

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
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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

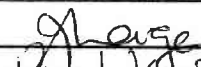

Charity no. 1132799

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
Total fixed assets	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
Total current assets	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
Net current assets/(liabilities)	34,071.90	12,587.35	5,385.07	52,044.32	30,666.65
Total assets less current liabilities	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
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	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 current 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)
	<hr/>	<hr/>
	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)
	<hr/>	<hr/>
	(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

BalanceLast 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>
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

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>
Independent examiner fee	100.00	0.00	0.00	0.00	100.00	100.00
	95,044.48	1,340.08	4,331.24	0.00	100,715.80	133,541.56
S14 Net gains/(losses) on investments						
Gains/Losses on investments	-8,451.43	0.00	-9,871.69	-18,906.03	-37,229.15	-97,569.17
	-8,451.43	0.00	-9,871.69	-18,906.03	-37,229.15	-97,569.17
S17 Transfers between funds						
Transfers between funds	-14,829.15	1,848.80	-19.65	13,000.00	0.00	0.00
	-14,829.15	1,848.80	-19.65	13,000.00	0.00	0.00
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

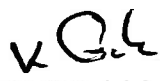
Receipts and Payments Account for the year ended 31 December 2020

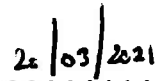
RECEIPTS	2020	2019
	£	£
COIF Charities Dep. Fund Interest	77.51	213.66
COIF Income Shares Dividend	3484.71	3408.33
CBF Income Shares Dividend	3840.19	3616.63
Total Receipts	7402.41	7238.62
 PAYMENTS		
Repayment of Capital 20th Instalment	2750.00	2750.00
Chapter House Emergency Lighting	00.00	686.40
CCLI 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