopped. Christmas will be inevitably different this year, but plans are underway. The Friends have hosted a quiz and although the concert in April was cancelled, the group has been rebooked for next year. Rosemary Evans was thanked for her work over her time for the Friends. The Social Committee’s involvement with the Harvest and Christmas events in 2019 went as usual but subsequent events have been cancelled. Thursday morning BCP has been taken on by Rachel Simons (who works full-time and takes a day off unpaid to do it) assisted by Janis Large. It has continued well, but was stopped like other services. Time For You started slowly in September 2019 and has obviously been restricted for most of the year, but will hopefully start again when possible with different facilities (as yet unspecified).

APCM.2020.9. Kelvin reported on several different projects and occurrences.

- Following some initial resistance, they are now seen as very useful (for example no booklets needed during lockdown services) and we have been able to connect with some local Care Homes.

- The Spring Harvest Roadshow in early February went well and a couple of people started coming until lockdown.

- Signed services for the Deaf community had a single try before lockdown and these will hopefully continue in 2021 although we will need to source a new signer.

- His role as Priest missionary has been difficult to maintain with his back problem but hopes that the operation will ease this.

- His visit with the YMCA in February was interesting as Kelvin feels that the age gap is too large, so that the curate at St Paul’s may be a better fit although he will retain his links with Waveney House. He is maintaining links with the police and fire service and a domestic

violence link in Biggleswade and hopes to go back when more mobile. He is unsure of the situation with Bedford BID

APCM.2020.10. The continuation of the Independent Examiner Kevin Gale was nominated by Janis Large and seconded by Gloria Clarke. All voted in favour.

APCM.2020.11. Elections to the PCC. It was proposed by Kelvin and seconded by Janet Wilkins that the existing PCC membership be continued (with their agreement) and this was voted for by all present. Lisa and Paul Downham were co-opted and their names will be added to the Electoral Roll.

APCM.2020.12. Kelvin thanks Joe Prentice for his sterling commitment to setting up services and sidesperson duties and he was duly re-elected as sidesperson by all present.

APCM.2020.13. There was no other business.

APCM.2020.14. Kelvin thanked all who had been involved in the meeting and closed the meeting with everyone saying the blessing at 12.30pm.

Appendix 3. Electoral Roll Report.(APCM 2021.2.)

Numbers have increased by 3. No deaths were recorded from the existing roll although several people well known to St Peter's have died. There are at least 10 names that will be removed as they have not worshipped here for at least 12 months.

Appendix 4. Rector's report on the PCC and Safeguarding update.

The PCC met 6 times during the year, all online via Zoom. Those members without access to Zoom were contacted by the PCC secretary following each meeting with minutes and requests for votes as necessary.

As we have held few services in church, and have had no Sunday school or children attending, we can hereby state that St Peter's has complied with its duty to have due regard to House of Bishops guidance on Safeguarding children and vulnerable adults.

Although Covid has imposed restrictions on us, I am pleased that we have embraced new ways to meet, worship and socialise using Zoom and have held several quizzes and talks. These have been greatly enjoyed by those taking part, as well as the coffee and chats hosted by Cora, Heather, Debby and Teresa and I would like to thank them all.

The installation of cameras in early December will further allow us to reach more people in the community, both within and outside the parish, and we already have regular congregants from a local care home, Essex, the Isle of Man and France.

I am looking forward to our being able to hold services in church regularly whilst complying with the latest recommendations and I would like to thank all those who have led services and preached in these unusual times.

All PCC members have to undertake Safeguarding training (currently online) and we are on track to full compliance, with Covid proving a limitation for those with no online access. Alternative arrangements are in place and will be implemented as lockdown eases. DBS checks also need completing and we are able to facilitate these ourselves. Our safeguarding policy is available on the website and any questions can be directed to the office.

Appendix 5. Churchwardens Fabric Report

Teresa Clarke

I would like to begin by thanking everyone who has given me support and guidance in my role of Churchwarden during these difficult months when the coronavirus pandemic has largely kept us away from worshipping in church. Thankfully, we have modern technology to keep us connected.

- Last year, mould was found in the purple burse and veil used during Lent. These have now been replaced.
- In September 2020, a wasp's nest was discovered in the clergy vestry and was removed by ACE Pest Control.
- Cameras were installed in Church in December 2020 to facilitate live streaming to broadcast worship services and allow funeral services to be shared by mourners unable to attend the service due to coronavirus restrictions. The cameras focus on the altar, lectern and pulpit for increased missional output via Zoom and a Youtube channel. A document on **Streaming Advice – keeping worshippers safe** has been prepared by the PCC and is available to read on our website.
- Maintenance on the church was carried out in October 2020. The gutters and hoppers were cleared of decaying leaves, paths cleared of leaves and moss and repairs to windows made to reduce draughts and thus save money on heating bills!
- A fallen tree by the Chapter House door was dismantled. It had narrowly missed falling on a number of nearby tombstones.
- Janis is arranging for a special candle to be decorated for Eastertide.

Appendix 6. Treasurer's Report for the year ended 31 December 2020.

Janis Large

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raleigh **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raleigh Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account for the charity is included at the end of this booklet.

Income and Expenditure

It is fair to say that 2020 has been a challenging year financially for St Peter's particularly with regard to our ability to raise income. The closure of the church to services and the restrictions placed on hirers to the Chapter House has resulted in a drop in our unrestricted income from **£63,186.10** in 2019 to **£38,647.15** in 2020. This equates to a loss in income of **£24, 538.95** in 2020. However, the unprecedented situation has also meant that our expenditure was **£27,791.62** less than it was in 2019. Having said that, with our unrestricted expenditure totalling **£96,536.07**, it is not difficult to see that in 2020 we were operating with a deficit of **£57,888.92**. Therefore, in order to meet this shortfall, it has been necessary to cash in £70,000 from the PCC Income Share Fund.

In contrast all our investment funds have performed well in 2020 especially in the last quarter, increasing their value, (with the exception of the PCC Income Shares) as can be seen on the Balance Sheet report (page 4 of the booklet). The evidence of this can be seen that despite cashing in £70,000 from the Income shares our overall total funds are only **£11,393.18** less than they were in 2019. Nonetheless it has to be said that we cannot always rely on the buoyancy of the stock market to come to our aid indefinitely and we must seriously consider how we address the shortfall between our everyday income and expenditure in the short and medium term.

St Peter's Parochial Buildings Trust

There has been considerable expenditure in 2020 from this separate charity fund. The final instalment of the loan from the fund was repaid into the trust fund in April. This in effect means that the trust has now its full quota of investment shares. In addition, the Parochial Trust has paid £30571.21 to Keystone Sound Systems Ltd, as the first two payments towards the installation of our new sound system and TV screens.

As is customary I would like to extend my thanks to all those who help in creating these accounts; to Liz McHale, who ensures that the Chapter House funds are paid into the bank; to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's; for Kevin Gale, our independent examiner, and to Anthony Chestney, for his administration of the St Peter's Parochial Buildings Trust and St Peter's Church Estate funds. However, most of all, I would like to thank you, the congregation of St Peter's who have sent cheques, set up standing orders, donated through the Parish Giving Scheme and have continued to give when you were able. Without your efforts, this report would have been much different.

Appendix 7. Deanery Synod

Paul Fricker

The Deanery Synod has been taking place on zoom during the past year but I have still appreciated meeting up with people in this way and also hearing some interesting talks and

discussions. After these talks, we have reports from representatives of the Diocesan Synod and the General Synod. I would like to mention two talks that I found particularly interesting.

The first talk was by the Karen Jones about an organisation called 'Festive'. 'Festive' started in 2007 and works in partnership with Scripture Union and UCCF (Universities and Colleges Christian Fellowship) across the UK supporting Christian students, chaplains and those in Further Education through prayer, advice, resources and training. Karen pointed out that 16-19 year olds are the least represented age group in our churches and this is of great concern. Whilst churches have at times had very good links with schools, Karen mentioned that 'Festive' is the only UK charity working to reach sixth formers. Those involved in 'Festive' give pastoral care to sixth formers and to their staff. I found this talk particularly relevant as I have taught in secondary schools. While my last school was not on a church foundation, it had a Christian ethos and we could have Christian assemblies. Before lockdown last March, I was taking collective worship in a local church primary school and I felt a great freedom to talk about the Christian faith and to relate it to the children. However, I have heard that in some schools, it is very difficult to have any Christian activities and it is not always easy to be a Christian. Therefore, I feel that the work of 'Festive' is very important.

The second talk was by Canon Dr Tim Bull on 'Artificial Intelligence'. He spent some time explaining what we mean by 'Artificial Intelligence', for example Apple Siri, Amazon Alexa, google chrome and safari. He explained how helpful machines can be to create data, forecast weather, help with navigation and many other aspects of life. He raised the question as to whether people are always using the right data and how much we can trust AI. He went on to say that AI is not about some very important aspects of life such as relationships, about care, concern and love. Above all, it is not about our faith in God and Canon Bull's concern was that with artificial intelligence, we can treat people more like machines. People are very special as we were made in the image of God, we form relationships with each other, we have a morality on which we build our lives and also a spiritual awareness.

By the time we have our APCM, we will have had another meeting of the Deanery Synod during which Canon Kevin Goss will have given a presentation on 'St Paul's Church, Bedford – Past, Present and Future'.

Appendix 8. Group Reports for the 2021 APCM of St Peter de Merton Church.

Bereavement Befrienders of Bedford

Mrs Zoë Browne and Mrs Carol Church

The Bereavement Befrienders of Bedford has been meeting in the Chapter House at St Peter de Merton Church since August 2016. However, due to Covid19 and the age profile of most of the members, our last meeting was in March 2020.

We are all looking forward to returning to our regular Tuesday meeting as the restrictions are lifted and we all receive our second vaccination.

We are extremely grateful to the Rector and PCC for keeping our time available for the group to return.

Fellowship Report.

Teresa Clarke

This will be a short report as sadly, due to the current coronavirus pandemic, no Fellowship meetings have been held in the Chapter House since the first lockdown in March 2020. We are a small group of about 9 members who will look forward to meeting up again later in 2021 when the time is right and it is safe to do so.

Meanwhile some of us can keep in contact with each other on many of the Zoom meetings held each day, every week for Church services, coffee mornings and 4pm afternoon tea get-togethers as well as interesting talks on the ARP in WW2 and Is there life on Mars?

Those without computers keep in touch by telephone, conversations held at a suitable social distance on the doorstep or by writing letters to one another; snail mail it may be but who doesn't enjoy receiving a handwritten letter falling through their letterbox?

Many of us have now received our first vaccination, the days are getting longer, and signs of Spring are showing all around us. We look forward with hope and a cautious degree of certainty to a brighter future when we can meet together again face -to-face and share in each other's company over a cup of tea and a biscuit.

Friends of St Peter's.

Paul and Kathy Fricker

We could not hold any fund raising activities for the Friends because of Covid restrictions. We did however send out a Christmas letter to all the members. It included information about the Burma Star Window.

Social Committee.

Gloria Clarke

Jean's talk on January 29th about the ARP World War 2, was extremely interesting, and a couple of quizzes took place last year, all on Zoom, of course, but none of them were organised by the Social Committee. Haven't even had the opportunity to use the new dishwasher!! So nothing to report sadly, let's hope this coming year will eventually prove a bit more interesting.!

Bellringers.

Richard Entwistle

Not very much opportunity to ring the bells during the Covid lockdowns although we were fortunate to be able to ring for a few weeks in August/September in a limited and restricted way. Sadly we lost the light and soul of the Tower when Ann Desics passed away in December 2019 we will miss her always whenever we ring. We have highlighted that we will soon need a new set of bell ropes and these cost around £100 each for our 8 Bells. We replaced an Ash stay during the year which cost £100 and the ringers paid for this expense themselves. Looking forward to the Summer and hopefully the possibility of starting ringing again.

84 East Street
OLNEY
Bucks MK46 4DA
01234 240852

To:

The Parochial Council of
St Peter de Merton with St Cuthbert
Bedford Registered Charity 1132799

Independent Examiner's Report

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

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kevin Gale FCA

Date: 20/03/2021

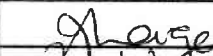

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 18/02/2021

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	110,910.38	166,003.72	292,697.78	569,611.88	602,382.73
<i>Total fixed assets</i>	110,910.38	166,003.72	292,697.78	569,611.88	602,382.73
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	34,071.90	12,587.35	5,385.07	52,044.32	30,666.65
Cash at bank and in hand	0.00	0.00	0.00	0.00	0.00
<i>Total current assets</i>	34,071.90	12,587.35	5,385.07	52,044.32	30,666.65
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
<i>Net current assets/(liabilities)</i>	34,071.90	12,587.35	5,385.07	52,044.32	30,666.65
<i>Total assets less current liabilities</i>	144,982.28	178,591.07	298,082.85	621,656.20	633,049.38
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	144,982.28	178,591.07	298,082.85	621,656.20	633,049.38
Funds of the Charity					
Endowment funds	0.00	0.00	298,082.85	298,082.85	284,265.94
Restricted income funds	0.00	178,591.07	0.00	178,591.07	167,344.02
Unrestricted funds	144,982.28	0.00	0.00	144,982.28	181,439.42
Revaluation reserve	0.00	0.00	0.00	0.00	0.00
Total funds	144,982.28	178,591.07	298,082.85	621,656.20	633,049.38

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	JANIS LARGE	22/02/2021
	K F WOOLMER	23-02-21

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 18/02/2021

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	26,750.73	0.00	0.00	26,750.73	46,356.15
Charitable activities	6,791.60	0.00	0.00	6,791.60	14,189.05
Other trading activities	250.13	14.60	0.00	264.73	1,840.36
Investments	4,749.69	4,972.35	7,910.88	17,632.92	18,323.07
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	105.00	700.00	0.00	805.00	3,546.00
Total	38,647.15	5,686.95	7,910.88	52,244.98	84,254.63
Expenditure on:					
Raising funds	151.51	0.00	0.00	151.51	442.61
Charitable activities	96,384.56	4,331.24	0.00	100,715.80	133,541.56
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	96,536.07	4,331.24	0.00	100,867.31	133,984.17
Net income/(expenditure) before investment gains/(losses)	-57,888.92	1,355.71	7,910.88	-48,622.33	-49,729.54
Net gains/(losses) on investments	8,451.43	9,871.69	18,906.03	37,229.15	97,569.17
Net income/(expenditure)	-49,437.49	11,227.40	26,816.91	-11,393.18	47,839.63
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	12,980.35	19.65	-13,000.00	0.00	0.00
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets for the charity's own use	0.00	0.00	0.00	0.00	0.00
Other gains/(losses)	0.00	0.00	0.00	0.00	0.00
Net Movement in Funds	-36,457.14	11,247.05	13,816.91	-11,393.18	47,839.63
Reconciliation of Funds					
Total funds brought forward	181,439.42	167,344.02	284,265.94	633,049.38	
Total funds carried forward	144,982.28	178,591.07	298,082.85	621,656.20	

Charity no. 1132799

St Peter de Merton with St Cuthbert For each fund code

Printed: 18/02/2021

Month = December 2020

For each fund code

	<u>Balance</u>	<u>Last year</u>
Investment Assets		
General PCC DBF Income Shares	110,910.38	172,458.95
St C St Cuthbert Endowment	280,552.44	262,430.91
RA Raleigh Fund 132001412S	12,145.34	11,360.84
EST COIF EST,015860001T	159,371.65	149,894.34
EST EST015860001AA	6,632.07	6,237.69
	-----	-----
	569,611.88	602,382.73
Current Assets		
FL Natwest PCC Account	197.59	217.59
FR Natwest PCC Account	5,627.56	4,685.15
General Natwest PCC Account	24,669.10	1,972.79
RA Natwest PCC Account	567.38	567.38
General CBF PCC Deposit	2,233.16	824.38
St C CBF St Cuth Deposit	4,817.69	9,906.81
CH CH NatWest current	2,884.45	2,682.32
EST EST NatWest curreent acc	2,550.42	1,845.87
EST EST COIF Deposit	6,530.18	6,513.05
Leith Leith NatWest Current acc	1,645.69	976.29
Leith Leith COIF Deposit	1,636.28	1,632.00
CH Petty Cash	2.83	2.83
FL Recoverable Gift Aid	27.19	27.19
FR Recoverable Gift Aid	414.18	481.83
General Recoverable Gift Aid	(1,759.38)	(1,668.83)
	-----	-----
	52,044.32	30,666.65
Current Liabilities		
CH Retained surplus	2,685.15	2,281.16
CH - Surplus/deficit year to date	202.13	403.99
EST Retained surplus	164,490.95	141,440.82
EST - Surplus/deficit year to date	10,593.37	23,050.13
FL Retained surplus	244.78	75.32
FL - Surplus/deficit year to date	(20.00)	169.46
FR Retained surplus	5,166.98	4,120.54
FR - Surplus/deficit year to date	874.76	1,046.44
General Retained surplus	173,587.29	56,270.08
General - Surplus/deficit year to date	(37,534.03)	117,317.21
Leith Retained surplus	2,608.29	2,216.13
Leith - Surplus/deficit year to date	673.68	392.16
RA Retained surplus	11,928.22	10,136.48
RA - Surplus/deficit year to date	784.50	1,791.74
St C Retained surplus	272,337.72	368,669.22
St C - Surplus/deficit year to date	13,032.41	(96,331.50)
	-----	-----
	(621,656.20)	(633,049.38)

Charity no. 1132799

St Peter de Merton with St Cuthbert

For each fund code

Printed: 18/02/2021

Month = December 2020

For each fund code

Balance

Last year

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 18/02/2021

December 2020

	<u>General</u>	<u>FR</u>	<u>FL</u>	<u>St C</u>	<u>CH</u>	<u>EST</u>	<u>Leith</u>	<u>RA</u>	<u>Total</u>
Investment Assets									
PCC DBF Income Shares	110,910.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110,910.38
St Cuthbert Endowment	0.00	0.00	0.00	280,552.44	0.00	0.00	0.00	0.00	280,552.44
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,145.34	12,145.34
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	159,371.65	0.00	0.00	159,371.65
EST015860001AA	0.00	0.00	0.00	0.00	0.00	6,632.07	0.00	0.00	6,632.07
	110,910.38	0.00	0.00	280,552.44	0.00	166,003.72	0.00	12,145.34	569,611.88
Current Assets									
Natwest PCC Account	24,669.10	5,627.56	197.59	0.00	0.00	0.00	0.00	567.38	31,061.63
CBF PCC Deposit	2,233.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,233.16
CBF St Cuth Deposit	0.00	0.00	0.00	4,817.69	0.00	0.00	0.00	0.00	4,817.69
CH NatWest current	0.00	0.00	0.00	0.00	2,884.45	0.00	0.00	0.00	2,884.45
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	2,550.42	0.00	0.00	2,550.42
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	6,530.18	0.00	0.00	6,530.18
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	1,645.69	0.00	1,645.69
Leith COIF Deposit	0.00	0.00	0.00	0.00	0.00	0.00	1,636.28	0.00	1,636.28
Petty Cash	0.00	0.00	0.00	0.00	2.83	0.00	0.00	0.00	2.83
Recoverable Gift Aid	(1,759.38)	414.18	27.19	0.00	0.00	0.00	0.00	0.00	(1,318.01)
	25,142.88	6,041.74	224.78	4,817.69	2,887.28	9,080.60	3,281.97	567.38	52,044.32
Current Liabilities									
Surplus/deficit year to date	(37,534.03)	874.76	-----	13,032.41	202.13	10,593.37	673.68	784.50	(11,393.18)
Retained surplus	173,587.29	5,166.98	244.78	272,337.72	2,685.15	164,490.95	2,608.29	11,928.22	633,049.38
	(136,053.26)	(6,041.74)	(224.78)	(285,370.13)	(2,887.28)	(175,084.32)	(3,281.97)	(12,712.72)	(621,656.20)

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 18/02/2021

December 2020

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S01 Donations and legacies						
Donations - GA standing orders	380.00	0.00	0.00	0.00	380.00	160.00
Donations - GA envelopes	3,650.40	0.00	0.00	0.00	3,650.40	4,176.83
Other planned giving	1,297.30	0.00	0.00	0.00	1,297.30	1,312.70
Parish Giving Tax	2,796.56	0.00	0.00	0.00	2,796.56	3,568.37
Parish Giving (donation)	11,185.49	0.00	0.00	0.00	11,185.49	14,272.29
One off Gift Aid	440.00	25.00	0.00	0.00	465.00	5,230.96
Cash collections	1,024.73	0.00	0.00	0.00	1,024.73	1,341.21
One off gifts	0.00	0.00	0.00	0.00	0.00	400.88
Large + Non GA Donations	2,052.00	241.45	0.00	0.00	2,293.45	1,045.88
Candles	0.60	0.00	0.00	0.00	0.60	6.00
Charity Donations-various	0.00	0.00	0.00	0.00	0.00	175.06
Various Charity GA	0.00	0.00	0.00	0.00	0.00	77.00
Christian Aid	0.00	0.00	0.00	0.00	0.00	735.10
Advent donations	0.00	0.00	0.00	0.00	0.00	53.00
Advent GA	0.00	0.00	0.00	0.00	0.00	21.50
Lent donations	42.00	0.00	0.00	0.00	42.00	50.55
Lent GA	76.50	0.00	0.00	0.00	76.50	134.00
Harvest donations	0.00	0.00	0.00	0.00	0.00	347.90
Harvest GA	0.00	0.00	0.00	0.00	0.00	100.00
Tax recoverable	1,136.74	118.06	0.00	0.00	1,254.80	2,767.57
GASDS	1,143.90	0.00	0.00	0.00	1,143.90	1,137.99
Grants received	140.00	0.00	0.00	0.00	140.00	9,241.36
Legacies received	1,000.00	0.00	0.00	0.00	1,000.00	0.00
	26,366.22	384.51	0.00	0.00	26,750.73	46,356.15
S02 Charitable activities (inc.)						
Friends	0.00	284.50	0.00	0.00	284.50	619.30
Friends GA	0.00	447.20	0.00	0.00	447.20	1,141.70
Flowers	0.00	0.00	0.00	0.00	0.00	145.00
Flowers GA	0.00	0.00	0.00	0.00	0.00	25.00
Presentations	0.00	0.00	0.00	0.00	0.00	104.00
Chapter House Lettings	0.00	3,149.56	0.00	0.00	3,149.56	6,632.62
Contr.to heat+light	0.00	0.00	0.00	0.00	0.00	799.43
Fees for travel	165.00	0.00	0.00	0.00	165.00	175.00
PCC fees	613.00	0.00	0.00	0.00	613.00	2,000.00
Fees to diocese	2,132.34	0.00	0.00	0.00	2,132.34	2,547.00
	2,910.34	3,881.26	0.00	0.00	6,791.60	14,189.05
S03 Other trading activities						
Christmas Cheer	0.00	0.00	0.00	0.00	0.00	228.40
Concert	0.00	0.00	0.00	0.00	0.00	572.84
Bookstall	0.00	0.00	14.60	0.00	14.60	91.21
Thursday Coffee	52.75	0.00	0.00	0.00	52.75	254.13
Sun Coffee Shop	182.98	0.00	0.00	0.00	182.98	596.78
Photocopies Income	14.40	0.00	0.00	0.00	14.40	97.00
	250.13	0.00	14.60	0.00	264.73	1,840.36
S04 Investments						

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 18/02/2021

December 2020

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
CBF Dividends	4,402.38	0.00	4,950.94	7,874.57	17,227.89	17,886.61
CBF Deposit Interest	6.40	0.00	0.00	36.31	42.71	67.64
COIF Deposit Interest	0.00	0.00	21.41	0.00	21.41	37.83
Raleigh Trust Interest	340.91	0.00	0.00	0.00	340.91	330.99
	4,749.69	0.00	4,972.35	7,910.88	17,632.92	18,323.07
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	700.00	0.00	700.00	700.00
Insurance claims	0.00	0.00	0.00	0.00	0.00	2,758.50
Other income	105.00	0.00	0.00	0.00	105.00	87.50
	105.00	0.00	700.00	0.00	805.00	3,546.00
S08 Raising funds						
Bookshop costs	0.00	0.00	0.00	0.00	0.00	65.30
Coffee shop costs	18.99	0.00	0.00	0.00	18.99	260.33
Hospitality	132.52	0.00	0.00	0.00	132.52	116.98
	151.51	0.00	0.00	0.00	151.51	442.61
S09 Charitable activities						
New Equipment	1,356.92	0.00	0.00	0.00	1,356.92	5,155.96
Giving - home	117.30	0.00	0.00	0.00	117.30	2,148.85
Giving - overseas	2,695.00	0.00	0.00	0.00	2,695.00	2,051.50
Giving - secular	611.60	0.00	0.00	0.00	611.60	0.00
Giving - small appeals	40.00	0.00	0.00	0.00	40.00	0.00
Parish Share	64,269.00	0.00	0.00	0.00	64,269.00	63,161.00
Fees to Diocese	2,572.00	0.00	0.00	0.00	2,572.00	2,276.00
Clergy expenses	410.73	0.00	0.00	0.00	410.73	1,834.95
Training	537.60	0.00	0.00	0.00	537.60	1,278.70
Presentations	186.94	0.00	0.00	0.00	186.94	74.00
Major Repairs	0.00	0.00	0.00	0.00	0.00	15,945.98
Repairs & maintenance	1,436.08	976.08	1,197.60	0.00	3,609.76	8,671.20
Insurance	0.00	0.00	3,048.79	0.00	3,048.79	3,436.25
Gas	3,366.38	0.00	0.00	0.00	3,366.38	6,073.50
Electricity	1,454.67	0.00	0.00	0.00	1,454.67	1,747.95
Water	0.00	344.00	0.00	0.00	344.00	496.80
Cleaning	2,443.19	0.00	0.00	0.00	2,443.19	5,400.00
Postage & Telephone	963.56	0.00	0.00	0.00	963.56	1,190.10
Office costs	495.00	0.00	0.00	0.00	495.00	509.40
Printing & stationery	259.71	0.00	0.00	0.00	259.71	399.83
Administrator salary	10,404.00	0.00	0.00	0.00	10,404.00	10,404.00
Admin PAYE/NI	26.28	0.00	0.00	0.00	26.28	-573.48
Pension	193.08	0.00	0.00	0.00	193.08	129.54
Sunday School expenses	0.00	0.00	45.04	0.00	45.04	183.21
All Age Service	0.00	0.00	19.81	0.00	19.81	140.11
Chapter House costs	87.53	0.00	0.00	0.00	87.53	0.00
Publicity costs	31.48	0.00	0.00	0.00	31.48	246.25
Upkeep of services	657.31	0.00	0.00	0.00	657.31	481.64
Music costs	296.55	0.00	0.00	0.00	296.55	380.00
Flower costs	0.00	0.00	20.00	0.00	20.00	6.79
Sundries / other payments	32.57	20.00	0.00	0.00	52.57	191.53

St. Peter De Merton with St. Cuthbert, Bedford

ST. PETER'S PAROCHIAL BUILDINGS TRUST

Registered Charity No. 250746


Receipts and Payments Account for the year ended 31 December 2020

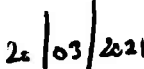
RECEIPTS	2020	2019
	£	£
COIF Charities Dep. Fund Interest	77.51	213.66
COIF Income Shares Dividend	3484.71	3408.33
CBF Income Shares Dividend	3840.19	3616.63
Total Receipts	7402.41	7238.62
PAYMENTS		
Repayment of Capital 20th Instalment	2750.00	2750.00
Chapter House Emergency Lighting	00.00	686.40
CCLI Copyright Licence	453.28	437.44
CCLI Streaming Licence	50.40	00.00
Keystone Sound Systems Ltd	30571.21	00.00
Total Payments	33824.89	3873.84
Net Receipts (payments) for year	(26422.48)	3364.78
Bank Balances at 31 December 2019	42318.34	38953.56
Bank Balances at 31 December 2020	15895.86	42318.34

Statement of Assets and Liabilities at 31 December 2020

Monetary Assets		
COIF Charities Deposit Fund	13386.60	39409.09
Bank Current Account	2509.26	2909.25
Total	15895.86	42318.34
Investment Assets		
COIF Charities Ethical Investment Fund		
42444.93 Income Units - Value at 31 December	116842.40	109894.17
The Central Board of Finance of the Church of England 1989-38 Income Shares - Value 31 Dec	40676.26	38048.88
4740.91 CBF Income Shares (Repayment Fund)	96935.96	87596.31*
*4579.96 Shares last year		

A.A.W. Chestney, Treasurer
20.01.2021


.....
K. Gale FCA
Independent Examiner


.....
Date

84 East Street
OLNEY
Bucks MK46 4DA
01234 240852

To:

The Parochial Council of
St Peter de Merton with St Cuthbert
Bedford Registered Charity 1132799

Independent Examiner's Report

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

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with S.130 of the Act, and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kevin Gale FCA

Date: 20/03/2021