

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

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

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

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

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

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

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

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

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

APCM 2 Apologies for absence were as the above.

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

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

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

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

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

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

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

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

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

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

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

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

APCM 2025 Report: Rector Revd Kelvin Woolmer

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

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

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

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

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

Lay Leaders Of Worship LLW

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

Leading Your Church into Growth course LYCIG

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

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

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

Missioner role of the Rector

Royal British Legion

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

Chaplain To Bedfordshire Fire and Police Services

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

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

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

Independent Advisory Group Bedfordshire Policing (IAG)

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

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

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

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

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

IMPAKT Housing

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

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

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

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

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

The Masons

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

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

Highland Regiments Memorial Service

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

Bedford Busman's Memorial Service

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

These are just the highlights of the missioner role.

Church

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

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

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

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

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

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

Reverend (retired) Kelvin & Mrs Jean Woolmer

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

Assistant Sideman's Report**David Garlick**

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

Deputy Churchwarden & Sidesman Report**Joe Prentice**

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

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

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

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

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

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

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

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

St Peter de Merton Bellringers. Richard Entwistle

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

Choir Heather Buxton-Hall

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

Friends of St. Peter's 2024 Teresa Clarke

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

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

St Peter's Events

Teresa Clarke

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

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

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

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

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

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

Deanery Synod Report

Teresa Clarke & Rachael Cavanagh

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Safeguarding Report 2025

Teresa Clarke, Parish Safeguarding Officer

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

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

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

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

Time for You

Janis/Rachel/Teresa

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

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

Craft Projects Janis/Rachel

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

Night Prayer Rachel

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

BCP Holy Communion Rachel and Janis

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

St Peter de Merton with St Cuthbert

Annual Accounts for the year ending

31 December 2024

Treasurer's Report

For the year ended 31 December 2024

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

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

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

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

Income and Expenditure

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

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

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

Investments

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

Conclusion

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

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

Janis Large

Treasurer

St Peter de Merton with St Cuthbert, Bedford

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

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

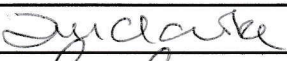
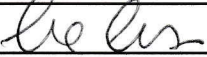
Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

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

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

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

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

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

Charity no. 1132799

St Peter de Merton with St Cuthbert

For each fund code

Printed: 19/03/2025

Month = December 2024

For each fund code

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

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

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

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024

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

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 19/03/2025

December 2024						
	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
	0.00	0.00	0.00	0.00	0.00	0.00

13 The Furlong

BEDFORD

MK41 8EE

To:

01234 354915

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

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

Respective responsibilities of the PCC and the examiner

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

Basis of this Report

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

Independent examiner's statement

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

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

or

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

Barrie Frost



Date:

31.3.2025