

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

It's 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 won't 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 Peters' Festival of recent times took place this year over the Saturday and Sunday closest to St Peters 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 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 missionary 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

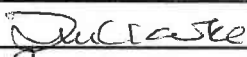
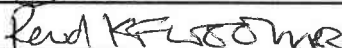
Charity no. 1132799

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

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>
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 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
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The Central Board of Finance of the Church of England

1989.38 Income Shares – value at 31 December 2023	44970.53	41072.54
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4740.91 CBF Income Shares (Repayment Fund)	107169.69	97880.35
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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: [Signature]

Position: RECTOR

[Signature]

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