

## **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 15<sup>th</sup> May**, and a 'Heart & Music' concert in church on **Saturday evening, 18<sup>th</sup> 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 18<sup>th</sup> 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 21<sup>st</sup> 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

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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 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

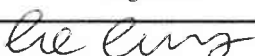
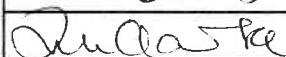
Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 02/02/2022

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
<b>Fixed assets</b>					
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
<b>Total fixed assets</b>	<b>64,438.54</b>	<b>188,430.63</b>	<b>334,784.35</b>	<b>587,653.52</b>	<b>569,611.88</b>
<b>Current assets</b>					
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
<b>Total current assets</b>	<b>31,939.30</b>	<b>13,838.05</b>	<b>5,042.22</b>	<b>50,819.57</b>	<b>51,996.80</b>
<b>Creditors: amounts falling due within one year</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Net current assets/(liabilities)</b>	<b>31,939.30</b>	<b>13,838.05</b>	<b>5,042.22</b>	<b>50,819.57</b>	<b>51,996.80</b>
<b>Total assets less current liabilities</b>	<b>96,377.84</b>	<b>202,268.68</b>	<b>339,826.57</b>	<b>638,473.09</b>	<b>621,608.68</b>
<b>Creditors: amounts falling due after more than one year</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Provisions for liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total net assets or liabilities</b>	<b>96,377.84</b>	<b>202,268.68</b>	<b>339,826.57</b>	<b>638,473.09</b>	<b>621,608.68</b>
<b>Funds of the Charity</b>					
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
<b>Total funds</b>	<b>96,377.84</b>	<b>202,268.68</b>	<b>339,826.57</b>	<b>638,473.09</b>	<b>621,608.68</b>

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
	£	£	£	£	£
<b>Income and endowments from:</b>					
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
<b>Total</b>	<b>38,655.86</b>	<b>5,778.58</b>	<b>8,157.15</b>	<b>52,591.59</b>	<b>52,244.98</b>
<b>Expenditure on:</b>					
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
<b>Total</b>	<b>109,382.23</b>	<b>4,451.59</b>	<b>0.00</b>	<b>113,833.82</b>	<b>100,914.83</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>	<b>-70,726.37</b>	<b>1,326.99</b>	<b>8,157.15</b>	<b>-61,242.23</b>	<b>-48,669.85</b>
Net gains/(losses) on investments	13,528.16	22,426.91	42,086.57	78,041.64	37,229.15
<b>Net income/(expenditure)</b>	<b>-57,198.21</b>	<b>23,753.90</b>	<b>50,243.72</b>	<b>16,799.41</b>	<b>-11,440.70</b>
<b>Extraordinary items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Transfers between funds</b>	<b>8,528.77</b>	<b>-28.77</b>	<b>-8,500.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Other recognised gains/(losses):</b>					
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
<b>Net Movement in Funds</b>	<b>-48,669.44</b>	<b>23,725.13</b>	<b>41,743.72</b>	<b>16,799.41</b>	<b>-11,440.70</b>
<b>Reconciliation of Funds</b>					
Total funds brought forward	144,982.28	178,543.55	298,082.85	621,608.68	
<b>Total funds carried forward</b>	<b>96,312.84</b>	<b>202,268.68</b>	<b>339,826.57</b>	<b>638,408.09</b>	

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
	<hr/>	<hr/>
	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 current 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)
	<hr/>	<hr/>
	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
	<hr/>	<hr/>
	(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

BalanceLast 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

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>
	-11,808.78	3,280.01	28.77	8,500.00	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 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
<b>Total Receipts</b>	<b>7574.47</b>	<b>7402.41</b>
 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
<b>Total Payments</b>	<b>11430.56</b>	<b>33824.89</b>
<b>Net Receipts (payments) for year</b>	<b>(3856.09)</b>	<b>26422.48</b>
Bank Balances at 31 December 2020	15895.86	42318.34
<b>Bank Balances at 31 December 2021</b>	<b>12039.77</b>	<b>15895.86</b>

**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
<b>Total</b>	<b>12039.77</b>	<b>15895.86</b>
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

*P.B. Frost*  
.....  
Barrie Frost Date  
Independent Examiner

13 The Furlong

BEDFORD

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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 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