

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, BALDOCK

England & Wales · Charity number 1133060

Details

Other names BALDOCK PCC

Status Registered

Legal form Previously excepted

Registered 2009-12-02

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

Contact

Address St. Marys Church Hall
Church Street
Baldock
SG7 5AE

Phone 01462896273

Email baldockbenefice@gmail.com

Website www.stmarysbaldock.org.uk

Activities

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

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

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

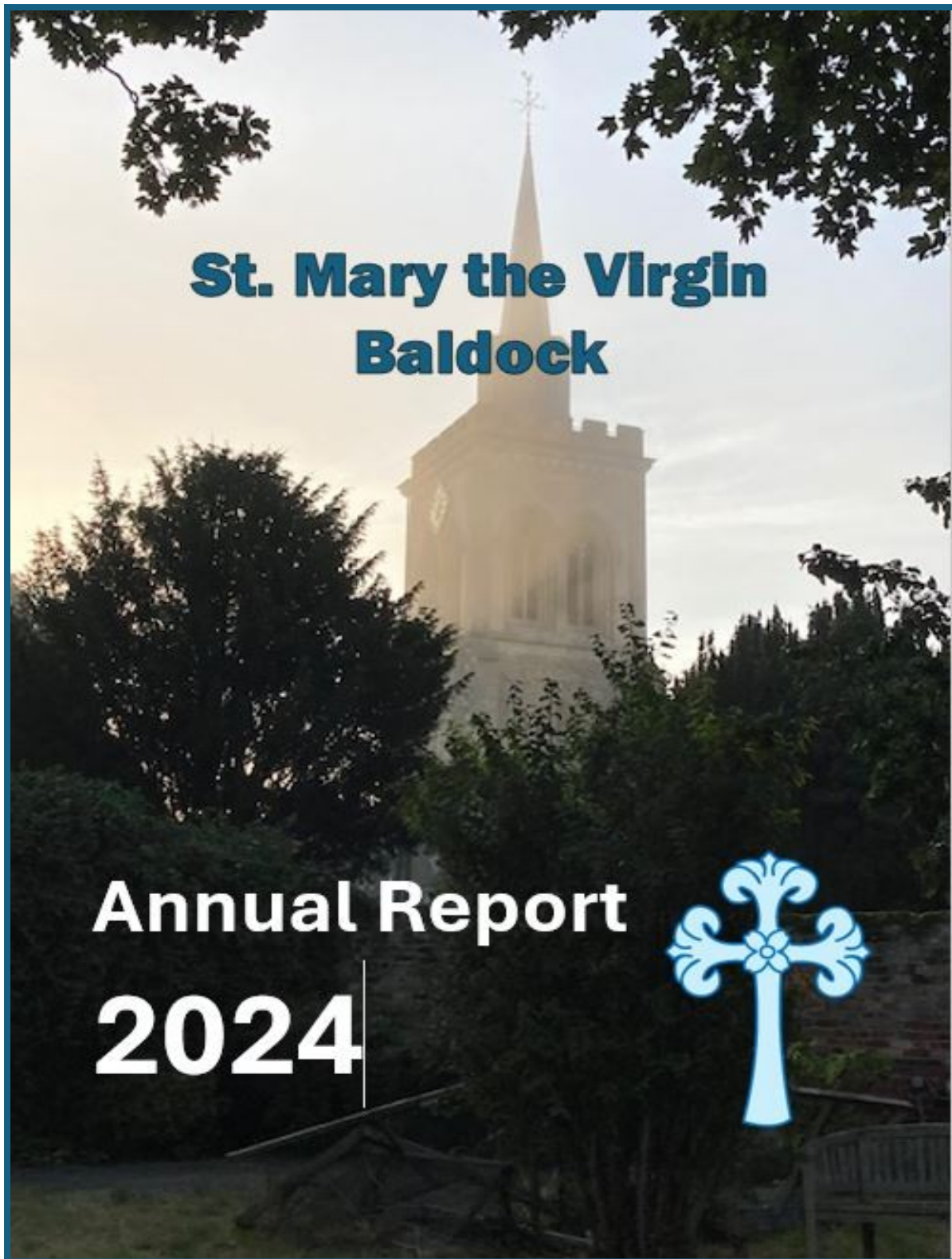
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£116,851	£134,025	-	-
2023-12-31	£121,947	£131,302	-	-
2022-12-31	£390,064	£371,050	-	-
2021-12-31	£124,542	£110,188	-	-
2020-12-31	£127,409	£130,494	-	-

Trustees

Name	Role	Appointed
AGNES ELIZABETH BALMER		
ANDREW IAN CLARK		
Alexandra Gail Milne		2024-11-30
CHRIS PAGE		2017-04-23
Christine Caine		2016-04-23
David William Morgan		2020-10-18
KATRINA MARGARET NICE		
MICHAEL MUIR		
Michael John Maddox		2024-11-30
Paula Mary Lickfold		2024-11-30
Rev Phillipa Maddox		2023-09-16
Steven Paul Thomas		2019-06-03
Steven Shepperson-Smith		2024-11-30

Accounts



The Parochial Church Council of the Ecclesiastical Parish
of St Mary the Virgin, Baldock

Registered Charity No. 1133060

Annual Report and Financial Statements for the year ended 31st December 2024

	Contents	Page
1	St Mary's Vision & Goals	4
2	Values in Action	
	-Engaging worship	5
	-Enjoying fellowship, food and fun	6
	-Caring for the Environment	6
	-Inclusive welcome and access to all	7
	-Visible presence in the community (and beyond)	7
	-Protecting our past and shaping our future	8
3	Safeguarding	10
4	All About The PCC	11
5	Financial Review	14
	-Statement of Financial Activities (SOFA)	
	-Balance Sheet	
	-Notes to the Financial Statements	
	-Independent Examiner's Report	

Rector (From 13 September 2023)	Treasurer
The Reverend Phillipa Maddox	Steve Thomas
The Rectory	38 High Street
9 Pond Lane	Baldock
Baldock	
Principal Bankers	Independent Examiner
Lloyds TSB	Geoff Mann
Bancroft	Dee House
Hitchin	Highworth Avenue
	Cambridge

Church Contact Details

<http://www.stmarysbaldock.org.uk>

PCC Members & Key Role Holders	Role
The Reverend Phillipa Maddox	Rector
David Morgan	Churchwarden
Mike Maddox	Licensed Lay Minister
Katrina Nice	Licensed Lay Minister
Agnes Balmer	Lay Leader of Worship
Steven Thomas	Treasurer
Paula Lickfold	DBS Officer
Alexandra Milne	PCC Secretary
Christopher Page	PCC member
Steven Shepperson-Smith	PCC member
Andrew Clark	PCC member
Michael Muir	PCC member
Christine Caine	PCC member
Sarah West	Safeguarding Officer
Sharon Wiltshire	Junior Church Leader
Antony Copsey	Director of Music
Paul Herring	Organist
Aileen Barry	Friends of St Mary's Chairperson

1. St. Mary's Vision & Goals

2024 was a year of both change and consolidation at St Mary's Church. In February, a successful and well attended Parish Away morning helped to channel ideas and initiatives. This enabled us to use the feedback to shape the change and the direction of the church community.



Parish Away Morning February 2024

A new vision was developed following this time away together:

**Our vision is to grow in love for God, our planet,
our community and each other.**

This vision reflects our commitment as a church to be a dynamic worshipping community full of life and love. While it is encouraging to see numerical growth (Sunday attendance increased by 7% in 2024), our focus is on growing spiritually, in inclusivity, in compassion for others and in our care for the environment.

St. Mary's vision is based on our core values of:

- engaging worship;
- enjoying fellowship, food and fun;
- caring for the environment;
- inclusive welcome and access to all;
- visible presence in the community; and
- protecting our past and shaping our future.

Our Mission Action Plan (MAP) was updated in 2024 with our new priorities being:

- to increase the number of young people in the church.
- to create a generous welcome for casual and worshipping visitors to the church.
- to become more environmentally sustainable.

2. Values in Action

The vision and values of St. Mary's Church are reflected in our activities and plans for the future.

Engaging worship

Worship at St. Mary's is facilitated by a dedicated ministry team and many other volunteers. Our ministry team grew in 2024, with Mike Maddox licensed as a Lay Minister in September and Agnes Balmer licensed as a Lay Leader of Worship in October.



Mike's Licensing Service - St. Albans Cathedral September 2024

2024 saw an increase in diversity of worship provided by St. Mary's Church. Choral Evensong returned as a regular feature in our church calendar and has grown in popularity with both existing and new congregants. The Praise Be Band reformed and have started playing at our monthly Parish Praise! services. They also performed at the Christmas Tree Festival which brought in hundreds of extra visitors to our church. There have been a number of themed services throughout the year including Safeguarding Sunday, Anti-slavery Sunday and Environment Sunday.

The provision of ministry to children and families includes Junior Church twice a month in term time, a monthly all-age Parish Praise! service, monthly Messy Church and the hugely popular Crib Service on Christmas Eve when over 250 people regularly attend. Midweek worship includes Tiny Tots on Wednesdays, now at the earlier time of 10am, followed by Holy Communion at 11.15am.

The church continues to have a strong relationship with St Mary's Infant and Junior Schools. The Infant School received an encouraging SIAMS (Statutory Inspection of Anglican & Methodist Schools) report, highlighting the strong emphasis on Christian distinctiveness within the school and commending the fruitful relationship with St. Mary's church.

Prayer meetings continue three times a week online and with a monthly in-person meeting on Sunday mornings after the 9.30am service. Our Pastoral Visiting team takes worship out to the community, leading home communion services for those who are house-bound and in four different local Care Homes.

Enjoying fellowship, food and fun

The Friends of St Mary's arranged a number of events throughout the year, raising much needed funds for the church building. These included concerts for both adults and children, a theatrical production, an entertainer, a cream tea to celebrate the first anniversary of HM The King's coronation and a colour analyst consultancy event – there was certainly something for everyone! Tower trips and church tours were organised for the Baldock Festival in May, but sadly the tower trips were cancelled in December due to the weather.



enjoying fireworks and fizz after Ascension Day service.

Throughout the year, shared meals provide an opportunity for church members to relax together and develop relationships. Seasonal festivals provide additional opportunities for fellowship and fun. Highlights this year included a bring-and-share meal as part of our Maundy Thursday service and

Enjoying sparkles in the churchyard on Ascension Day

our

Caring for the Environment

The Bee and Butterfly Garden continued to spearhead St Mary's eco drive: highlights were a Churches Count on Nature bug hunt for children, signposting the garden with new artistic posters on wooden display boards and using the garden for a prayer session in Messy Church. The Eco Church Group had its annual stall in Baldock Eco-Fest, making bunting for use in a church service and connecting with the national church's Creationtide celebrations in September. Eco tips are shared in our weekly newsletter and we continue to put forward ideas for our church and hall to be more sustainable and grow towards an A Rocha Silver Eco Church award!



The Bee Garden looking glorious in the summer

Inclusive welcome and access to all

The church is open daily during daylight hours and is therefore accessible to all who wish to come in for a time of quiet contemplation, reflection, to light a candle or to look at the Book of Remembrance. New Welcome cards were introduced in 2024 that are more appealing than the previous GDPR forms and have been very popular with our visitors and new worshippers.

The Community Sponsorship committee continues to meet throughout the year, supporting a Syrian refugee family in our benefice. The family still rely reasonably heavily on members of the committee but are slowly working towards gaining more independence.



Volunteers at the Kaotic Angels food station

We continue to host a Trussell Trust Foodbank station twice a week in our church hall. Early in 2024, we responded to an invitation from a local family support worker, Nicki McGrinder, to help create a new model of food distribution to meet the needs of our local community. Kaotic Angels Food Station now runs weekly in the church hall, free of charge, and is supported by a number of volunteers from the church and the wider community.

Visible presence in the community (and beyond)

Events took place throughout the year, particularly during the Baldock Festival in May and the Christmas Fayre in December. During the Festival in May, the Friends of St Mary's hosted a stall on the High Street (turning water into wine) helping to highlight our presence in the community. St Mary's hosted many other events over the fortnight. The ever-popular Christmas Tree Festival coincided as usual with the town's Christmas Fayre. Entry to the Festival remains free of charge, so that it is not prohibitive due to costs. Footfall was down on previous years due to the torrential weather which sadly meant that the main Fayre was cancelled. However, for those who braved the weather, refreshments and mulled wine, Santa's Grotto, live music and over 50 exhibits awaited them.



Christmas Tree Festival



Our desire to show the love of Christ extends beyond our own locality. As such, the missions committee continues to meet regularly and allocated charitable giving on behalf of the church to those in need both nationally and internationally.

This year money has been given to HomeStart North Herts; Shelter UK; Christians Against

Poverty;
Appeal;

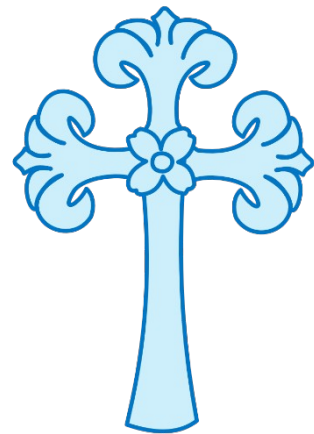
Summer jazz concert with JD Jazz band in June

UNICEF Morocco Earthquake

USPG (United Society Partners in the Gospel), Embrace the Middle East - a Christian charity, "tackling poverty and injustice in the Middle East"; UNICEF Gaza Emergency Appeal and Christian Aid Ukraine Appeal. At Christmas, we collected items in shoeboxes to donate to needy families in Bulgaria through the House of Opportunity charity.

Protecting our past and shaping our future

One of the symbols that can be found around the church, and on some memorials in the churchyard, is a foliated cross; a cross with leaves growing out of it. We have created a new church logo based on the image of a foliated cross as a reflection of our vision, but also recognising our valuable historic legacy. This logo was created for us by graphic artist, Alexandra Nice, and is unique to St. Mary's church.



A very popular taster session during the Baldock Festival in May has led to a new group of bellringing trainees at St. Mary's. The Baldock bellringing team (known as a 'Tower') are excited to welcome these keen new volunteers and hope to get our Tower up to full strength soon.

The Bellringing Beginners Group



A great blow came to our church and local community in the early hours of the morning on Friday 19th July, when we sadly suffered from a significant act of vandalism. Several gravestones in the churchyard were severely damaged and almost every window and door in the church hall were smashed.



Following the attack, the hall was initially completely closed, meaning that the Food Bank and other activities that take place in the hall had to be cancelled or moved to other locations at short notice. After a period of consideration, rather than just patching up the church hall to fix the damage, we decided to use the opportunity to improve the facilities for the use of the church and wider community.



Proposed plans for the church hall

Our priorities are to improve the accessibility and reduce the energy footprint, to make it a more welcoming and flexible space. This will inevitably result in a delay to the repairs and some disruption once works commence but will mean that the church hall can continue to be a valuable community space for years to come.

3. Safeguarding

Our goal at St Mary's Baldock is to have an environment where everyone feels safe and respected. We take very seriously the importance of safeguarding all people using our church facilities or dealing with representatives of our church community. We follow government, Church of England and the House of Bishops policies and good practice guidance.

In July, Paula Lickfold took up the position of Lead Recruiter. In October Chris Caine stepped down as Parish Safeguarding Officer and Sarah West was appointed as the new Parish Safeguarding Officer. We are working to develop a culture where safeguarding is understood as everybody's concern. In November, we celebrated Safeguarding Sunday with a themed worship service as part of our strategy to achieve this.

Safeguarding training

Work continues to ensure that everyone who has a responsibility for running church activities with children and vulnerable adults knows who the safeguarding team is and how to follow the process of raising concerns.

With safeguarding training taking place online we are pleased to report that those with a responsibility for children, young people and vulnerable adults, and PCC members, are trained to the appropriate level. For those who are unable to undertake online training workshops were held.

Safeguarding policies and plans

Safeguarding policies are available on our website, in a clearly signposted dedicated section of the site. Information about our safeguarding policies and procedures are displayed in the church and church hall with details of the safeguarding team. In September the PCC reviewed the safeguarding policy and action plan. We are pleased to report that risk assessments were updated and developed for church activities and working practices. This is ongoing as new activities come on stream. In addition, we updated our policies and processes on safer recruitment for volunteers and employees following the Church of England guidelines.

4. All About the PCC

Administrative Information

St Mary The Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity within the Charity Commission. Registered Charity No. 1133060.

The PCC members who have served between 1st January 2024 and 31st December 2024 were:

Rector:	The Rev'd Phillipa Maddox		
Churchwardens:	Mr D Morgan	From APCM 2024 to APCM 2025	
Representatives on Deanery Synod:	Mr A Clark	Until APCM 2026	Secretary
	Mrs K Nice	Until APCM 2026	Reader
	Mr M Muir	Until APCM 2026	
Elected Members:	Mrs C Caine	Until APCM 2025	
	Mr S Thomas	Until APCM 2025	Treasurer
	Mr C Page	Until APCM 2026	
	Mr P Dougal	Until APCM 2024	Vice Chairman
	Mrs A Balmer	Until APCM 2026	Lay Leader of Worship
	Mr M Maddox	Until APCM 2027	Reader
	Mr S Shepperson-Smith	Until APCM 2027	
Co-opted Member:	Mrs A Milne	Until APCM 2027	
	Mrs P Lickfold	Until APCM 2027	
	Mrs S West	Until APCM 2025	Safeguarding Officer

Signed on behalf of the PCC

.....*Phillipa Maddox*.....

Date*4/5/25*.....

NOTE: As a co-opted member, Mrs S West is not a trustee of the Charity.

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with Reverend Phillipa Maddox to promote the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning

our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. In addition to the Annual Parochial Church Meeting, the full PCC met four times during the year - in February, June, September and November. Conflict of Interest, of which we are very mindful, is a standard agenda item at the PCC meetings.

In September, seven members of the PCC attended the Leading Your Church into Growth conference, led by a team from the Diocese. This engaging conference helped us to think about how we can generously and effectively welcome more people to St. Mary's church.



Members of the PCC attending the Leading Your Church into Growth conference in September

Statistics

Baptisms, Funerals, Weddings and key services took place throughout the year. The below table below shows a comparison in the statistics from 2017 (pre-pandemic), 2023 & 2024. It is encouraging that Sunday attendance is growing. Although seasonal services seem to have dropped, some have increased, such as Nine Lessons and Carols which nearly doubled in number from the previous year. It is also interesting to note that more of our community are choosing to have funerals led by a Minister either in Church or at a Crematorium than in previous years.

Event	2017	2023	2024
Usual Sunday Attendance (adult)	57	42	45
Usual Sunday Attendance (child)	9	5	5
Baptisms	16	9	10
Funerals led by a Minister either in Church or at a Crematorium	24	13	31
Weddings	3	2	0
Christmas Attendance	571	438	419
Easter Day Attendance	179	87	68

There are 109 people on the Electoral Roll (compared to 115 in 2023 and 134 in 2017).

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by the Parish Administrator, Alex Milne. All emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Designated email addresses have been set up for Messy Church and Hall Bookings.

Friends of St Mary's

The Friends of St. Mary the Virgin (FOSM), Baldock (Registered Charity: 1117542) is a separate charity with the aim of raising money for the maintenance and restoration of the fabric of the church buildings. The FOSM committee met every eight weeks or so throughout the year, principally to plan the fundraising events to assist the church maintenance and repairs and grow membership.

5. Financial Review

General Fund

At the start of 2024, the General Fund held £51,983 but during the year this reduced by £8,280 to finish at £43,703. Many of the changes over the year reflect the financial climate in general. The key points in 2024 were:

- Regular planned giving fell by 7%, and totalled £44,975 in the year (down 31% since 2020).
- Church management and administration costs were broadly similar to last year, with staff salaries increasing by 10% in line with inflation. We have also begun contributing to a staff pension fund.
- Physical attendance at Church has increased by 6% from the previous year, and with loose collections at services amounting to £4,204; an increase of 82% from 2023. Contactless donations (included in the total for *Donations, appeals, subscriptions*) amounted to a further £3,713.

Church Hall Fund

The Church Hall would have made a profit of approximately £4,000 in 2024; up from £1,588 in 2023. This improved position is a consequence of the increasing use of the hall by external organisations. Unfortunately, the hall was vandalised, and approximately £7,000 has been spent on emergency boarding and glazing of the doors, as well as a measured survey and plans for the hall restoration. Some of these costs, as well as the insurance settlement and donations towards the restoration, will be transferred to a designated Hall Restoration fund, which will be set up in 2025. The Church Hall Fund now stands at £3,616.

Restricted Funds

The PCC currently holds £80,590 (£86,519 in 2023) in surplus Restricted Funds.

Much of this money is held within the Fabric Fund. At the end of 2024 this held a total of £40,943 (2023 £40,711). The increase is due to interest earned on the deposit.

The Sound System Fund has been renamed as the Audiovisual Systems Fund to include the streaming equipment purchased in 2021 and the new microphones in 2023 – fees are charged for the optional use of this system at weddings and funerals. This fund currently has a balance of -£1,025 after we received a grant in 2024 from Hertfordshire County Council, and a number of church funeral fees.

The Community Sponsorship Fund currently holds £678 (£1,198 in 2023). The reduction is due to the cost of providing English language lessons, and insurance payments for 79 Hillcrest.

The Nave & Chancel Roof fund currently holds £29,807 (£36,590 in 2023). We are going to explore the possibility of releasing some of these funds for other purposes.

Liabilities

The total liabilities of the PCC at the end of 2024 were £8,024 (£8,206 in 2023). This includes the Quarter 4 parochial fees, December utilities used but not yet invoiced, and charitable payments that were still to be distributed. All of these liabilities will be settled within the first quarter of 2025.

Reserve Policy

- The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):
 - Funding to cover six months of critical expenditure as below:
 - ♣ Heat, Light and Water for Church and Hall (£6,580 as of 31/12/2024)
 - ♣ Insurance Payments for Church and Hall (£4,900 as of 31/12/2024)
 - Funding to cover two months of critical expenditure as below:
 - ♣ Salaries (£2,600 as of 31/12/2024)
 - Funding to cover one month of general expenditure (£6,900 as of 31/12/2024)
- Reserve funds required to meet the above amount to £20,980. The General fund balance at 31/12/2024 is £43,703, which can cover these costs.
- Cover for Emergency Repairs (e.g., Theft of Lead, Roof Repairs) (estimated at £30,000). The restricted Fabric and Nave & Chancel Roof funds together hold £70,750, which can be used to cover this class of expense.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Unrestricted Funds	Restricted Funds	Total Funds 2023
	Note	£	£	£	£	£	£
INCOMING RESOURCES							
Incoming resources from donors	2(a)	84,571	4,497	89,068	74,723	25,473	100,196
Other voluntary income	2(b)	3,608	-	3,608	1,105	-	1,105
Income from charitable and ancillary trading	2(c)	20,786	-	20,786	18,704	-	18,704
Income from investments	2(d)	3,116	273	3,389	1,674	268	1,942
TOTAL INCOMING RESOURCES		<u>112,081</u>	<u>4,770</u>	<u>116,851</u>	<u>96,206</u>	<u>25,741</u>	<u>121,947</u>
RESOURCES USED							
Missionary and charitable giving	3(a)	-	5,415	5,415	-	6,038	6,038
Activities directly relating to the work of the church	3(b)	106,397	7,584	113,981	101,182	10,282	111,465
Fund raising and publicity	3(c)	441	-	441	-	-	-
Church management and administration	3(d)	14,188	-	14,188	13,799	-	13,799
TOTAL RESOURCES USED		<u>121,026</u>	<u>12,999</u>	<u>134,025</u>	<u>114,981</u>	<u>16,320</u>	<u>131,302</u>
NET INCOMING RESOURCES		(8,945)	(8,229)	(17,174)	(18,775)	9,420	(9,355)
Transfers between funds	4	(2,300)	2,300	-	(2,800)	2,800	-
NET MOVEMENT IN FUNDS		<u>(11,245)</u>	<u>(5,929)</u>	<u>(17,174)</u>	<u>(21,575)</u>	<u>12,220</u>	<u>(9,355)</u>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024 (2023)		<u>58,563</u>	<u>86,520</u>	<u>145,083</u>	<u>80,138</u>	<u>74,300</u>	<u>154,437</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024 (2023)		<u>47,318</u>	<u>80,591</u>	<u>127,909</u>	<u>58,563</u>	<u>86,520</u>	<u>145,082</u>

The notes on pages 18 to 23 form part of these financial statements

BALANCE SHEET
As at 31 December 2024

	Note	2024 £	2023 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		651	651
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	460	-
Central Board of Finance Deposit		14,083	41,861
Cash at bank and in hand		120,739	110,776
		<u>135,282</u>	<u>152,637</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		<u>8,024</u>	<u>8,206</u>
NET CURRENT ASSETS		<u>127,258</u>	<u>144,431</u>
NET ASSETS		<u>127,909</u>	<u>145,082</u>
FUNDS	9		
Unrestricted - General		43,703	51,983
- Designated		3,616	6,580
Restricted		80,590	86,519
		<u>127,909</u>	<u>145,082</u>

Approved by the Parochial Church Council on

Revd P Maddox
Rector

D Morgan
Churchwarden

The notes on pages 18 to 23 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income

Rental income from the letting of the church premises is recognised when received.

Income from investments

Dividends and interest are accounted for when received.

Resources used

Donations

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings, the Church Hall and movable church furnishings

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 2 to 10 years.

Investments

Investments are carried at their book cost at 31 December.

Net current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	44,975	-	44,975	48,351	-	48,351
Income tax recoverable on Gift Aid	10,152	-	10,152	11,859	-	11,859
Collections at all services	4,204	-	4,204	2,304	-	2,304
Donations, appeals, subscriptions	25,240	4,497	29,737	12,209	25,473	37,682
	<u>84,571</u>	<u>4,497</u>	<u>89,068</u>	<u>74,723</u>	<u>25,473</u>	<u>100,196</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	-	-	-	224	-	224
Social & Fundraising	3,608	-	3,608	881	-	881
	<u>3,608</u>	<u>-</u>	<u>3,608</u>	<u>1,105</u>	<u>-</u>	<u>1,105</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	693	-	693	789	-	789
Church Hall hire	12,498	-	12,498	12,791	-	12,791
Incoming Fees for Church Heating	455	-	455	100	-	100
Fees	7,140	-	7,140	5,024	-	5,024
	<u>20,786</u>	<u>-</u>	<u>20,786</u>	<u>18,704</u>	<u>-</u>	<u>18,704</u>
2(d) <i>Income from investments</i>						
Dividends	-	273	273	-	268	268
Interest received on deposits	3,116	-	3,116	1,674	-	1,674
	<u>3,116</u>	<u>273</u>	<u>3,389</u>	<u>1,674</u>	<u>268</u>	<u>1,942</u>
TOTAL INCOMING RESOURCES	<u>112,081</u>	<u>4,770</u>	<u>116,851</u>	<u>96,206</u>	<u>25,741</u>	<u>121,947</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

3 RESOURCES USED

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£	£	£	£
3(a) <i>Missionary and charitable giving :</i>						
Missions	-	4,195	4,195	-	5,501	5,501
Sustainability	-	-	-	-	63	63
Youth Worker	-	600	600	-	100	100
Community Sponsorship	-	620	620	-	374	374
	<u>-</u>	<u>5,415</u>	<u>5,415</u>	<u>-</u>	<u>6,038</u>	<u>6,038</u>
3(b) <i>Activities directly relating to the work of the Church</i>						
Ministry : parish share	61,685	-	61,685	56,511	-	56,511
clergy expenses	2,738	-	2,738	50	-	50
fees	3,559	-	3,559	5,810	-	5,810
Church running expenses						
insurance	8,057	-	8,057	7,144	-	7,144
heat, light and water	7,240	-	7,240	12,161	-	12,161
repairs, maintenance & improvements	416	7,584	8,000	1,109	9,903	11,012
upkeep of services	28	-	28	9	-	9
Rectory Gas	1,017	-	1,017	1,484	-	1,484
Organ, Choir & Music Group	3,453	-	3,453	3,552	-	3,552
Church Hall - running expenses	16,156	-	16,156	11,909	-	11,909
Church Hall shop & Coffee Bar	-	-	-	106	-	106
Resources	1,907	-	1,907	699	39	738
Gifts and Hospitality	141	-	141	638	-	638
Disabled Access					340	340
	<u>106,397</u>	<u>7,584</u>	<u>113,981</u>	<u>101,182</u>	<u>10,282</u>	<u>111,464</u>
3 (c) <i>Fund - raising and publicity</i>						
Publicity and other expenses	<u>441</u>	<u>-</u>	<u>441</u>	<u>-</u>	<u>-</u>	<u>-</u>
3 (d) <i>Church management and administration</i>						
Office Running Costs	874	-	874	1,307	-	1,307
Secretarial assistance	12,445	-	12,445	11,147	-	11,147
Bank charges	266	-	266	271	-	271
Other administrative charges	<u>603</u>	<u>-</u>	<u>603</u>	<u>1,074</u>	<u>-</u>	<u>1,074</u>
	<u>14,188</u>	<u>-</u>	<u>14,188</u>	<u>13,799</u>	<u>-</u>	<u>13,799</u>
TOTAL RESOURCES USED	<u>121,026</u>	<u>12,999</u>	<u>134,025</u>	<u>114,981</u>	<u>16,320</u>	<u>131,301</u>

The total Salaries paid in 2024 was £15,375 (2023 £13,837) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £462 (2023 £462) and an Independent Examination fee of £540 estimated. (2023 £539; paid in 2025)

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

4	SUMMARY OF INTERNAL TRANSFERS 2024	Unrestricted Funds		Restricted Funds
		General	Designated	
	PCC Donation to Missions Committee	(500)	-	500
	PCC Donation to Missions for Latin Link	(1,800)	-	1,800
	PCC Advance to Audiovisual System	-	-	-
	Legacy & Memorial (Designated) to PCC	-	-	-
	PCC Donation to Organ Fund	-	-	-
		<u>(2,300)</u>	<u>-</u>	<u>2,300</u>

SUMMARY OF INTERNAL TRANSFERS 2023	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,000)	-	1,000
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	-	-	-
	<u>(2,800)</u>	<u>-</u>	<u>2,800</u>

5	FIXED ASSETS FOR USE BY THE PCC	Fixtures and Equipment
	<i>Tangible fixed assets</i>	£
	GROSS BOOK VALUE	
	At 1 January 2024	57,326
	Additions in the year	-
	Disposals and Revaluations in year	-
	At 31 December 2024	<u>57,326</u>
	DEPRECIATION	
	At 1 January 2024	57,326
	Provided in the year	-
	At 31 December 2024	<u>57,326</u>
	NET BOOK VALUE	
	At 31 December 2024	-
	At 31 December 2023	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift.
The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets

Investments were held at 31 December 2024 and 31 December 2023.

These investments were enabled by specific bequests in previous years.

427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2024 Historical Cost £550 (2023 £550)

Market value £9,873 (2023 £9,652).

In addition, at 31 December 2024, £101 was held in the deposit fund. (2023 £101).

6	ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		2024					
		£	£	£	£	£	£
	Fixed assets	-	651	651	-	651	651
	Current assets	49,766	85,516	135,282	62,611	90,026	152,637
	Liabilities	(2,447)	(5,577)	(8,024)	(4,048)	(4,158)	(8,206)
		<u>47,319</u>	<u>80,590</u>	<u>127,909</u>	<u>58,563</u>	<u>86,519</u>	<u>145,082</u>
7	DEBTORS	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		2024					
		£	£	£	£	£	£
	Prepayments	-	460	460	-	-	-
8	LIABILITIES	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	AMOUNTS FALLING DUE WITHIN ONE YEAR	2024					
		£	£	£	£	£	£
	Accruals and deferred income	<u>2,447</u>	<u>5,577</u>	<u>8,024</u>	<u>4,048</u>	<u>4,158</u>	<u>8,206</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

9 FUND DETAILS

FUND DETAILS 2024		Balance at 1/1/2024	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2024
RESTRICTED FUNDS IN SURPLUS AT END 2024						
Tower		2,439	460	-	(802)	2,097
Robes & Vestment		140	-	-	-	140
Missions		418	2,297	-	(1,895)	820
Churchyard		93	-	36	-	129
Choir Scholarships		162	-	-	-	162
Community Sponsorship		1,198	100	-	(620)	678
Remembrance		315	-	-	-	315
Youth		59	-	-	-	59
Sustainability		173	-	-	-	173
Audiovisual System		(2,425)	1,400	-	-	(1,025)
Fabric		40,711	-	232	-	40,943
Youth Worker (Restricted)		4,081	-	-	(600)	3,481
Organ		2,255	240	5	-	2,500
Nave & Chancel Roof		36,589	-	-	(6,782)	29,807
Endowments		651	-	-	-	651
Disabled Access		(340)	-	-	-	(340)
TOTAL RESTRICTED		86,519	4,497	273	(10,699)	80,590
UNRESTRICTED						
Designated Funds						
Church Hall		6,581	13,191	-	(16,156)	3,616
SUBTOTAL		6,581	13,191	-	(16,156)	3,616
General		51,983	95,793	3,116	(107,189)	43,703
TOTAL UNRESTRICTED		58,564	108,984	3,116	(123,345)	47,319
TOTAL FUNDS		145,083	113,481	3,389	(134,044)	127,909

FUND DETAILS 2023		Balance at 1/1/2023	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2023
RESTRICTED FUNDS IN SURPLUS AT END 2023						
Tower		2,549	100	-	(210)	2,439
Robes & Vestment		140	-	-	-	140
Missions		418	2,701	-	(2,701)	418
Churchyard		57	-	36	-	93
Choir Scholarships		162	-	-	-	162
Community Sponsorship		1,573	-	-	(374)	1,199
Remembrance		315	-	-	-	315
Youth		98	-	-	(39)	59
Sustainability		136	100	-	(63)	173
Audiovisual System		986	100	-	(3,510)	(2,424)
Fabric		40,483	-	228	-	40,711
Youth Worker (Restricted)		4,181	-	-	(100)	4,081
Organ		2,131	120	4	-	2,255
Nave & Chancel Roof		20,421	22,352	-	(6,183)	36,590
Endowments		651	-	-	-	651
		-	-	-	(340)	(340)
TOTAL RESTRICTED		74,301	25,473	268	(13,520)	86,522
UNRESTRICTED						
Designated Funds						
Church Hall		5,014	13,581	-	(12,015)	6,580
Legacy & Memorial		-	-	-	-	-
SUBTOTAL		5,014	13,581	-	(12,015)	6,580
General		75,123	80,951	1,674	(105,765)	51,983
TOTAL UNRESTRICTED		80,137	94,532	1,674	(117,780)	58,563
TOTAL FUNDS		154,438	120,005	1,942	(131,300)	145,085

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2024

9 FUND DETAILS
(continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Audiovisual System	Restricted	Funds collected via Fees for the upkeep of the Audiovisual System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Nave & Chancel Roof	Restricted	For the renovation of the Nave and Chancel roof
Endowments	Restricted	Investments enabled by specific bequests in previous years
Disabled Access	Restricted	For the provision and maintenance of facilities to enable access to the church and hall by disabled visitors

10 CAPITAL COMMITMENTS

At 31st December 2024 the PCC had no capital commitments.

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2024

Responsibilities and basis of report

As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

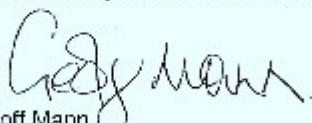
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


Geoff Mann
Dee House
Highworth Avenue
Cambridge

Accounts



"Building with Christ"

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Registered Charity No. 1133060

Annual Report and Financial Statements for the year ended 31st December 2023

Rector (From 13 September 2023)

The Reverend Phillipa Maddox
The Rectory
9 Pond Lane
Baldock

Treasurer

Steve Thomas
38 High Street
Baldock

Principal Bankers

Lloyds TSB
Bancroft
Hitchin

Independent Examiner

Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Church Contact Details

<http://www.stmarysbaldock.org.uk>

Annual Report of the Parochial Church Council for 2023	3
Aim and Purposes	3
Objectives and Activities	3
Structure, governance and management	3
Achievements and Performance	4
Worship and Prayer	4
Missions	4
Deanery Synod	5
Pastoral Care	5
St. Mary's Church Fabric	5
St. Mary's Church Hall	5
Sustainability Committee	5
Church Schools & Junior Church	6
Community Sponsorship	6
Safeguarding Policies	6
General Data Protection Regulation	7
Financial Review	8
Administrative Information	10
Statement of Financial Activities (SOFA)	11
Balance Sheet	12
Notes to the Financial Statements	13
Independent Examiner's Report	19

Annual Report of the Parochial Church Council for 2023

Aim and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with the incumbent, the Reverend Phillipa Maddox, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In addition to the Annual Parochial Church Meeting, the full PCC met four times during the year - in February, June, September and November. Given its wide responsibilities, the PCC has a number of committees each dealing with a particular aspect of parish life. These committees which include standing, finance, stewardship, fabric, worship, sustainability and mission, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

The Friends of St. Mary the Virgin, Baldock (Registered Charity: 1117542) is a separate charity with the aim of raising money for the maintenance and restoration of the fabric of the church buildings. The Friends of St Mary's (FOSM) committee met every 8 weeks or so throughout the year, principally to plan the fundraising events to assist the church maintenance and repairs and grow membership.

Achievements and Performance

Using the Parish Profile, written and approved by the PCC in autumn 2022, and following the advertisement on the Diocese of St Albans' vacancy page, a day was held in February 2023 to interview 3 candidates for the post of Rector of Baldock with Bygrave. Care was made that each candidate did not meet or see each other as they rotated round various "tasks" : leading a prayer group, taking a Q & A session at one of the church schools (St Mary's Junior), having a chance to meet other ministers in the deanery and see around both churches, plus a formal interview led by Bishop Jane and Archdeacon Janet. As a result of this day we were delighted that Reverend Phillipa Maddox, from All Saints Leavesden, accepted our offer of the post, with the planned start date in September 2023.

This gave a much-needed boost to the congregation, who could now see light at the end of the vacancy tunnel, which continued to be a time of "keeping Church going", led by the considerable efforts of our Church Administrator, Alex Milne, Church Warden David Morgan and Reader Katrina Nice.

Worship and Prayer

We continued in "vacancy mode" for eight and a half months of 2023, very gratefully receiving help from a number of retired clergy to lead Eucharistic services on Sundays and Wednesdays, with our Reader, Katrina Nice stepping in 4 times to lead an Service of Worship with Communion by Extension at 8am and 4 non eucharistic services

Almost all services now have a PowerPoint presentation for all the words and hymns instead of service booklets and hymn books, which are however still available for those who wish or are sitting in the side aisles where the screen is less visible.

Even in the vacancy we continued to hold Tiny Tots Singalong on Wednesday mornings every week except in school holidays, Evening Prayer on Zoom on 3 days a week and a contemplative prayer session on Zoom once a week. A monthly prayer group also now meet after the service on the 2nd Sunday of the month led by Agnes Balmer, who is exploring her vocation.

At present we have 114 parishioners on the Church Electoral Roll.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services, friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

Missions

As Christians we are called to give to build the Kingdom of God. Giving through our church is one of the ways we can do this.

The Missions Committee meets four times a year to allocate funds to support the work of charitable organisations. We receive £1000 a year from the PCC.

Rather than give small amounts to lots of charities, we aim to give larger sums to a local, a national and to an international charity each time we meet. In the past few years we have supported North Herts Homestart, and Foodbank locally, the Church Army, Shelter and Church Urban Fund, nationally, and Christian Aid, Water Aid and Morocco Earthquake Appeal internationally, among others. The charities we chose at our latest meeting were Foodbank (£150), USPG (£150), Christian Aid Ukraine Appeal (£100) and Unicef Gaza Emergency Appeal (£100).

Our church also gives money to Hazel and Martin, our missionaries in Argentina, through Latin Link.

All our Christmas collections go to homeless charities.

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

St Mary's Church Hall continues to host biweekly Foodbank distribution sessions, run by an ecumenical group in Baldock, part of the International "Trussell Trust" Foodbank organisation.

St Mary's has a team of people who celebrate Communion with those who are housebound and church services have now resumed in most care homes and this is much appreciated by the residents.

There are volunteers who help with pastoral and bereavement follow-up care. Unfortunately, the annual "In Loving Memory" commemoration service was postponed from November to January 2023, due to sickness, but, as in previous years, was much appreciated by those who attended.

Several people support families who are bringing their child to be baptised, providing a friendly link with the church through visiting and assisting at the baptism service.

Messy Church continued to be held monthly in the Church Hall starting at 11:45 with a hot meal, with crafts being integrated with worship throughout the session. Since Emma left in June, only the September session with the A Rocha speaker was held, because of the pressures of the vacancy. It is planned to have Messy Church bi-monthly in 2023 if possible.

The After-Hours group for teenagers run by our ordinand and another church member continued to meet monthly until Emma left, and then enjoyed meeting up and being involved in the 9 Lessons and carols service in December.

St. Mary's Church Fabric

Following last year's completion of the works to the Nave and Chancel roof, no major capital projects were undertaken in 2023.

Now that the building is dry, however, we will be able to proceed with the installation of the new chancel carpet that we had committed to previously, with the faculty already in place. Discussions to move this forward have taken place and the carpet will be laid in 2024.

Routine maintenance and annual inspections we completed throughout the year and driven by Chris and Sheila Page, thorough and comprehensive cleaning of both the church and the church hall, was undertaken, more regularly, an initiative that will be carried forward into 2024 too.

St. Mary's Church Hall

The drainage problems with the kitchen continued in the early part of 2023, with the problem finally resolved by a power flush which, it seems has resolved the blockage once and for all.

Hall bookings and events that call for catering have increased and it is not a coincidence that hall revenue has improved throughout the year.

The hall continues to be an area which requires investment and this should be given due consideration, as we review our priorities and set spending plans for the year ahead.

Sustainability Committee

The Eco Group was set up in September 2015 with the aim of helping St Mary's Church and individuals to reduce their carbon footprints.

The church is a member of the A Rocha (Christian environmental charity) Eco Church Awards scheme, working towards our goal of becoming net zero carbon ourselves by 2030 in line with the Church of England's aims. This involves gaining points across 5 categories - Worship, Buildings, Outdoor Space, Community and Global Engagement, and Lifestyle, by adopting climate friendly policies in each.

We continue to work towards our silver award, having an Eco stand in church and posting an Eco tip every week- sharing this more widely throughout the deanery, have had a stall at both Baldock Eco Fests in 2023 with eco crafts to engage children, took part in Living Churchyards with a bioblitz afternoon, promoted "no Mow May" to encourage people to leave wild areas in their own gardens to help biodiversity and again took part in Rotary's "Open Gardens" in May. It was more difficult to maintain both churchyard bee gardens during the vacancy but that may have proved beneficial to small bugs and biodiversity!

Church Schools & Junior Church

Weekly whole school assemblies (collective worship) continued at both Infant and Junior schools, the leading shared by Katrina Nice (Infants) and Andrew Clark (Juniors). Our new incumbent Rev Phillipa has taken on alternate weeks. Collective Worship at both schools since she started in mid-September, which is much appreciated.

Rev Phillipa and several members of the congregation are governors at both schools and Rev Phillipa has a lot of involvement with both schools. Mrs Rosemary Charsley has continued as Chair of Governors at the junior school.

Junior Church was held with 2 sessions per month during term time (not running on Messy Church or All Age service Sundays). We have no Junior Choir at present.

Community Sponsorship

Following acceptance from the Home Office, in November 2018 we welcomed a Syrian refugee family under the government scheme and rejoiced with them when they all received their Indefinite Leave to Remain status in December 2023, after 5 years residency here. They have settled into Baldock well, with the children attending St Mary's Infant and Junior schools, and now the 2 eldest boys moving on to Knights Templar. The adults are continuing to make progress in English and have had some sessions of work experience. A team of volunteers, continues to support the family with visits to the doctors (less needed now that there is an Arabic speaking GP at the practice) job-centre and conversation practice, while trying hard to make them more independent as time progresses.

Safeguarding Policies - children, young people and vulnerable adults

At St Mary's Baldock our continued aim is to create an environment which is welcoming, respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently. Our goal is to create an environment where safeguarding is everybody's concern. With the installation of our rector Reverend Phillipa Maddox we are in the process of completely overhauling the way safeguarding is managed within our church.

In November 2023 we ran a Sunday morning service dedicated to safeguarding, with the aim of highlighting that it is everyone's responsibility and informing the congregation of who the safeguarding team are. Our Safeguarding policy has been reviewed and brought up to date and has been formally adopted by the PCC. This document is made available to all Church groups and individuals and is available on our website in line with Diocesan guidelines. We have updated our safeguarding records which allows us to keep track of any lapsed training and prompt the relevant persons to complete the required training in a timely manner. Many of the safeguarding training sessions are now available as online courses, allowing for more flexibility in completing them at a time that suits each individual. We are also offering group training to help those who may have difficulties completing these courses online. We are using the Parish Dashboard on a regular

basis and are in the process of bringing this up-to-date. This is a valuable resource which can be used to generate safeguarding reports at the click of a button, which will enable us to focus on any gaps that need addressing in our safeguarding records.

Chris Caine remains the parish safeguarding officer with Jennifer Woolnough overseeing DBS checks.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne. All emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Designated email addresses have been set up for Messy Church and Hall Bookings.

Financial Review

General Fund

At the start of 2023, the General Fund held £75,123 but during the year this reduced by £23,140 to finish at £51,983. Many of the changes over the year reflect the financial climate in general. The key points in 2023 were:

- Regular planned giving fell markedly, by £13,847, and totalled £48,351 in the year.
- Incoming fees for weddings, baptisms and funerals remained steady, with just two weddings in the year
- Church management and administration costs were broadly similar to last year, with staff salaries increasing slightly in line with inflation..
- Physical attendance at Church has remained steady, and with loose collections at services amounting to £2,831 from £2,383 in 2022. Contactless donations (included in the total for *Donations, appeals, subscriptions*) amounted to a further £895.
- We omitted to distribute the money collected at Christmas 2022. This has been identified and ringfenced for distribution to homeless people's charities along with the money collected at Christmas 2023 (approximately £3,500 in total).

Church Hall Fund

The Church Hall made a profit of £1,566 in 2023 after a loss of £460 in 2022. This improved position is a consequence of the increasing use of the hall by external organisations. The Church Hall Fund now stands at £6,580.

Restricted Funds

The PCC currently holds £86,519 (£74,300 in 2022) in surplus Restricted Funds.

- Much of this money is held within the Fabric Fund. At the end of 2023 this held a total of £40,711 (2022 £40,483).
- The Sound System Fund has been renamed as the Audiovisual Systems Fund to include the streaming equipment purchased this year – fees are charged for the use of this system at weddings and funerals. This fund currently has a balance of -£2,425 after we replaced a number of microphones, but is receiving a grant in 2024 from Hertfordshire County Council.
- The Community Sponsorship Fund currently holds £1,198 (£1,573 in 2022). The reduction is due to a contribution to the payment of 3 months' rent to the 15 Houses Charity for 79 Hillcrest, and insurance payments.
- A new Fund - Nave & Chancel Roof - was created in 2021 to hold funds for the next phase of restoration work. This currently holds £36,590 (20,422 in 2022). Some of this will need to be held until 2024 to settle the final retention payment.

Liabilities

The total liabilities of the PCC at the end of 2023 were £8,206 (£76,718 in 2022). This includes the Quarter 4 parochial fees, December utilities invoiced but not paid, and the two years' Christmas collections. All of these liabilities will be settled within the first quarter of 2024.

Reserve Policy

The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):

1. Funding to cover six months of critical expenditure as below:
 - a. Heat, Light and Water for Church and Hall (£10,000 as of 31/12/2023)
 - b. Insurance Payments for Church and Hall (£4,400 as of 31/12/2023)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£2,400 as of 31/12/2023)
3. Funding to cover one month of general expenditure (£7,900 as of 31/12/2023)

4. Cover for Emergency Repairs (e.g., Theft of Lead, Roof Repairs) (estimated at £30,000)

Total Reserve Funds required to meet the policy as of 31 December 2023 is £54,700.

Unrestricted General and Designated funds are £58,563, which could be used to cover this.

Administrative Information

St Mary The Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity within the Charity Commission. Registered Charity No. 1133060.

The PCC members who have served between 1st January 2023 and 31st December 2023 were:

Rector:	The Rev'd Phillipa Maddox	From Sept 2023	
Churchwardens:	Mr D Morgan	From APCM 2023 to APCM 2024	
Representatives on Deanery Synod:	Mr A Clark	Until APCM 2026	Secretary
	Mrs K Nice	Until APCM 2026	Reader
	Mr M Muir	Until APCM 2026	
Elected Members:	Mrs C Caine	Until APCM 2025	
	Mr S Thomas	Until APCM 2025	Treasurer
	Mr C Page	Until APCM 2026	
	Mr P Dougal	Until APCM 2026	Vice Chairman
	Mrs A Balmer	Until APCM 2026	
	Mr P Joslin	Until APCM 2023	

Signed on behalf of the PCC

.....*Phillipa Maddox*.....

Date 14th April 2024.....

PHILLIPA MADDOX (PCC CHAIR)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
INCOMING RESOURCES							
Incoming resources from donors	2(a)	74,723	25,473	100,196	98,843	268,428	367,271
Other voluntary income	2(b)	1,105	-	1,105	2,970	-	2,970
Income from charitable and ancillary trading	2(c)	18,704	-	18,704	19,053	-	19,053
Income from investments	2(d)	1,674	268	1,942	534	236	770
TOTAL INCOMING RESOURCES		96,206	25,741	121,947	121,400	268,664	390,064
RESOURCES USED							
Missionary and charitable giving	3(a)	-	6,038	6,038	-	6,495	6,495
Activities directly relating to the work of the church	3(b)	101,182	9,942	111,465	96,517	254,906	351,423
Fund raising and publicity	3(c)	-	-	-	294	-	294
Church management and administration	3(d)	13,799	-	13,799	12,838	-	12,838
TOTAL RESOURCES USED		114,981	15,980	131,302	109,649	261,401	371,050
NET INCOMING RESOURCES		(18,775)	9,761	(9,355)	11,751	7,263	19,014
Transfers between funds	4	(2,800)	2,800	-	(3,318)	3,318	-
NET MOVEMENT IN FUNDS		(21,575)	12,561	(9,355)	8,433	10,581	19,014
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023 (2022)		80,138	74,300	154,437	71,705	63,718	135,423
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023 (2022)		58,563	86,861	145,082	80,138	74,299	154,437

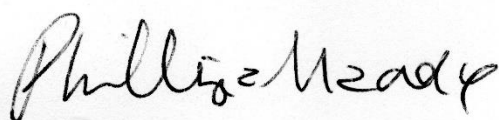
The notes on pages 13 to 18 form part of these financial statements

BALANCE SHEET
As at 31 December 2023

	Note	2023 £	2022 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		651	651
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	-	-
Central Board of Finance Deposit		41,861	40,561
Cash at bank and in hand		110,776	189,943
		<u>152,637</u>	<u>230,504</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		8,206	76,718
NET CURRENT ASSETS		<u>144,431</u>	<u>153,786</u>
NET ASSETS		<u>145,082</u>	<u>154,437</u>
FUNDS	9		
Unrestricted - General		51,983	75,123
- Designated		6,580	5,014
Restricted		86,519	74,300
		<u>145,082</u>	<u>154,437</u>

The notes on pages 13 to 18 form part of these financial statements

Approved by the Parochial Church Council on 14.04.2024



Rev P Maddox
PCC Chair



D Morgan
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income

Rental income from the letting of the church premises is recognised when received.

Income from investments

Dividends and interest are accounted for when received.

Resources used

Donations

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings, the Church Hall and movable church furnishings

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 2 to 10 years.

Investments

Investments are carried at their book cost at 31 December.

Net current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	48,351	-	48,351	62,198	-	62,198
Income tax recoverable on Gift Aid	11,859	-	11,859	13,743	-	13,743
Collections at all services	2,304	-	2,304	2,383	-	2,383
Donations, appeals, subscriptions	12,209	25,473	37,682	20,519	268,428	288,947
	<u>74,723</u>	<u>25,473</u>	<u>100,196</u>	<u>98,843</u>	<u>268,428</u>	<u>367,271</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	224	-	224	1,000	-	1,000
Social & Fundraising	881	-	881	1,970	-	1,970
	<u>1,105</u>	<u>-</u>	<u>1,105</u>	<u>2,970</u>	<u>-</u>	<u>2,970</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	789	-	789	499	-	499
Church Hall hire	12,791	-	12,791	8,776	-	8,776
Incoming Fees for Church Heating	100	-	100	300	-	300
Fees	5,024	-	5,024	9,478	-	9,478
	<u>18,704</u>	<u>-</u>	<u>18,704</u>	<u>19,053</u>	<u>-</u>	<u>19,053</u>
2(d) <i>Income from investments</i>						
Dividends	-	268	268	-	236	236
Interest received on deposits	1,674	-	1,674	534	-	534
	<u>1,674</u>	<u>268</u>	<u>1,942</u>	<u>534</u>	<u>236</u>	<u>770</u>
TOTAL INCOMING RESOURCES	<u>96,206</u>	<u>25,741</u>	<u>121,947</u>	<u>121,400</u>	<u>268,664</u>	<u>390,064</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

3 RESOURCES USED

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£	£	£	£
3(a) <i>Missionary and charitable giving :</i>						
Missions	-	5,501	5,501	-	4,726	4,726
Sustainability	-	63	63	-	-	-
Youth Worker	-	100	100	-	-	-
Community Sponsorship	-	374	374	-	1,769	1,769
	-	6,038	6,038	-	6,495	6,495
3(b) <i>Activities directly relating to the work of the Church</i>						
Ministry : parish share	56,511	-	56,511	56,994	-	56,994
clergy expenses	50	-	50	976	-	976
fees	5,810	-	5,810	6,886	-	6,886
Church running expenses						
insurance	7,144	-	7,144	6,130	-	6,130
heat, light and water	12,161	-	12,161	7,501	-	7,501
repairs, maintenance & improvements	1,109	9,903	11,012	961	254,656	255,617
upkeep of services	9	-	9	-	-	-
Rectory Gas	1,484	-	1,484	664	-	664
Organ, Choir & Music Group	3,552	-	3,552	4,319	-	4,319
Church Hall - running expenses	11,909	-	11,909	9,735	-	9,735
Church Hall shop & Coffee Bar	106	-	106	-	-	-
Resources	699	39	738	395	250	645
Gifts and Hospitality	638	-	638	1,956	-	1,956
Disabled Access		340	340			
	101,182	9,942	111,464	96,517	254,906	351,423
3 (c) <i>Fund - raising and publicity</i>						
Publicity and other expenses	-	-	-	294	-	294
3 (d) <i>Church management and administration</i>						
Office Running Costs	1,307	-	1,307	1,014	-	1,014
Secretarial assistance	11,147	-	11,147	10,552	-	10,552
Bank charges	271	-	271	290	-	290
Other administrative charges	1,074	-	1,074	982	-	982
	13,799	-	13,799	12,838	-	12,838
TOTAL RESOURCES USED	114,981	15,980	131,301	109,649	261,401	371,050

The total Salaries paid in 2023 was £13,837 (2022 £13,028) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £462 (2022 £504) and an Independent Examination fee of £564 (2022 £564)

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

4 SUMMARY OF INTERNAL TRANSFERS 2023

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,000)	-	1,000
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
PCC Advance to Audiovisual System	-	-	-
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	-	-	-
	<u>(2,800)</u>	<u>-</u>	<u>2,800</u>

SUMMARY OF INTERNAL TRANSFERS 2022

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,018)	-	1,018
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,318)</u>	<u>-</u>	<u>3,318</u>

5 FIXED ASSETS FOR USE BY THE PCC

	Fixtures and Equipment
	£
Tangible fixed assets	
GROSS BOOK VALUE	
At 1 January 2023	57,326
Additions in the year	-
Disposals and Revaluations in year	-
At 31 December 2023	<u>57,326</u>
DEPRECIATION	
At 1 January 2023	57,326
Provided in the year	-
At 31 December 2023	<u>57,326</u>
NET BOOK VALUE	
At 31 December 2023	-
At 31 December 2022	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift.

The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets

Investments were held at 31 December 2023 and 31 December 2022.

These investments were enabled by specific bequests in previous years.

427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2023 Historical Cost £550 (2022 £550)

Market value £9,652 (2022 £8,816).

In addition, at 31 December 2023, £101 was held in the deposit fund. (2022 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£	£	£	£
Fixed assets	-	651	651	-	651	651
Current assets	62,611	90,026	152,637	89,216	141,288	230,504
Liabilities	(4,048)	(4,158)	(8,206)	(9,079)	(67,639)	(76,718)
	<u>58,563</u>	<u>86,519</u>	<u>145,082</u>	<u>80,137</u>	<u>74,300</u>	<u>154,437</u>

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£	£	£	£
Prepayments	-	-	-	-	-	-

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£	£	£	£
Accruals and deferred income	4,048	4,158	8,206	9,079	67,639	76,718

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

9 FUND DETAILS

FUND DETAILS 2023	Balance at 1/1/2023	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2023
RESTRICTED FUNDS IN SURPLUS AT END 2023					
Tower	2,549	100	-	(210)	2,439
Robes & Vestment	140	-	-	-	140
Missions	418	2,701	-	(2,701)	418
Churchyard	57	-	36	-	93
Choir Scholarships	162	-	-	-	162
Community Sponsorship	1,573	-	-	(374)	1,198
Remembrance	315	-	-	-	315
Youth	98	-	-	(39)	59
Sustainability	136	100	-	(63)	173
Audiovisual System	986	100	-	(3,510)	(2,425)
Fabric	40,483	-	228	-	40,711
Youth Worker (Restricted)	4,181	-	-	(100)	4,081
Organ	2,131	120	4	-	2,255
Nave & Chancel Roof	20,421	22,352	-	(6,183)	36,589
Endowments	651	-	-	-	651
Disabled Access	-	-	-	(340)	(340)
TOTAL RESTRICTED	74,301	25,473	268	(13,180)	86,519
UNRESTRICTED					
Designated Funds					
Church Hall	5,014	13,581	-	(12,015)	6,580
Legacy & Memorial	-	-	-	-	-
SUBTOTAL	5,014	13,581	-	(12,015)	6,580
General	75,123	80,951	1,674	(105,765)	51,983
TOTAL UNRESTRICTED	80,137	94,532	1,674	(117,780)	58,563
TOTAL FUNDS	154,438	120,005	1,942	(130,960)	145,082

FUND DETAILS 2022	Balance at 1/1/2022	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2022
RESTRICTED FUNDS IN SURPLUS AT END 2022					
Tower	2,612	170	-	(233)	2,549
Robes & Vestment	140	-	-	-	140
Missions	344	1,982	-	(1,908)	418
Churchyard	21	27	9	-	57
Choir Scholarships	162	-	-	-	162
Community Sponsorship	3,341	-	-	(1,769)	1,572
Remembrance	314	-	-	-	314
Youth	328	20	-	(250)	98
Sustainability	124	12	-	-	136
Audiovisual System	1,634	700	-	(1,349)	985
Fabric	39,256	1,000	227	-	40,483
Youth Worker (Restricted)	4,181	-	-	-	4,181
Organ	971	660	1	500	2,132
Nave & Chancel Roof	9,638	263,858	-	(253,074)	20,422
Endowments	651	-	-	-	651
TOTAL RESTRICTED	63,717	268,429	237	(258,083)	74,300
UNRESTRICTED					
Designated Funds					
Church Hall	5,474	9,275	-	(9,735)	5,014
Legacy & Memorial	-	-	-	-	-
SUBTOTAL	5,474	9,275	-	(9,735)	5,014
General	66,231	111,590	534	(103,232)	75,123
TOTAL UNRESTRICTED	71,705	120,865	534	(112,967)	80,137
TOTAL FUNDS	135,422	389,294	771	(371,050)	154,437

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

9 FUND DETAILS

(continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Legacy & Memorials	Unrestricted	Designated Fund for Legacies donated to PCC, now closed
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Audiovisual System	Restricted	Funds collected via Fees for the upkeep of the Audiovisual System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Nave & Chancel Roof	Restricted	For the renovation of the Nave and Chancel roof
Endowments	Restricted	Investments enabled by specific bequests in previous years

Funds in the Legacy & Memorial Fund have been returned to the General Fund. As a consequence, the General Fund is no longer in deficit.

10 CAPITAL COMMITMENTS

At 31st December 2023 the PCC had no capital commitments.

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2023.

Responsibilities and basis of report

As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

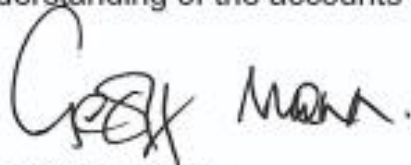
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

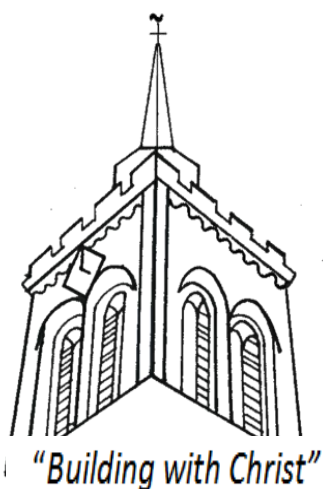
1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Accounts



The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Registered Charity No. 1133060

Annual Report and Financial Statements for the year ended 31st December 2022

Rector (Until 26 June 2022)

The Reverend Canon Andrew Holford
The Rectory
9 Pond Lane
Baldock

Treasurer

Steve Thomas
38 High Street
Baldock

Principal Bankers

Lloyds TSB
Bancroft
Hitchin

Independent Examiner

Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Church Contact Details

<http://www.stmarysbaldock.org.uk>

Annual Report of the Parochial Church Council for 2022	3
Aim and Purposes	3
Objectives and Activities	3
Structure, governance and management	3
Achievements and Performance	4
Worship and Prayer	4
Deanery Synod	4
Pastoral Care	4
St. Mary's Church Fabric	5
St. Mary's Church Hall	6
Sustainability Committee	6
Church Schools & Junior Church	6
Missions	7
Community Sponsorship	7
Safeguarding Policies	7
General Data Protection Regulation	7
Financial Review	9
Administrative Information	10
Statement of Financial Activities (SOFA)	11
Balance Sheet	12
Notes to the Financial Statements	13
Independent Examiner's Report	19

Annual Report of the Parochial Church Council for 2022

Aim and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Andrew Holford, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In addition to the Annual Parochial Church Meeting, the full PCC met six times during the year - in January, March, May, July, September and November. Given its wide responsibilities, the PCC has a number of committees each dealing with a particular aspect of parish life. These committees which include standing, finance, stewardship, fabric, worship and mission, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

The Friends of St. Mary the Virgin, Baldock (Registered Charity: 1117542) is a separate charity with the aim of raising money for the maintenance and restoration of the fabric of the church buildings.

The Friends of St Mary's (FOSM) committee met every 8 weeks or so throughout the year, principally to plan the fundraising events to assist the church maintenance and repairs and grow membership. The Fair and Festival were the main occasions for fundraising but concerts and a quiz night were also held. £70,000 was paid to the PCC to assist in the roof repairs.

Achievements and Performance

Major changes to the ministry team took place in the first half of 2022, particularly the early retirement of the Rector at the end of June, which has had a large impact on the provision of services and church life during the ensuing vacancy.

Sharon Cooper, Reader for 12 years, left St Mary's in February 2022 to retire to Wales with her husband. St Mary's would like to thank her very much for her contribution to worship and ministry over this time.

Emma Wilkinson, our Ordinand, was ordained deacon at St Albans Abbey on 2 July and left to take up her curacy at St Thomas', Wilbury, in nearby Letchworth in July. She has been a hard working and much valued member of the congregation since coming to St Mary's in 2013. and of the ministry team since she began her training. Emma was the backbone of Messy Church, her gift of catering for large numbers of people being especially valued, and she will be missed in many areas of church life.

Andrew Holford retired in June 2022, having been our Rector for 18 years, in which he faithfully held midweek communion services and Tiny Tots singalong every Wednesday, led Morning and Evening Prayer in church nearly every day, and who worked tirelessly to inspire his parishioners to worship Our Saviour Jesus Christ, incorporating over the years many different forms of liturgy and music, from Choral Evensong to Music Group and Parish Praise Be band accompanying Parish Communion and Parish Praise! Services. His preaching always challenged us to connect our faith with our daily lives, and his pastoral care, particularly around funerals, brought comfort to many. Andrew was well known in Baldock, cycling to get around, even to churches further afield if time allowed! He developed very strong and close links with both church schools, led several restoration church projects – the tower, south aisle roof and most recently the nave and chancel roof - involving the whole town, and he created a church which was increasingly open; literally – nearly every day – and figuratively -being inclusive and welcoming to all, and he was made a Canon in 2018 in appreciation of his work for the Church.

Very many of us in Baldock have been touched in our lives by Andrew's ministry and we extend grateful thanks for his support on our journeys of faith and wish him and all his family very best wishes and blessings in the next chapter of their lives.

Worship and Prayer

For the first 6 months of 2022 worship was as pre COVID although we continued to receive the sacrament at Holy Communion by intinction to lessen any COVID-19 risk, and there was still an area of church where people could sit apart for those remaining cautious. From the beginning of the vacancy period, we enlisted the help of several retired priests to lead our Sunday and Wednesday communion services, with our Reader Katrina Nice taking a non-eucharistic service on 3 occasions - Climate Change Sunday, Bible Sunday and the service including the Nativity Play.

All Sunday morning services were streamed to enable those who cannot attend church in person to participate in worship, especially helpful for those who are ill, although most people have now returned to physical church.

Most services now have a PowerPoint presentation for all the words and hymns instead of service booklets and hymn books.

Even in the vacancy we continued to hold Tiny Tots Singalong on Wednesday mornings most weeks, Evening Prayer on Zoom on 3 days a week and a contemplative prayer session on Zoom once a week. Some services could not be held because of the unavailability of a minister which unfortunately meant we were unable to hold our traditional Midnight Mass. We did however hold the popular crib service and Christmas Day Communion, so provision was still available for people to celebrate the birth of our Saviour Jesus Christ.

At present we have 114 parishioners on the Church Electoral Roll.

The average weekly physical attendance counted during Eucharist services was 50, with a few also watching via the streaming system. The average monthly attendance at Messy Church was 25.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services, friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year, we have celebrated 12 baptisms, 5 weddings and one wedding blessing, and held 12 funerals in our church.

Mission

Following planning started in 2021, St Mary's held a Mission in 2022 entitled "Faith and Climate" to encourage Christians and others to engage with the Climate Crisis and how a Christian faith impacts this.

Three evenings with speakers were held: Phil Evans from Christian Aid, John Cherry, local farmer and former Church Warden at Weston, on Sustainable Agriculture, which his farm practises and holds an annual nationwide conference to promote, Lord Deben (John Selwyn Gummer) chair of the government's Climate Change Committee and former Anglican, now Catholic.

On Ascension Day, Andrew Holford and Katrina Nice both gave 5-minute talks on how the bible informs us of the Climate Crisis and how God might be encouraging us to engage with it.

In September, a speaker from the environmental charity A Rocha, led an interactive session for all ages on caring for creation as part of our Messy Church.

Despite no huge surge in church membership, it was however considered a very worthwhile Mission to have held, which will hopefully be built on as people continue to wrestle with the major issue of the Climate Crisis.

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

St Mary's Church Hall continues to host biweekly Foodbank distribution sessions, run by an ecumenical group in Baldock, part of the International "Trussell Trust" Foodbank organisation.

St Mary's has a team of people who celebrate Communion with those who are housebound and church services have now resumed in most care homes and this is much appreciated by the residents.

There are volunteers who help with pastoral and bereavement follow-up care. Unfortunately, the annual "In Loving Memory" commemoration service was postponed from November to January 2023, due to sickness, but, as in previous years, was much appreciated by those who attended.

Several people support families who are bringing their child to be baptised, providing a friendly link with the church through visiting and assisting at the baptism service.

Messy Church continued to be held monthly in the Church Hall starting at 11:45 with a hot meal, with crafts being integrated with worship throughout the session. Since Emma left in June, only the September session with the A Rocha speaker was held, because of the pressures of the vacancy. It is planned to have Messy Church bi-monthly in 2023 if possible.

The After-Hours group for teenagers run by our ordinand and another church member continued to meet monthly until Emma left, and then enjoyed meeting up and being involved in the 9 Lessons and carols service in December.

St. Mary's Church Fabric

The work on the Nave and Chancel Roof began in the Spring of 2022, with Barker Associates engaged as the architects and project managers, and Bakers of Danbury Heritage as the main contractors. The initial scope of the work was the restoration of the nave and chancel roof and rainwater goods and the south turret masonry, but it became apparent that some work was required to the repointing of the flintwork, replacement of the ringing chamber door to the north aisle roof and holding repairs to the north aisle roof itself. Some minor damage was incurred to the organ due to rainwater ingress, but the main contractors agreed to bear the cost of the repair to this as well as damage to one of the vestry windows. Some rainwater entered the western end of the church on one occasion, but this was found to be due to a blocked drain from the tower. Fortunately, removal of the old lead revealed that the boarding of the nave and chancel roof was in better condition than previously feared, and the project is expected to remain within budget despite the additional work in other areas.

St. Mary's Church Hall

The PCC is rightly committed to repairs to the church roof and masonry, but the hall will need some attention in due course.

As part of the heat loss survey the hall too was assessed, and heat is pouring out of the building. The introduction of new glazed disabled access doors to the front elevation is being explored and, subject to budgetary priorities, replacement or renovation of the windows and the associated costs will be reviewed at the same time.

The hall has had a major drainage problem, with waste water from the kitchen sinks backing up. This has affected the range of activities that have been able to take place. Three attempts have been made to clear the drains including the replacement of pipework.

The glass washer machine was out of action for the whole year, which impacted on catering for events, but cannot be replaced until the drainage problem is rectified.

The macerator in the disabled toilet (now 10 years old) finally ceased functioning and this caused major disruption for a few months until it could be replaced.

Both these issues also accounted for a total of £2,666 of the hall running costs.

A professional drainage company were engaged in February 2023, rodding and flushing the system, to resolve the situation, allowing church activity to return to its previous level. The cost and long-term outcome of this activity will be included in the 2023 Annual Report.

Sustainability Committee

The Eco Group was set up in September 2015 with the aim of helping St Mary's Church and individuals to reduce their carbon footprints.

The church is a member of the A Rocha (Christian environmental charity) Eco Church Awards scheme, working towards our goal of becoming net zero carbon ourselves by 2030 in line with the Church of England's aims. This involves gaining points across 5 categories - Worship, Buildings, Outdoor Space, Community and Global Engagement, and Lifestyle, by adopting climate friendly policies in each.

We were heavily involved in the Church Mission, "Faith and Climate", supporting the Rector in this venture. and continue to work towards our silver award. We continue to post an Eco tip every week,

maintain both churchyard bee gardens with the help of 2 scouts and 2 newly involved members of our congregation and have an Eco stand in church but things have taken a back seat due to time pressures during the vacancy months.

Church Schools & Junior Church

Weekly whole school assemblies (collective worship) continued at both Infant and Junior schools, the leading shared by the Rector, Katrina Nice and Andrew Clark. Since the retirement of the Rector, Mrs Nice has continued with weekly assemblies at the Infant school, with Mr Clark maintaining assemblies at the Junior school. During the vacancy there has unfortunately not been the capacity to maintain the high level of contact the Rector had built up with both church schools. We hope this will resume when we have a new incumbent.

Along with Rev'd Canon Andrew Holford, several members of the congregation are governors at both schools. Mrs Rosemary Charsley has continued as Chair of Governors at the junior school.

Junior Church was held with 2 sessions per month (not running on Messy Church or All Age service Sundays). Junior Choir continued in the first part of the year, but this has been put on hold since the vacancy started, due to lack of numbers and helpers.

Missions

Helping those in need is a demonstration of our faith. Despite the restrictions in place for most of the year, St. Mary's collected a total of £1,149 for charitable purposes, including £972 at our Christmas services. The sum raised from the Christmas services will be donated to charities which support the homeless, especially children. The remainder will be donated to other humanitarian charities.

Another £2,818 was provided from the PCC general fund for use by the Missions Committee. This includes support that has continued to be given to Martin and Hazel Frost and it is good to read the news of their work with Latin Link in Argentina in their monthly newsletters which are available on the church website.

Donations totalling £1,700 pounds were received from the Baldock Futures fund, including £1,500 specifically for the poor and needy of Baldock and Ashwell who may be suffering from the wider effects of the recent Pandemic

Community Sponsorship

Following acceptance from the Home Office, in November 2018 we welcomed a Syrian refugee family under the government scheme. They have settled into Baldock well, with the children attending St Mary's Infant and Junior schools, and the eldest moving on to Knights Templar in September. The adults are continuing to make progress in English and have had some sessions of work experience. A team of volunteers, funded by donations from throughout the town, continues to support the family with visits to the doctors, dentists, shops, job-centre and conversation practice, while continuing to seek to make them more independent as time progresses.

Unfortunately, our church did not have the capacity to help with Ukrainian refugees who came to Britain in February 2022 following the Russian invasion.

Safeguarding Policies - children, young people and vulnerable adults

At St Mary's the aim is to create an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently. During this year our Safeguarding policy has been reviewed to ensure that it is in line with House of Bishops' "Promoting a safer church" policy and recent regulations. This has been formally adopted by the PCC and is made available to all Church groups and hall hirers. There are clear procedures in place to deal promptly with safeguarding allegations or suspicions of abuse in consultation with the Diocesan Safeguarding Adviser. The policy is available on our website in line with Diocesan guidelines. All volunteers have been encouraged to attend diocesan safeguarding training. From January 2022 a new safeguarding training framework comes into force.

which will replace the old-style training structure. When church members are due a refresher course, they will take part in the updated training. ‘Safer recruitment and people management’ and ‘domestic abuse’ were previously taken as a one-off training module. These will both now need a refresher every three years. Many of the training modules will be available online making them easier to access. Chris Caine remains the parish safeguarding officer with Jenny Woolnough in charge of DBS checks. As Therfield and Kelshall have been in vacancy, Rural Dean Heidi Huntley asked if that parish could have the contact details for Chris Caine in case of any safeguarding issues arose whilst in vacancy. This was agreed and Chris Caine shared her contact details with Therfield and Kelshall. In the absence of an incumbent at St Mary’s Baldock, Chris Caine is able to discuss any potential safeguarding issues with the Churchwarden, David Morgan.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne and Emma Wilkinson. All emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Designated email addresses have been set up for Messy Church and Hall Bookings.

Financial Review

General Fund

At the start of 2022, the General Fund held £66,231 and during the year this increased by £8,892 to finish at £75,123. Many of the changes over the year reflect the gradual move away from the heavy restrictions of 2020 towards an environment where a more normal pattern of income and expenditure was achieved. The key points in 2022 were:

- Regular planned giving grew by £5,212, and totalled £62,198 in the year.
- Incoming fees for weddings, baptisms and funerals increased by £53 to £9,478, with fees paid to the DBF reducing by £1,606 to £4,649. This reduction was because we were in vacancy for many of the services, and part of the visiting clergy's fees were paid directly, rather than by the Diocese.
- Church management and administration costs were broadly similar to last year; an increase in secretarial assistance salary being balanced by a reduction in expenditure on office consumables.
- Physical attendance at Church has remained steady, with loose collections at services amounting to £2,383 from £2,683 in 2021. Contactless donations (included in the total for *Donations, appeals, subscriptions*) amounted to a further £1,280.

Church Hall Fund

The Church Hall made a loss of £460 in 2022, following a deficit of £1,222 in 2021. This improved position is a consequence of the increasing use of the hall by external organisations. The Church Hall Fund now stands at £5,014, and it is possible that a modest surplus will be achieved in 2023.

Restricted Funds

The PCC currently holds £74,300 (£63,718 in 2021) in surplus Restricted Funds.

- Much of this money is held within the Fabric Fund. At the end of 2022 this held a total of £40,483 (2021 £39,257).
- The Sound System Fund has been renamed as the Audiovisual Systems Fund to include the streaming equipment purchased this year – fees are charged for the use of this system at weddings and funerals. This fund currently holds £986.
- The Community Sponsorship Fund currently holds £1,573 (£3,342 in 2020). The reduction is due to a contribution to the payment of rent to the 15 Houses Charity for 79 Hillcrest, and English lessons for the Al-Hamoud family.
- A new Fund - Nave & Chancel Roof - was created last year to hold funds for the next phase of restoration work. This currently holds £20,422 (£9,638 in 2021). This takes into account the anticipated spend of £66,000 to complete the current phase of the project in the first quarter of 2023. Grants for a total of £10,000 are expected upon completion of the works, as well as the ability to reclaim VAT to a value of approximately £15,000 under the Listed Places of Worship scheme.

Liabilities

The total liabilities of the PCC at the end of 2022 were £76,718 (£5,731 in 2021). This includes the anticipated £66,000 liability for the nave and chancel roof restoration. The other reason for the increase is late payment of Quarter 1 to Quarter 3 parochial fees and a large gas bill for the month of December. All of these liabilities will be settled within the first quarter of 2023.

Reserve Policy

The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):

1. Funding to cover six months of critical expenditure as below:
 - a. Heat, Light and Water for Church and Hall (£3,900 as of 31/12/2022)
 - b. Insurance Payments for Church and Hall (£3,900 as of 31/12/2022)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£2,100 as of 31/12/2022)

3. Funding to cover one month of general expenditure (£7,900 as of 31/12/2022)
 4. Cover for Emergency Repairs (e.g., Theft of Lead, Roof Repairs) (estimated at £30,000)
- Total Reserve Funds required to meet the policy as of 31 December 2021 is £47,800.
Unrestricted funds are £80,138 which could be used to cover this.

Administrative Information

St Mary The Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity within the Charity Commission. Registered Charity No. 1133060.

The PCC members who have served between 1st January 2022 and 31st December 2022 were:

Rector:	The Rev'd Canon Andrew Holford	Retired June 2022	
Churchwardens:	Mr D Morgan	From APCM 2022 to APCM 2023	
Representatives on Deanery Synod:	Mr A Clark Mrs A Balmer Mrs K Nice	Until APCM 2023 Until APCM 2023 Until APCM 2023	Secretary Reader
Elected Members:	Mrs C Caine Mr S Thomas	Until APCM 2025 Until APCM 2025	Treasurer
	Mr M Muir	Until APCM 2024	
	Mr P Joslin Mr C Page Mr P Dougal	Until APCM 2023 Until APCM 2023 Until APCM 2023	Vice Chairman
	Miss E Wilkinson Mrs S Cooper Mr M McNeil Mrs J Brasier Mrs J Woolnough	Until July 2022 Until APCM 2022 Until APCM 2022 Until APCM 2022 Until APCM 2022	Reader

Signed on behalf of the PCC

.....
Paul Dougal (Vice Chairman)

Date 3rd MAY 2023

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
INCOMING RESOURCES							
Incoming resources from donors	2(a)	98,843	268,428	367,271	93,158	14,340	107,498
Other voluntary income	2(b)	2,970	-	2,970	2,205	-	2,205
Income from charitable and ancillary trading	2(c)	19,053	-	19,053	14,565	-	14,565
Income from investments	2(d)	534	236	770	20	254	274
TOTAL INCOMING RESOURCES		<u>121,400</u>	<u>268,664</u>	<u>390,064</u>	<u>109,948</u>	<u>14,594</u>	<u>124,542</u>
RESOURCES USED							
Missionary and charitable giving	3(a)	-	6,495	6,495	-	5,560	5,560
Activities directly relating to the work of the church	3(b)	96,517	254,906	351,423	85,936	5,635	91,571
Fund raising and publicity	3(c)	294	-	294	359	-	359
Church management and administration	3(d)	12,838	-	12,838	12,698	-	12,698
TOTAL RESOURCES USED		<u>109,649</u>	<u>261,401</u>	<u>371,050</u>	<u>98,993</u>	<u>11,195</u>	<u>110,188</u>
NET INCOMING RESOURCES		11,751	7,263	19,014	10,955	3,399	14,354
Transfers between funds	4	(3,318)	3,318	-	(3,313)	3,313	-
NET MOVEMENT IN FUNDS		<u>8,433</u>	<u>10,581</u>	<u>19,014</u>	<u>7,642</u>	<u>6,712</u>	<u>14,354</u>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022 (2021)		<u>71,705</u>	<u>63,718</u>	<u>135,423</u>	<u>64,063</u>	<u>57,006</u>	<u>121,069</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022 (2021)		<u>80,138</u>	<u>74,299</u>	<u>154,437</u>	<u>71,705</u>	<u>63,718</u>	<u>135,423</u>

The notes on pages 13 to 18 form part of these financial statements

BALANCE SHEET
As at 31 December 2022

	Note	2022 £	2021 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		<u>651</u>	<u>651</u>
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	-	2,700
Central Board of Finance Deposit		40,561	30,057
Cash at bank and in hand		<u>189,943</u>	<u>107,746</u>
		<u>230,504</u>	<u>140,503</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		<u>76,718</u>	<u>5,731</u>
NET CURRENT ASSETS		<u>153,786</u>	<u>134,772</u>
NET ASSETS		<u>154,437</u>	<u>135,423</u>
FUNDS	9		
Unrestricted - General		75,123	66,231
- Designated		5,014	5,474
Restricted		<u>74,300</u>	<u>63,717</u>
		<u>154,437</u>	<u>135,422</u>

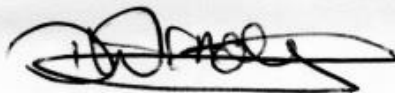
The notes on pages 13 to 18 form part of these financial statements

Approved by the Parochial Church Council on

3rd MAY 2023



P Dougal
Vice Chairman



D Morgan
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income

Rental income from the letting of the church premises is recognised when received.

Income from investments

Dividends and interest are accounted for when received.

Resources used

Donations

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings, the Church Hall and movable church furnishings

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 2 to 10 years.

Investments

Investments are carried at their book cost at 31 December.

Net current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022

2 INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	62,198	-	62,198	56,986	-	56,986
Income tax recoverable on Gift Aid	13,743	-	13,743	16,494	-	16,494
Collections at all services	2,383	-	2,383	2,683	-	2,683
Donations, appeals, subscriptions	20,519	268,428	288,947	16,995	14,340	31,335
	<u>98,843</u>	<u>268,428</u>	<u>367,271</u>	<u>93,158</u>	<u>14,340</u>	<u>107,498</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	1,000	-	1,000	450	-	450
Social & Fundraising	1,970	-	1,970	1,755	-	1,755
	<u>2,970</u>	<u>-</u>	<u>2,970</u>	<u>2,205</u>	<u>-</u>	<u>2,205</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	499	-	499	-	-	-
Church Hall hire	8,776	-	8,776	4,984	-	4,984
Incoming Fees for Church Heating	300	-	300	50	-	50
Fees	9,478	-	9,478	9,531	-	9,531
	<u>19,053</u>	<u>-</u>	<u>19,053</u>	<u>14,565</u>	<u>-</u>	<u>14,565</u>
2(d) <i>Income from investments</i>						
Dividends	-	236	236	-	254	254
Interest received on deposits	534	-	534	20	-	20
	<u>534</u>	<u>236</u>	<u>770</u>	<u>20</u>	<u>254</u>	<u>274</u>
TOTAL INCOMING RESOURCES	<u>121,400</u>	<u>268,664</u>	<u>390,064</u>	<u>109,948</u>	<u>14,594</u>	<u>124,542</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

3 RESOURCES USED	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2022 £	£	£	2021 £
3(a) <i>Missionary and charitable giving :</i>						
Missions	-	4,726	4,726	-	3,725	3,725
Community Sponsorship	-	1,769	1,769	-	1,835	1,835
	-	6,495	6,495	-	5,560	5,560
3(b) <i>Activities directly relating to the work of the Church</i>						
Ministry :						
parish share	56,994	-	56,994	58,955	-	58,955
clergy expenses	976	-	976	2,299	-	2,299
fees	6,886	-	6,886	6,255	-	6,255
Church running expenses						
insurance	6,130	-	6,130	5,603	-	5,603
heat, light and water	7,501	-	7,501	3,099	-	3,099
repairs, maintenance & improvements	961	254,656	255,617	(392)	5,530	5,138
upkeep of services	-	-	-	296	-	296
Rectory Gas	664	-	664	467	-	467
Organ, Choir & Music Group	4,319	-	4,319	1,925	-	1,925
Church Hall - running expenses	9,735	-	9,735	6,206	-	6,206
Church Hall shop & Coffee Bar	-	-	-	-	-	-
Resources	395	250	645	1,223	105	1,328
Gifts and Hospitality	1,956	-	1,956	-	-	-
	96,517	254,906	351,423	85,936	5,635	91,571
3 (c) <i>Fund - raising and publicity</i>						
Publicity and other expenses	294	-	294	359	-	359
3 (d) <i>Church management and administration</i>						
Office Running Costs	1,014	-	1,014	2,291	-	2,291
Secretarial assistance	10,552	-	10,552	9,160	-	9,160
Bank charges	290	-	290	201	-	201
Other administrative charges	982	-	982	1,046	-	1,046
	12,838	-	12,838	12,698	-	12,698
TOTAL RESOURCES USED	109,649	261,401	371,050	98,993	11,195	110,188

The total Salaries paid in 2022 was £13,028 (2021 £11,536) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £504 (2021 £504) and an Independent Examination fee of £564 (2021 £552)

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

4 SUMMARY OF INTERNAL TRANSFERS 2022

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,018)	-	1,018
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,318)</u>	<u>-</u>	<u>3,318</u>

SUMMARY OF INTERNAL TRANSFERS 2021

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,013)	-	1,013
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,313)</u>	<u>-</u>	<u>3,313</u>

5 FIXED ASSETS FOR USE BY THE PCC

	Fixtures and Equipment
	£
Tangible fixed assets	
GROSS BOOK VALUE	
At 1 January 2022	57,326
Additions in the year	-
Disposals and Revaluations in year	-
At 31 December 2022	<u>57,326</u>
DEPRECIATION	
At 1 January 2022	57,326
Provided in the year	-
At 31 December 2022	<u>57,326</u>
NET BOOK VALUE	
At 31 December 2022	-
At 31 December 2021	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift. The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets

Investments were held at 31 December 2022 and 31 December 2021.

These investments were enabled by specific bequests in previous years.

427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2022 Historical Cost £550 (2021 £550)

Market value £8,816 (2021 £9,986).

In addition, at 31 December 2022, £101 was held in the deposit fund. (2021 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Fixed assets	-	651	651	-	651	651
Current assets	89,216	141,288	230,504	76,224	64,279	140,503
Liabilities	(9,079)	(67,639)	(76,718)	(4,519)	(1,212)	(5,731)
	<u>80,137</u>	<u>74,300</u>	<u>154,437</u>	<u>71,705</u>	<u>63,718</u>	<u>135,423</u>

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Prepayments	-	-	-	2,700	-	2,700

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£	£	£	£
Accruals and deferred income	9,079	67,639	76,718	4,519	1,212	5,731

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2022

9 FUND DETAILS

FUND DETAILS 2022		Balance at 1/1/2022	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2022
RESTRICTED FUNDS IN SURPLUS AT END 2022						
Tower		2,612	170	-	(233)	2,549
Robes & Vestment		140	-	-	-	140
Missions		344	1,982	-	(1,908)	418
Churchyard		21	27	9	-	57
Choir Scholarships		162	-	-	-	162
Community Sponsorship		3,341	-	-	(1,769)	1,572
Remembrance		314	-	-	-	314
Youth		328	20	-	(250)	98
Sustainability		124	12	-	-	136
Audiovisual System		1,634	700	-	(1,349)	985
Fabric		39,256	1,000	227	-	40,483
Youth Worker (Restricted)		4,181	-	-	-	4,181
Organ		971	660	1	500	2,132
Nave & Chancel Roof		9,638	263,858	-	(253,074)	20,422
Endowments		651	-	-	-	651
TOTAL RESTRICTED		63,717	268,429	237	(258,083)	74,300
UNRESTRICTED						
Designated Funds						
Church Hall		5,474	9,275	-	(9,735)	5,014
SUBTOTAL		5,474	9,275	-	(9,735)	5,014
General		66,231	111,590	534	(103,232)	75,123
TOTAL UNRESTRICTED		71,705	120,865	534	(112,967)	80,137
TOTAL FUNDS		135,422	389,294	771	(371,050)	154,437

FUND DETAILS 2021		Balance at 1/1/2021	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2021
RESTRICTED FUNDS IN SURPLUS AT END 2021						
Tower		2,552	60	-	-	2,612
Robes & Vestment		140	-	-	-	140
Missions		107	1,149	-	(912)	344
Churchyard		97	-	34	(110)	21
Choir Scholarships		162	-	-	-	162
Community Sponsorship		2,322	2,854	-	(1,835)	3,341
Remembrance		314	-	-	-	314
Youth		183	250	-	(105)	328
Sustainability		124	-	-	-	124
Audiovisual System		3,130	150	-	(1,646)	1,634
Fabric		42,811	-	219	(3,774)	39,256
Youth Worker (Restricted)		4,182	-	-	-	4,182
Organ		231	240	-	500	971
Nave & Chancel Roof		-	9,638	-	-	9,638
Endowments		651	-	-	-	651
TOTAL RESTRICTED		57,006	14,341	253	(7,882)	63,718
UNRESTRICTED						
Designated Funds						
Church Hall		6,696	4,984	-	(6,206)	5,474
SUBTOTAL		6,696	4,984	-	(6,206)	5,474
General		57,367	104,944	20	(96,100)	66,231
TOTAL UNRESTRICTED		64,063	109,928	20	(102,306)	71,705
TOTAL FUNDS		121,069	124,269	273	(110,188)	135,423

9 FUND DETAILS

(continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Audiovisual System	Restricted	Funds collected via Fees for the upkeep of the Audiovisual System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Nave & Chancel Roof	Restricted	For the renovation of the Nave and Chancel roof
Endowments	Restricted	Investments enabled by specific bequests in previous years

The Sound System fund has been re-named as the Audiovisual System fund so as to include incoming fees from, and upkeep of, the streaming facility.
A Nave & Chancel Roof Fund has been created to hold money raised for the renovation of this part of the roof

10 CAPITAL COMMITMENTS

At 31st December 2022 the PCC had no capital commitments.

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2022.

Responsibilities and basis of report

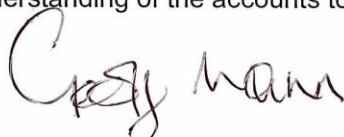
As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

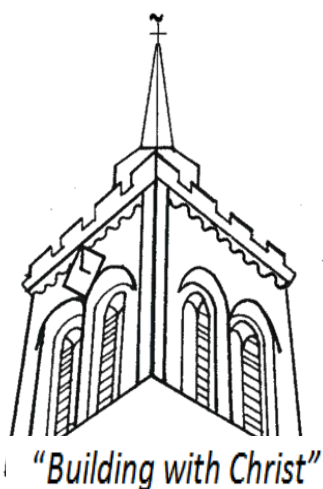
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

11 May 2023

Accounts



The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Registered Charity No. 1133060

Annual Report and Financial Statements for the year ended 31st December 2021

Rector

The Reverend Canon Andrew Holford
The Rectory
9 Pond Lane
Baldock

Treasurer

Chris Page
19 Alder Close
Baldock

Principal Bankers

Lloyds TSB
Bancroft
Hitchin

Independent Examiner

Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Church Contact Details

<http://www.stmarysbaldock.org.uk>

Annual Report of the Parochial Church Council for 2021	3
Aim and Purposes	3
Objectives and Activities	3
Structure, governance and management	3
Achievements and Performance	4
Worship and Prayer	4
Deanery Synod	4
Pastoral Care	4
St. Mary's Church Fabric	5
St. Mary's Church Hall	6
Sustainability Committee	6
Church Schools & Junior Church	6
Missions	7
Community Sponsorship	7
Safeguarding Policies	7
General Data Protection Regulation	7
Financial Review	8
Administrative Information	9
Statement of Financial Activities (SOFA)	10
Balance Sheet	11
Notes to the Financial Statements	12
Independent Examiner's Report	18

Annual Report of the Parochial Church Council for 2021

Aim and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Andrew Holford, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In addition to the Annual Parochial Church Meeting, the full PCC met six times during the year - in January, March, May, July, September and November, either on Zoom or physically depending on the restrictions in place at the time. Given its wide responsibilities, the PCC has a number of committees each dealing with a particular aspect of parish life. These committees which include standing, finance, stewardship, fabric, worship and mission, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

The Friends of St. Mary the Virgin, Baldock (Registered Charity: 1117542) is a separate charity with the aim of raising money for the maintenance and restoration of the fabric of the church buildings.

Achievements and Performance

Worship and Prayer

Once worship in church was permitted and following Church of England guidance, measures were put in place to ensure the safety of those attending; for example, having a dedicated space in the South Aisle for those still needing to be cautious. The choir were able to resume on a regular basis and added greatly to our worship. Careful adherence to ministers wearing masks and sanitising hands when giving Holy Communion meant many could resume receiving the sacrament by intinction (to avoid the use of a common cup), and blessings were given without any physical touch.

All Sunday morning services are now streamed to enable those who cannot attend church in person to participate in worship.

In September, Tiny Tots Singalong resumed on Wednesday mornings and runs every week including the holidays, providing a valuable chance for young children to socialise again, within a church context.

The Christmas services resumed, including the crib service, although these were attended by fewer than before, probably because of the ongoing pandemic.

Some Evening Prayer services have remained on Zoom, but from September Morning and Evening Prayer have also been said in person in Church most days.

Contemplative Silent Prayer sessions, which had ceased at the start of the pandemic restrictions, restarted via Zoom and have worked surprisingly effectively in this way.

At present we have 113 parishioners on the Church Electoral Roll.

The average weekly physical attendance counted during Eucharist services was 41, with a few also watching via the streaming system. The average monthly attendance at Messy Church was 27.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services, friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year, as restrictions have eased, we have celebrated 16 baptisms, 5 weddings and held 8 funerals in our church.

The Incumbent, Rev'd Canon Andrew Holford, has been ably assisted by our Readers Mrs Sharon Cooper and Mrs Katrina Nice. Miss Emma Wilkinson has remained as our Organist this year whilst continuing her studies at The Eastern Region Ministerial College. She will begin her curacy at St Thomas of Canterbury, Wilbury after her ordination next year.

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

St Mary's Church Hall continues to host biweekly Foodbank distribution sessions, run by an ecumenical group in Baldock. The local Foodbank organisation serves Letchworth, Baldock and Hitchin and provides much needed emergency help to families in sudden need. It is part of the International "Trussell Trust" Foodbank organisation.

Some members of our congregation are unable to attend church due to sickness or age. The ministry team at St. Mary's have visited these church members to celebrate communion with them, either at their homes or in hospital upon request. Pastoral visiting has carefully resumed but no church services have been allowed in

care homes. Andrew Holford and a ministry volunteer have held a monthly Zoom service for residents in one care home which is much appreciated.

There is also a bereavement team who are part of St Mary's commitment to providing follow-up care to people with whom St Mary's has been involved with a funeral in their families. The annual "In Loving Memory" commemoration service was held in November and was greatly appreciated by those who attended.

Several people support families who are bringing their child to be baptized, providing a friendly link with the church through visiting and assisting at the baptism service.

Messy Church has met every month except August this year in a re-imagined form. From January to July, meetings were held in a covid secure way in the church hall, with each family having their own table and the worship being integrated through the session. The September meeting was held outside, sharing a picnic lunch and then completing some crafts related to the Bee Garden including making bug hotels and an "I spy" game. The prayers took place in the garden and it was lovely to worship together in this space. From October, with the relaxation of some of the rules concerning mixing of families and with the support of a grant from the diocese, food could be served again. This has been a real blessing and it has been great to worship again in this way. Meetings continue to be held in the Church Hall at the earlier time of 11:45, with the worship still being integrated throughout the session. It has been good to welcome families back and regularly have a congregation of between 20 - 30.

The "After Hours" group for those in Years 7 and above continued to meet on Zoom during the early part of 2021 but from May went back to meeting monthly in person. Several of the group took GCSEs this summer and have started different adventures for sixth form but still keep coming as do those who are now at college. It is great to do events and activities with this group and to see how their faith affects their daily life.

Some St Mary's members who were heavily involved in the Baldock Coronavirus Support Group, have continued to support the newly formed Baldock Futures Fund which exists to provide small grants to those in particular need in the community and to help those wishing to set up new businesses. They have published a book 'Lockdown to Freedom' which was launched at an event held in the Church Hall in November.

St. Mary's Church Fabric

2021 proved frustrating as efforts continued to put in place arrangements to proceed with the Nave and Chancel works. The Charity Commission proved demanding but the faculty is now in place. The project will have to be re-tendered, but it is hoped that work can commence in the spring or summer of 2022 and be completed before winter sets in again.

As part of the process a heat loss survey was commissioned to investigate the levels of insulation that might be appropriate. Heat loss through windows was identified as the most significant issue and once the roof is repaired, work in this area will be considered.

Some routine servicing activities were disrupted by the pandemic and throughout the year we have worked through these including the heating, roof alarm, lightning conductor, fire alarm and extinguishers, the access lift in the hall and modest tree surgery to improve visibility of the church building from Hitchin Street.

The church continued to remain active throughout the pandemic, in line with Government guidelines; risk assessments were reviewed and amended throughout the year to ensure that everything was compliant.

St. Mary's Church Hall

The PCC is rightly committed to repairs to the church roof and masonry, but the hall will need some attention in due course.

As part of the heat loss survey above, the hall too was assessed, and heat is pouring out of the building. The introduction of new glazed disabled access doors to the front elevation is being explored and, subject to budgetary priorities, replacement or renovation of the windows and the associated costs will be reviewed at the same time.

Sustainability Committee

The Eco Group was set up in September 2015 with the aim of helping St Mary's Church and individuals to reduce their carbon footprints. This received a boost in interest when the General Synod of the Church of England passed a resolution in February 2020, aiming to become a net zero carbon institution by 2030.

The church decided to join the A Rocha (Christian environmental charity) Eco Church Awards scheme to work towards our goal of becoming net zero carbon ourselves by 2030. This involves gaining points across 5 categories - Worship, Buildings, Outdoor Space, Community and Global Engagement, and Lifestyle, by adopting climate friendly policies in each. We were delighted to receive our Bronze Award in May and are working well towards our Silver Award which we hope to achieve in 2022.

A small number of families, plus one member of the community sponsorship family, have worked regularly in developing and maintaining the Bee and Butterfly Garden in the Churchyard.

The Eco Group intend to investigate insulation improvements in the church hall through double glazing and curtains or blinds but the lack of revenue due to bookings income only resuming in September has put these plans on hold. The church and hall continue to recycle diligently.

Since February 2020 the Eco Group has posted an Eco Tip every week in the church news sheet to raise awareness amongst parishioners of ways to cut their own carbon footprints and these were also shared amongst the Buntingford Deanery group of churches and now also further afield.

With the run up to the COP26 UN climate talks hosted by UK in Glasgow in November, St Mary's held a service totally dedicated to Climate Change issues; one member walked a small section on the Youth Christian Climate Network's pilgrimage to COP26 when they came through St Albans; Katrina Nice preached on Eco Church in Letchworth and also attended COP26 in Glasgow as a member of the public to demonstrate as a Christian for the need to take more urgent action to address the global crisis.

Eco Group also had a stall at Baldock's first Eco Fest in October and created bunting which was then displayed outside church in the run up to COP26 and added to by the Bishop of Hertford.

Church Schools & Junior Church

Before the pandemic members of the ministry team, with assistance from Andrew Clark, were leading weekly assemblies at the two Church Schools. Following the return of schools in the academic year 2020/2021 the Rector and Mrs Nice began to lead weekly 15 minute worship sessions per class in the Infant School. Whole school gatherings for assemblies were not allowed under the rules and these had to go online via Teams as was the case for the Junior School. Due to the Covid restrictions, no school services could take place in church in 2021.

Along with Rev'd Canon Andrew Holford, several members of the congregation are governors at both schools. Mrs Rosemary Charsley has continued as Chair of Governors at the junior school.

Junior Church resumed in September with 2 sessions per month (not running on Messy Church or All Age service Sundays). Junior Choir was restarted with the aim to encourage children to enjoy singing together to regularly take part in our Sunday morning worship.

Missions

Helping those in need is a demonstration of our faith. Despite the restrictions in place for most of the year, St. Mary's collected a total of £1,149 for charitable purposes, including £972 at our Christmas services. The sum raised from the Christmas services will be donated to charities which support the homeless, especially children. The remainder will be donated to other humanitarian charities.

Another £2,813 was provided from the PCC general fund for use by the Missions Committee. This includes support that has continued to be given to Martin and Hazel Frost and it is good to read the news of their work with Latin Link in Argentina in their monthly newsletters which are available on the church website.

Community Sponsorship

Following acceptance from the Home Office, in November 2018 we welcomed a Syrian refugee family under the government scheme. They have settled into Baldock well, with the children attending St Mary's Infant and Junior schools. The adults are learning English at North Herts College and with a home tutor and volunteers, and good progress is being made. A wonderful team of volunteers, funded by donations from throughout the town, continues to support the family with visits to the doctors, dentists, shops, job-centre and conversation practice. Our responsibility to support them for 2 years was due to finish in November 2020, but our volunteer support has continued as and when required as it was felt important to do so, especially in the light of the restrictions imposed by covid.

Safeguarding Policies - children, young people and vulnerable adults

At St Mary's the aim is to create an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently. During this year our Safeguarding policy has been reviewed to ensure that it is in line with House of Bishops' "Promoting a safer church" policy and recent regulations. This has been formally adopted by the PCC and is made available to all Church groups and hall hirers. There are clear procedures in place to deal promptly with safeguarding allegations or suspicions of abuse in consultation with the Diocesan Safeguarding Adviser. The policy is available on our website in line with Diocesan guidelines. All volunteers have been encouraged to attend diocesan safeguarding training. From January 2022 a new safeguarding training framework comes into force which will replace the old-style training structure. When church members are due a refresher course, they will take part in the updated training. 'Safer recruitment and people management' and 'domestic abuse' were previously taken as a one-off training module. These will both now need a refresher every three years. Many of the training modules will be available online making them easier to access. Chris Caine remains the parish safeguarding officer with Jenny Woolnough in charge of DBS checks.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne and Emma Wilkinson. With an increased email distribution list this year, all emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Our website is updated weekly and is becoming a good source of communication and information for church members and the community. Designated email addresses have been set up for Messy Church and Hall Bookings.

Financial Review

The ongoing coronavirus pandemic continues to have a significant impact on both income and expenditure, although the progressive removal of restrictions has allowed some movement back to normality. As the future course of the pandemic is unclear, careful monitoring of the financial situation will still be necessary.

General Fund

At the start of 2021, the General Fund held £57,367 and during the year this increased by £8,864 to finish at £66,231. Many of the changes over the year reflect the gradual move away from the heavy restrictions of 2020 towards an environment where a more normal pattern of income and expenditure was achieved. The key points in 2021 were:

- Regular planned giving decreased by £8,056, but still totalled £ 56,986 in the year.
- Incoming fees for weddings, baptisms and funerals increased by £5,714 to £9,531, with a corresponding increase in the fees paid to the DBF (up £2,609 to £6,255).
- Church management and administration costs also increased by £1,742. This was mainly due to an increased expenditure on office consumables.
- As a result of physical attendance at Church restarting, collections at services rose to £2,683 from £976 in 2020, an increase of £1,707.

Church Hall Fund

The Church Hall made a loss of £1,222 in 2021, following a deficit of £6,187 in 2020. This improved position is a consequence of the gradual lifting of restrictions, permitting its use by external organisations. The Church Hall Fund now stands at £5,475, and it is possible that a modest surplus will be achieved in 2022.

Restricted Funds

The PCC currently holds £63,718 (£57,006 in 2020) in surplus Restricted Funds.

- The majority of this money is held within the Fabric Fund. At the end of 2021 this held £39,256 (2020 £42,811). Most of the expenditure was for thermal and heat loss surveys, together with other preparatory work for the nave and chancel roof project.
- The Sound System Fund has been renamed as the Audiovisual Systems Fund to include the streaming equipment purchased this year – fees are charged for the use of this system at weddings and funerals. This fund currently holds £1,634.
- The Community Sponsorship Fund currently holds £3,341 (£2,322 in 2020). The increase is due to a repayment of rent from the 15 Houses Charity.
- A new Fund - Nave & Chancel Roof - has been created to hold funds for the next phase of restoration work. This currently holds £9,638.

Liabilities

The total liabilities of the PCC at the end of 2021 were £5,731 (£8,738 in 2020).

Reserve Policy

The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):

1. Funding to cover six months of critical expenditure as below:
 - a. Heat, Light and Water for Church and Hall (£2,200 as of 31/12/2021)
 - b. Insurance Payments for Church and Hall (£3,500 as of 31/12/2021)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£1,900 as of 31/12/2021)
3. Funding to cover one month of general expenditure (£7,000 as of 31/12/2021)
4. Cover for Emergency Repairs (e.g. Theft of Lead, Roof Repairs) (estimated at £30,000)

Total Reserve Funds required to meet the policy as of 31 December 2021 is £44,600. Unrestricted funds are £71,705 which could be used to cover this.

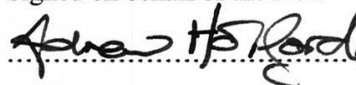
Administrative Information

St. Mary the Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity with the Charity Commission. Registered Charity No. 1133060

PCC members who have served between 1st January 2021 and 31st December 2021 were:

Rector:	The Rev'd Canon Andrew Holford	Chairman
Churchwardens:	Mr D Morgan	From APCM 2020 to APCM 2022
Representatives on Deanery Synod:	Mr A Clark Mrs A Balmer Mrs K Nice	Until APCM 2023 Until APCM 2023 Until APCM 2023 Secretary Reader
Elected members:	Mrs J Brasier Mrs J Woolnough	Until APCM 2021 Until APCM 2021
	Mrs C Caine Mrs S Cooper Mr M McNeil Mr S Thomas	Until APCM 2022 Until APCM 2022 Until APCM 2022 Until APCM 2022 Reader
	Mr P Joslin Mr C Page Mr P Dougal Miss E Wilkinson	Until APCM 2023 Until APCM 2023 Until APCM 2023 Until APCM 2023 Treasurer Vice Chairman
	Mr M Muir	Until APCM 2024

Signed on behalf of the PCC

 (Chairman)

Andrew Holford (Rector)

Date..... 9th April 2022

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021 £	Unrestricted Funds	Restricted Funds	Total Funds 2020 £
	Note	£	£	£	£	£	£
INCOMING RESOURCES							
Incoming resources from donors	2(a)	93,158	14,340	107,498	105,261	12,187	117,448
Other voluntary income	2(b)	2,205	-	2,205	4,369	-	4,369
Income from charitable and ancillary trading	2(c)	14,565	-	14,565	5,167	-	5,167
Income from investments	2(d)	20	254	274	179	246	425
TOTAL INCOMING RESOURCES		109,948	14,594	124,542	114,976	12,433	127,409
RESOURCES USED							
Missionary and charitable giving	3(a)	-	5,560	5,560	-	14,125	14,125
Activities directly relating to the work of the church	3(b)	85,936	5,635	91,571	90,508	14,427	104,935
Fund raising and publicity	3(c)	359	-	359	478	-	478
Church management and administration	3(d)	12,698	-	12,698	10,956	-	10,956
TOTAL RESOURCES USED		98,993	11,195	110,188	101,942	28,552	130,494
NET INCOMING RESOURCES		10,955	3,399	14,354	13,034	(16,119)	(3,085)
Transfers between funds	4	(3,313)	3,313	-	(5,250)	5,250	-
NET MOVEMENT IN FUNDS		7,642	6,712	14,354	7,784	(10,869)	(3,085)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021 (2020)		64,063	57,006	121,069	56,279	67,875	124,154
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021 (2020)		71,705	63,718	135,423	64,063	57,006	121,069

The notes on pages 12 to 17 form part of these financial statements

BALANCE SHEET

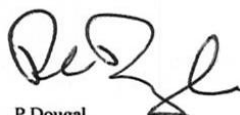
As at 31 December 2021

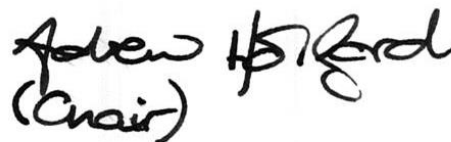
	Note	2021 £	2020 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		651	651
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	2,700	1,100
Central Board of Finance Deposit		30,057	30,041
Cash at bank and in hand		107,746	98,015
		<u>140,503</u>	<u>129,156</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		5,731	8,738
NET CURRENT ASSETS		<u>134,772</u>	<u>120,418</u>
NET ASSETS		<u>135,423</u>	<u>121,069</u>
FUNDS	9		
Unrestricted - General		66,231	57,367
- Designated		5,474	6,696
Restricted		63,718	57,006
		<u>135,423</u>	<u>121,069</u>

The notes on pages 12 to 17 form part of these financial statements

Approved by the Parochial Church Council on

9th April 2022


P Dougal
Vice Chairman

D Morgan
Churchwarden

John H. Ford
(Chair)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income

Rental income from the letting of the church premises is recognised when received.

Income from investments

Dividends and interest are accounted for when received.

Resources used

Donations

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings, the Church Hall and movable church furnishings

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 2 to 10 years.

Investments

Investments are carried at their book cost at 31 December.

Net current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

2 INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
		£	£	£	£	£	£
2(a)	<i>Incoming resources from donors</i>						
	Planned giving :						
	Gift Aided and non-Gift Aided	56,986	-	56,986	65,042	-	65,042
	Income tax recoverable on Gift Aid	16,494	-	16,494	11,445	-	11,445
	Collections at all services	2,683	-	2,683	976	-	976
	Donations, appeals, subscriptions	16,995	14,340	31,335	27,798	12,187	39,985
		<u>93,158</u>	<u>14,340</u>	<u>107,498</u>	<u>105,261</u>	<u>12,187</u>	<u>117,448</u>
2(b)	<i>Other voluntary income</i>						
	Contributions to Rectory Gas	450	-	450	467	-	467
	Social & Fundraising	1,755	-	1,755	3,902	-	3,902
		<u>2,205</u>	<u>-</u>	<u>2,205</u>	<u>4,369</u>	<u>-</u>	<u>4,369</u>
2(c)	<i>Income from charitable and ancillary trading</i>						
	Church Hall shop & Coffee Bar	-	-	-	81	-	81
	Church Hall hire	4,984	-	4,984	1,269	-	1,269
	Incoming Fees for Church Heating	50	-	50	-	-	-
	Fees	9,531	-	9,531	3,817	-	3,817
		<u>14,565</u>	<u>-</u>	<u>14,565</u>	<u>5,167</u>	<u>-</u>	<u>5,167</u>
2(d)	<i>Income from investments</i>						
	Dividends	-	254	254	-	246	246
	Interest received on deposits	20	-	20	179	-	179
		<u>20</u>	<u>254</u>	<u>274</u>	<u>179</u>	<u>246</u>	<u>425</u>
TOTAL INCOMING RESOURCES		<u>109,948</u>	<u>14,594</u>	<u>124,542</u>	<u>114,976</u>	<u>12,433</u>	<u>127,409</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

3 RESOURCES USED		Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
		£	£	£	£	£	£
3(a)	<i>Missionary and charitable giving :</i>						
	Missions	-	3,725	3,725	-	5,797	5,797
	Community Sponsorship	-	1,835	1,835	-	8,328	8,328
		<u>-</u>	<u>5,560</u>	<u>5,560</u>	<u>-</u>	<u>14,125</u>	<u>14,125</u>
3(b)	<i>Activities directly relating to the work of the Church</i>						
	Ministry :						
	parish share	58,955	-	58,955	60,292	-	60,292
	clergy expenses	2,299	-	2,299	2,484	-	2,484
	fees	6,255	-	6,255	3,646	-	3,646
	Church running expenses						
	insurance	5,603	-	5,603	5,519	-	5,519
	heat, light and water	3,099	-	3,099	2,435	-	2,435
	repairs, maintenance & improvements	(392)	5,530	5,138	5,422	14,234	19,656
	upkeep of services	296	-	296	28	-	28
	Rectory Gas	467	-	467	317	-	317
	Organ, Choir & Music Group	1,925	-	1,925	1,972	-	1,972
	Church Hall - running expenses	6,206	-	6,206	7,467	-	7,467
	Church Hall shop & Coffee Bar	-	-	-	70	-	70
	Resources	1,223	105	1,328	856	193	1,049
	Gifts and Hospitality	-	-	-	-	-	-
		<u>85,936</u>	<u>5,635</u>	<u>91,571</u>	<u>90,508</u>	<u>14,427</u>	<u>104,935</u>
3 (c)	<i>Fund - raising and publicity</i>						
	Publicity and other expenses	<u>359</u>	<u>-</u>	<u>359</u>	<u>478</u>	<u>-</u>	<u>478</u>
3 (d)	<i>Church management and administration</i>						
	Office Running Costs	2,291	-	2,291	831	-	831
	Secretarial assistance	9,160	-	9,160	8,820	-	8,820
	Bank charges	201	-	201	237	-	237
	Other administrative charges	1,046	-	1,046	1,068	-	1,068
		<u>12,698</u>	<u>-</u>	<u>12,698</u>	<u>10,956</u>	<u>-</u>	<u>10,956</u>
	TOTAL RESOURCES USED	<u>98,993</u>	<u>11,195</u>	<u>110,188</u>	<u>101,942</u>	<u>28,552</u>	<u>130,494</u>

The total Salaries paid in 2021 was £11,536 (2020 £11,111) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £504 (2020 £504) and an Independent Examination fee of £552 (2020 £540)

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

4 SUMMARY OF INTERNAL TRANSFERS 2021

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,013)	-	1,013
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	-	-	-
PCC Donation to Organ Fund	(500)	-	500
	<u>(3,313)</u>	<u>-</u>	<u>3,313</u>

SUMMARY OF INTERNAL TRANSFERS 2020

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(2,950)	-	2,950
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	65,019	(65,019)	-
PCC Donation to Organ Fund	(500)	-	500
	<u>59,769</u>	<u>(65,019)</u>	<u>5,250</u>

5 FIXED ASSETS FOR USE BY THE PCC

		Fixtures and Equipment £
Tangible fixed assets		
GROSS BOOK VALUE	At 1 January 2021	57,326
	Additions in the year	-
	Disposals and Revaluations in year	-
	At 31 December 2021	<u>57,326</u>
DEPRECIATION	At 1 January 2021	57,326
	Provided in the year	-
	At 31 December 2021	<u>57,326</u>
NET BOOK VALUE	At 31 December 2021	-
	At 31 December 2020	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift.
The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets

Investments were held at 31 December 2021 and 31 December 2020.
These investments were enabled by specific bequests in previous years.
427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2021 Historical Cost £550 (2020 £550)
Market value £9,986 (2020 £8,731).
In addition, at 31 December 2021, £101 was held in the deposit fund. (2020 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£	£	£	£
Fixed assets	-	651	651	-	651	651
Current assets	76,224	64,279	140,503	72,248	56,908	129,156
Liabilities	(4,519)	(1,212)	(5,731)	(8,185)	(553)	(8,738)
	<u>71,705</u>	<u>63,718</u>	<u>135,423</u>	<u>64,063</u>	<u>57,006</u>	<u>121,069</u>

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£	£	£	£
Prepayments	<u>2,700</u>	<u>-</u>	<u>2,700</u>	<u>1,100</u>	<u>-</u>	<u>1,100</u>

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£	£	£	£
Accruals and deferred income	<u>4,519</u>	<u>1,212</u>	<u>5,731</u>	<u>8,185</u>	<u>553</u>	<u>8,738</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

9 FUND DETAILS

FUND DETAILS 2021		Balance at 1/1/2021	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2021
RESTRICTED FUNDS IN SURPLUS AT END 2021						
Tower		2,552	60	-	-	2,612
Robes & Vestment		140	-	-	-	140
Missions		107	1,149	-	(912)	344
Churchyard		97	-	34	(110)	21
Choir Scholarships		162	-	-	-	162
Community Sponsorship		2,322	2,854	-	(1,835)	3,341
Remembrance		314	-	-	-	314
Youth		183	250	-	(105)	328
Sustainability		124	-	-	-	124
Audiovisual System		3,130	150	-	(1,646)	1,634
Fabric		42,811	-	219	(3,774)	39,256
Youth Worker (Restricted)		4,182	-	-	-	4,182
Organ		231	240	-	500	971
Nave & Chancel Roof		-	9,638	-	-	9,638
Endowments		651	-	-	-	651
TOTAL RESTRICTED		57,006	14,341	253	(7,882)	63,718
UNRESTRICTED						
Designated Funds						
Church Hall		6,696	4,984	-	(6,206)	5,474
Legacy & Memorial		-	-	-	-	-
SUBTOTAL		6,696	4,984	-	(6,206)	5,474
General		57,367	104,944	20	(96,100)	66,231
TOTAL UNRESTRICTED		64,063	109,928	20	(102,306)	71,705
TOTAL FUNDS		121,069	124,269	273	(110,188)	135,423

FUND DETAILS 2020		Balance at 1/1/2020	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2020
RESTRICTED FUNDS IN SURPLUS AT END 2020						
Tower		5,018	6,230	-	(8,696)	2,552
Robes & Vestment		140	-	-	-	140
Missions		497	657	-	(1,047)	107
Churchyard		64	-	33	-	97
Choir Scholarships		162	-	-	-	162
Community Sponsorship		5,825	4,825	-	(8,328)	2,322
Remembrance		337	-	-	(23)	314
Youth		353	-	-	(170)	183
Sustainability		124	-	-	-	124
Audiovisual System		3,130	-	-	-	3,130
Fabric		47,962	175	212	(5,538)	42,811
Youth Worker (Restricted)		4,182	-	-	-	4,182
Organ		(570)	300	1	500	231
Nave & Chancel Roof		-	-	-	-	-
Endowments		651	-	-	-	651
TOTAL RESTRICTED		67,875	12,187	246	(23,302)	57,006
UNRESTRICTED						
Designated Funds						
Church Hall		12,883	1,350	-	(7,537)	6,696
Legacy & Memorial		65,018	-	-	(65,018)	-
SUBTOTAL		77,901	1,350	-	(72,555)	6,696
General		(21,622)	113,447	179	(34,637)	57,367
TOTAL UNRESTRICTED		56,279	114,797	179	(107,192)	64,063
TOTAL FUNDS		124,154	126,984	425	(130,494)	121,069

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2021

9 FUND DETAILS
(continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Legacy & Memorials	Unrestricted	Designated Fund for Legacies donated to PCC, now closed
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Audiovisual System	Restricted	Funds collected via Fees for the upkeep of the Audiovisual System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Nave & Chancel Roof	Restricted	For the renovation of the Nave and Chancel roof
Endowments	Restricted	Investments enabled by specific bequests in previous years

Funds in the Legacy & Memorial Fund have been returned to the General Fund. As a consequence, the General Fund is no longer in deficit.
 The Sound System fund has been re-named as the Audiovisual System fund so as to include incoming fees from, and upkeep of, the streaming facility.
 A Nave & Chancel Roof Fund has been created to hold money raised for the renovation of this part of the roof

10 CAPITAL COMMITMENTS

At 31st December 2021 the PCC had no capital commitments.

Independent Examiner's Report

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2021.

Responsibilities and basis of report

As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

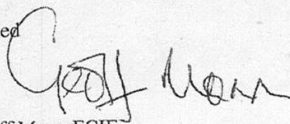
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

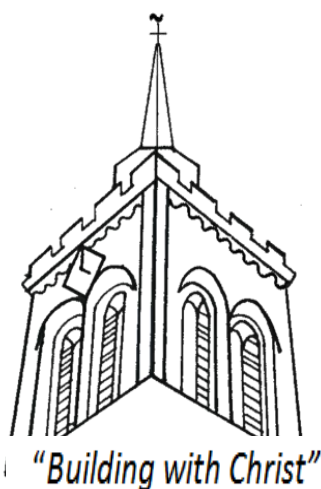
Signed


Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Dated

11 April 2022.

Accounts



The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Registered Charity No. 1133060

Annual Report and Financial Statements for the year ended 31st December 2020

Rector

The Reverend Canon Andrew Holford
The Rectory
9 Pond Lane
Baldock

Treasurer

Chris Page
19 Alder Close
Baldock

Principal Bankers

Lloyds TSB
Bancroft
Hitchin

Independent Examiner

Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Church Contact Details

<http://www.stmarysbaldock.org.uk>

Annual Report of the Parochial Church Council for 2020	3
Aim and Purposes	3
Objectives and Activities	3
Structure, governance and management	3
Achievements and Performance	4
Worship and Prayer	4
Deanery Synod	4
Pastoral Care	4
St. Mary's Church Fabric	5
St. Mary's Church Hall	6
Sustainability Committee	6
Church Schools & Junior Church	6
Missions	6
Community Sponsorship	7
Safeguarding Policies	7
General Data Protection Regulation	7
Financial Review	8
Administrative Information	9
Statement of Financial Activities (SOFA)	10
Balance Sheet	11
Notes to the Financial Statements	12
Independent Examiner's Report	18

Annual Report of the Parochial Church Council for 2020

Aim and Purposes

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Andrew Holford, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Rector), readers, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

In addition to the Annual Parochial Church Meeting, the full PCC met three times during the year – physically in January and online in September and November, plus an informal, non-minuted, meeting in June. Given its wide responsibilities, the PCC has a number of committees each dealing with a particular aspect of parish life. These committees which include standing, finance, stewardship, fabric, worship and mission, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

The Friends of St. Mary the Virgin, Baldock (Registered Charity: 1117542) is a separate charity, governed by the PCC with the aim of raising money for the maintenance and restoration of the fabric of the church buildings.

Achievements and Performance

Worship and Prayer

Worship at St Mary's has looked different since mid-March when churches were closed for worship in light of the Covid 19 pandemic. Services, including Morning and Evening prayer each day moved on line via Zoom from Palm Sunday and this has continued since despite Churches being able to re-open in July. When we were allowed to open for private prayer in May, a risk assessment was carried out to ensure the church was covid safe and the doors were opened again 6 days a week. This was felt very important as our church is the centre of the community. Thanks are expressed to the team of volunteers who enabled this to happen. In July Eucharistic services which were in line with the Church of England guidance resumed on a Sunday and Wednesday morning.

One great loss during the year has been singing. Our choir were able to sing for a short period in the Autumn and we hope that it will not be too long before they are able to resume. Thanks must be expressed to Paul Herring, our organist, who has recorded music every week for the Zoom services as well as playing for physical services. No congregational singing has been allowed since March

Live streaming of services was discussed and this will hopefully become available during 2021 once wi-fi has been put into the church and the necessary equipment purchased.

Our Christmas services included a Christmas Tree Festival Worship weekend which was well attended and appreciated as a sense of normality by the community, a Covid-safe crib service and a Christmas concert as well as an outdoor carol service at Bygrave and a Eucharistic service on Christmas Day.

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

At present we have 112 parishioners on the Church Electoral Roll.

The average weekly attendance, counted during Eucharist services, was 52 adults and 8 children, with the average monthly attendance at Messy Church being 21

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services, friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. This year, due to government restrictions, we have only celebrated 2 baptisms and held 4 funerals in our church this year

The Incumbent, Rev'd Canon Andrew Holford, has been ably assisted by our Readers Mrs Sharon Cooper and Mrs Katrina Nice. After two years in the discernment process Emma Wilkinson attended an on-line Bishops Advisory Panel at the end of July and was recommended for training for ordained ministry. She has begun a two year training course at The Eastern Region Ministerial College, with St Mary's being her training parish.

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

Due to the pandemic, light lunches only took place in February and March. These were well received, and profits are passed to the Missions Committee to donate to both local and overseas causes. Unfortunately, due to the age profile of the attendees, numbers have diminished and when they restart, publicity will need to be a priority.

St Mary's Church Hall continues to host biweekly Foodbank distribution sessions, run by an ecumenical group in Baldock. The local Foodbank organisation serves Letchworth, Baldock and Hitchin and provides much needed emergency help to families in sudden need. It is part of the International "Trussell Trust" Foodbank organisation.

Some members of our congregation are unable to attend church due to sickness or age. The ministry team at St. Mary's have visited these church members to celebrate communion with them, either at their homes or in hospital upon request. However, since the initial lockdown in mid March, pastoral visiting has been very disrupted with no in-person visiting or church services allowed in care homes. From September, Andrew Holford and a ministry volunteer have held a monthly Zoom service for residents in one care home which is much appreciated.

There is also a bereavement team who are part of St Mary's commitment to providing follow-up care to people with whom St Mary's has been involved with a funeral in their families. The usual commemoration service in November could not be held but the church was open for anyone wishing to say prayers.

Several people support families who are bringing their child to be baptized, providing a friendly link with the church through visiting and assisting at the baptism service.

The year started with a joint Messy and Fellowship lunch for Epiphany but these were then unable to continue. Messy Church has however continued to meet on Zoom twice monthly. Since November one service each month has taken place in a Covid-secure way in the Church Hall. It has been good to maintain contact with our families during this difficult time and to provide a way of worshipping together. Crafts involving food have become very important as we cannot eat together at this time.

The "After Hours" group for those in Years 7 and above began 2020 meeting on a weekly basis during Lent. When this was no longer possible, we moved on line and have met every week on Zoom. The young people themselves have taken control of setting up the meetings and it has been a great blessing to join with them each week. There are regularly up to 8 young people on line each week. including one from Argentina.

Before restrictions were put in place, SMUG (St. Mary's Youth Group) met on Saturday mornings for games and fun activities. This group is open to children aged 8 and above, whether or not they come to church, and it is intended to resume these meetings when permitted.

St Mary's members were heavily involved in the Baldock Coronavirus Support Group, set up shortly after the March lockdown began, by offering administrative support, use of the church office phone line, membership of the steering committee or as active volunteers helping isolated residents with food and medical deliveries or pastoral support, as people in Baldock rallied to look after their neighbours.

St. Mary's Church Fabric

Earlier in the year, storm damaged had caused a section of lead cladding to lift towards the top of the spire. In October, we engaged Rodells Limited to complete the repairs, which involved mechanical fixings through the section to secure it back down in place. Additional defects were observed and these too were repaired at the same time.

Sadly, opportunistic thefts continued throughout the year, including breaking out of the wall mounted collection box by the South porch entrance and people jumping over the vestry 'wall' to access valuable items.

In July, a collection box was embedded into the wall by the South porch entrance which will be considerably harder to break out/break into, so we are hopeful that this problem has been resolved; further, in December, a CCTV system was installed giving us comprehensive coverage of all risk areas. To date, we have not since had any problems.

The church has remained active throughout the pandemic, in line with Government guidelines; thorough risk assessments have been undertaken for all activities in church to ensure we remain compliant, which has

included the positioning of signage, as required, and marking out on floors with tape to signpost the one-way system. The building is cleaned systematically to ensure we maintain a safe environment for any visitor.

At the time of writing, we are engaging contractors to provide quotes for the replacement of the lead work to the main body of the church roof. Funding applications are in hand, with a hope that work can commence over the summer (2021).

St. Mary's Church Hall

No major work has been undertaken in the church hall this year. Following a small loss in 2019, the almost complete absence of bookings in 2020 resulted in a significant loss of £6,187 as expenditure on utilities only diminished slightly.

Sustainability Committee

The Eco Group was set up in September 2015 with the aim of helping St Mary's Church and individuals to reduce their carbon footprints. This received a boost in interest when the General Synod of the Church of England passed a resolution in February 2020, aiming to become a net zero carbon institution by 2030.

The church decided to join the A Rocha Eco Church Awards scheme to work towards our goal of becoming net zero carbon ourselves by 2030. This involves gaining points across 5 categories - Worship, Buildings, Outdoor Space, Community and Global Engagement, and Lifestyle, by adopting climate friendly policies in each. St Albans diocese is working towards an A Rocha diocese award and hosted an online Eco Church Conference in October with A Rocha (A Christian environmental charity), to raise awareness and give information about steps which can be taken to become more sustainable. The Bee and Butterfly garden at St Mary's produced some video clips for the conference to promote about pollinator friendly planting in churchyards.

The Eco Group intend to investigate insulation improvements in the church hall through double glazing and curtains or blinds but the lack of revenue due to virtually no bookings in 2020 has put these plans on hold. The church and hall continue to recycle diligently.

Since February 2020 the Eco Group has posted an Eco Tip every week in the church news sheet to raise awareness amongst parishioners of ways to cut their own carbon footprints and these were also shared amongst the Buntingford Deanery group of churches.

Church Schools & Junior Church

At the two Church Schools, members of the ministry team, with assistance from Andrew Clark, were leading weekly assemblies. A weekly Christian choir was also run in the Infants school and an Awesome club in the Junior School. These activities ceased from March onwards, but from the return of schools in September the Rector and Mrs Nice began to lead weekly 15 minute worship sessions per class in the Infant School. Whole school gatherings for assemblies were not allowed under Covid rules. Unfortunately due to the Covid restrictions, no school services could take place in church in 2020.

Along with Rev'd Canon Andrew Holford, several members of the congregation are governors at both schools. Mrs Rosemary Charsley has continued as Chair of Governors at the junior school.

Missions

Helping those in need is a demonstration of our faith. Despite the restrictions in place for most of the year, St. Mary's raised £90 from Light Lunches and £487 was collected at our Christmas services. This latter sum will be donated to charities which support the homeless, especially children. An additional £1,950 (raised during the 2019 Christmas services, but held as cash in hand at the end of that year) was transferred to the

Missions Committee at the beginning of the year and also used to support charities – international, national and local – that are involved in homelessness.

Another £2,800 was provided from the PCC general fund for use by the Missions Committee. This includes support that has continued to be given to Martin and Hazel Frost and it is good to read their news of their work with Latin Link in Argentina in their monthly newsletters which are available on the church website.

Community Sponsorship

Following acceptance from the Home Office, in November 2018 we welcomed a Syrian refugee family under the government scheme. They have settled into Baldock well, with the children attending St Mary's Infant and Junior schools. The adults are learning English at North Herts College and with a home tutor and volunteers, and good progress is being made. A wonderful team of volunteers, funded by donations from throughout the town, continues to support the family with visits to the doctors, dentists, shops, job-centre and conversation practice. Our responsibility to support them for 2 years was due to finish in November 2020, but our volunteer support will continue, especially in the light of the current restrictions.

Safeguarding Policies - children, young people and vulnerable adults

At St Mary's we aim to create an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently.

During this year we have reviewed our Safeguarding policy to ensure that it is in line with House of Bishops' "Promoting a safer church" policy and recent regulations. This has been formally adopted by the PCC and is made available to all Church groups and hall hirers. There are clear procedures in place to deal promptly with safeguarding allegations or suspicions of abuse in consultation with the Diocesan Safeguarding Adviser. The policy is available on our website in line with Diocesan guidelines.

Jenny Woolnough has been kept busy with carrying out DBS checks for all new volunteers, and update those of existing volunteers, especially those who are volunteering with the Refugee family. All volunteers have been encouraged to attend diocesan safeguarding training. At the APCM Chris Caine took over from Emma Wilkinson as Safeguarding Officer for the Parish.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by Alex Milne and Emma Wilkinson. With an increased email distribution list this year, we have ensured that all emails sent out by the church go out blind copied and all have signed to agree for their details to be included in our distribution list. Our website is updated weekly and is becoming a good source of communication and information for church members and the community.

Financial Review

The current coronavirus pandemic has had a significant impact on both income and expenditure this year. The Stewardship campaign, held in the autumn, was very successful and is largely responsible for the stable financial position. With the government restrictions likely to persist in some form through several more months, careful monitoring of the financial situation will still be necessary.

General Fund

For the year 2020, the General Fund ran at a surplus of £13,971 from a surplus of £1,610 in 2019, taking the balance of General Funds to a deficit of £7,651 before the transfer of funds from the Legacy & Memorial Fund. After transfer, the General Fund was £57,367 in surplus. The key points in 2020 were:

- As a result of the Stewardship campaign, planned giving increased by £15,138.
- Incoming fees for weddings, baptisms and funerals decreased by £14,414, largely due to the cancellation or postponement of weddings this year. This has been partially offset by a reduction of £7,099 in fees paid to others, primarily the DBF.
- Church management and administration costs decreased by £1,096, mainly due to a reduction in office running expenses (consumables, etc).
- Collections at services decreased by £6,302, reflecting the extensive period when no physical services could be held.
- The cost of general repairs, maintenance and improvement was £5,422 (£4,802 in 2019). This includes expenditure on the CCTV security system and the equipment for streaming live services.

Church Hall Fund

The Church Hall made a loss of £6,187 in 2020, following a deficit of £2,270 in 2019. There has been very little income this year and the Church Hall Fund now stands at £6,696.

Legacy & Memorial Fund

The money held in the Legacy & Memorial Fund (£65,018) has been transferred into the General Fund, primarily to simplify the accounts. The Legacy & Memorial Fund has been closed.

Restricted Fund in surplus

The PCC currently holds £57,006 (£68,445 in 2019) in surplus Restricted Funds, the majority of this money is held within the Fabric Fund (£42,811). The Organ Fund, which had a deficit of £570 in 2019, now has a surplus of £231. The main change in Restricted Funds was a decrease of £5,151 in the Fabric Fund, most of which (£3,120) was for a roof survey in preparation for the next phase of restoration.

Liabilities

The total liabilities of the PCC at the end of 2020 were £8,738 (£7,346 in 2019).

Reserve Policy

The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):

1. Funding to cover six months of critical expenditure as below:
 - a. Heat, Light and Water for Church and Hall (£2,800 as of 31/12/2020)
 - b. Insurance Payments for Church and Hall (£3,500 as of 31/12/2020)
2. Funding to cover two months of critical expenditure as below:
 - a. Salaries (£1,900 as of 31/12/2020)
3. Funding to cover one month of general expenditure (£7,000 as of 31/12/2020)
4. Cover for Emergency Repairs (e.g. Theft of Lead, Roof Repairs) (estimated at £30,000)

Total Reserve Funds required to meet the policy as of 31 December 2020 is £45,200. Unrestricted funds are £64,063 which could be used to cover this.

Administrative Information

St. Mary the Virgin is situated in Hitchin Street, Baldock. It is part of the Diocese of St. Albans within the Church of England. The Parochial Church Council is a registered charity with the Charity Commission. Registered Charity No. 1133060

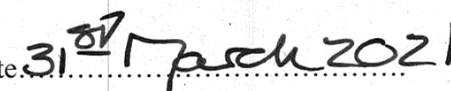
PCC members who have served between 1st January 2020 and 31st December 2020 were:

Rector:	The Rev'd Canon Andrew Holford	Chairman
Churchwardens:	Mr D Morgan	From APCM 2020 to APCM 2021
Representatives on Deanery Synod:	Mr A Clark	Until APCM 2023
	Mrs A Balmer	Until APCM 2023
	Mrs K Nice	Until APCM 2023
Elected members:	Mrs J Brasier	Until APCM 2021
	Mr M Muir	Until APCM 2021
	Mrs J Woolnough	Until APCM 2021
	Mrs C Caine	Until APCM 2022
	Mrs S Cooper	Until APCM 2022
	Mr M McNeil	Until APCM 2022
	Mr S Thomas	Until APCM 2022
	Mr P Joslin	Until APCM 2023
	Mr C Page	Until APCM 2023
	Mr P Dougal	Until APCM 2023
	Miss E Wilkinson	Until APCM 2023
		Secretary
		Reader
		Reader
		Treasurer
		Vice Chairman

Signed on behalf of the PCC

 (Chairman)

Andrew Holford (Rector)

Date:  31st March 2021

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2020

		Unrestricted Funds	Restricted Funds	Total Funds 2020	Unrestricted Funds	Restricted Funds	Total Funds 2019
	Note	£	£	£	£	£	£
INCOMING RESOURCES							
Incoming resources from donors	2(a)	105,261	12,187	117,448	103,176	10,970	114,146
Other voluntary income	2(b)	4,369	-	4,369	3,723	-	3,723
Income from charitable and ancillary trading	2(c)	5,167	-	5,167	24,978	-	24,978
Income from investments	2(d)	179	246	425	312	239	551
TOTAL INCOMING RESOURCES		114,976	12,433	127,409	132,189	11,209	143,398
RESOURCES USED							
Missionary and charitable giving	3(a)	-	14,125	14,125	-	15,128	15,128
Activities directly relating to the work of the church	3(b)	90,508	14,427	104,935	98,753	819	99,572
Fund raising and publicity	3(c)	478	-	478	930	-	930
Church management and administration	3(d)	10,956	-	10,956	12,052	-	12,052
TOTAL RESOURCES USED		101,942	28,552	130,494	111,735	15,947	127,682
NET INCOMING RESOURCES		13,034	(16,119)	(3,085)	20,454	(4,738)	15,716
Transfers between funds	4	(5,250)	5,250	-	(3,300)	3,300	-
NET MOVEMENT IN FUNDS		7,784	(10,869)	(3,085)	17,154	(1,438)	15,716
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020 (2019)		56,279	67,875	124,154	39,125	69,313	108,438
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020 (2019)		64,063	57,006	121,069	56,279	67,875	124,154

The notes on pages 12 to 17 form part of these financial statements

BALANCE SHEET
As at 31 December 2020

	Note	2020 £	2019 £
FIXED ASSETS	5		
Tangible fixed assets		-	-
Investment assets		651	651
		<u>651</u>	<u>651</u>
CURRENT ASSETS			
Debtors	7	1,100	3,195
Central Board of Finance Deposit		30,041	39,873
Cash at bank and in hand		98,015	87,781
		<u>129,156</u>	<u>130,849</u>
LIABILITIES :	8		
AMOUNTS FALLING DUE WITHIN ONE YEAR		8,738	7,346
NET CURRENT ASSETS		<u>120,418</u>	<u>123,503</u>
NET ASSETS		<u>121,069</u>	<u>124,154</u>
FUNDS	9		
Unrestricted - General		57,367	(21,622)
- Designated		6,696	77,901
Restricted		57,006	67,875
		<u>121,069</u>	<u>124,154</u>

The notes on pages 12 to 17 form part of these financial statements

Approved by the Parochial Church Council on

01/04/2021


P Dougal
Vice Chairman

D Morgan
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC

Planned giving receivable under covenant is recognised only when received

Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income

Rental income from the letting of the church premises is recognised when received.

Income from investments

Dividends and interest are accounted for when received.

Resources used

Donations

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church.

The diocesan quota or parish share is accounted for when payable.

Fixed assets

Consecrated land and buildings, the Church Hall and movable church furnishings

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 2 to 10 years.

Investments

Investments are carried at their book cost at 31 December.

Net current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.

Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Unrestricted Funds	Restricted Funds	Total Funds 2019
	£	£	£	£	£	£
2(a) <i>Incoming resources from donors</i>						
Planned giving :						
Gift Aided and non-Gift Aided	65,042	-	65,042	49,904	-	49,904
Income tax recoverable on Gift Aid	11,445	-	11,445	12,820	-	12,820
Collections at all services	976	-	976	7,278	-	7,278
Donations, appeals, subscriptions	27,798	12,187	39,985	33,174	10,970	44,144
	<u>105,261</u>	<u>12,187</u>	<u>117,448</u>	<u>103,176</u>	<u>10,970</u>	<u>114,146</u>
2(b) <i>Other voluntary income</i>						
Contributions to Rectory Gas	467	-	467	338	-	338
Social & Fundraising	3,902	-	3,902	3,385	-	3,385
	<u>4,369</u>	<u>-</u>	<u>4,369</u>	<u>3,723</u>	<u>-</u>	<u>3,723</u>
2(c) <i>Income from charitable and ancillary trading</i>						
Church Hall shop & Coffee Bar	81	-	81	597	-	597
Church Hall hire	1,269	-	1,269	6,050	-	6,050
Incoming Fees for Church Heating	-	-	-	100	-	100
Fees	3,817	-	3,817	18,231	-	18,231
	<u>5,167</u>	<u>-</u>	<u>5,167</u>	<u>24,978</u>	<u>-</u>	<u>24,978</u>
2(d) <i>Income from investments</i>						
Dividends	-	246	246	-	239	239
Interest received on deposits	179	-	179	312	-	312
	<u>179</u>	<u>246</u>	<u>425</u>	<u>312</u>	<u>239</u>	<u>551</u>
TOTAL INCOMING RESOURCES	<u>114,976</u>	<u>12,433</u>	<u>127,409</u>	<u>132,189</u>	<u>11,209</u>	<u>143,398</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

3 RESOURCES USED		Unrestricted Funds	Restricted Funds	Total Funds 2020	Unrestricted Funds	Restricted Funds	Total Funds 2019
		£	£	£	£	£	£
3(a)	<i>Missionary and charitable giving :</i>						
	Missions	-	5,797	5,797	-	5,205	5,205
	Community Sponsorship	-	8,328	8,328	-	9,923	9,923
		<u>-</u>	<u>14,125</u>	<u>14,125</u>	<u>-</u>	<u>15,128</u>	<u>15,128</u>
3(b)	<i>Activities directly relating to the work of the Church</i>						
	Ministry :						
	parish share	60,292	-	60,292	58,661	-	58,661
	clergy expenses	2,484	-	2,484	3,244	-	3,244
	fees	3,646	-	3,646	10,745	-	10,745
	Church running expenses						
	insurance	5,519	-	5,519	5,401	-	5,401
	heat, light and water	2,435	-	2,435	2,137	-	2,137
	repairs, maintenance & improvements	5,422	14,234	19,656	4,802	585	5,387
	upkeep of services	28	-	28	548	-	548
	Rectory Gas	317	-	317	479	-	479
	Organ, Choir & Music Group	1,972	-	1,972	2,192	-	2,192
	Church Hall - running expenses	7,467	-	7,467	8,892	-	8,892
	Church Hall shop & Coffee Bar	70	-	70	24	-	24
	Resources	856	193	1,049	1,573	234	1,807
	Hospitality	-	-	-	55	-	55
		<u>90,508</u>	<u>14,427</u>	<u>104,935</u>	<u>98,753</u>	<u>819</u>	<u>99,572</u>
3 (c)	<i>Fund - raising and publicity</i>						
	Publicity and other expenses	<u>478</u>	<u>-</u>	<u>478</u>	<u>930</u>	<u>-</u>	<u>930</u>
3 (d)	<i>Church management and administration</i>						
	Office Running Costs	831	-	831	2,127	-	2,127
	Secretarial assistance	8,820	-	8,820	8,573	-	8,573
	Bank charges	237	-	237	332	-	332
	Other administrative charges	1,068	-	1,068	1,020	-	1,020
		<u>10,956</u>	<u>-</u>	<u>10,956</u>	<u>12,052</u>	<u>-</u>	<u>12,052</u>
TOTAL RESOURCES USED		<u>101,942</u>	<u>28,552</u>	<u>130,494</u>	<u>111,735</u>	<u>15,947</u>	<u>127,682</u>

The total Salaries paid in 2020 was £11,111 (2019 £10,804) for Secretarial Assistance and Hall Cleaning.

No trustees or connected persons were paid any monies with the exception of reimbursement of expenses for items purchased on behalf of the PCC.

Other administrative charges include salary administration £504 (2019 £492) and an Independent Examination fee of £542 (2019 £528)

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

4 SUMMARY OF INTERNAL TRANSFERS 2020

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(2,950)	-	2,950
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Legacy & Memorial (Designated) to PCC	65,019	(65,019)	-
PCC Donation to Organ Fund	(500)	-	500
	<u>59,769</u>	<u>(65,019)</u>	<u>5,250</u>

SUMMARY OF INTERNAL TRANSFERS 2019

	Unrestricted Funds		Restricted Funds
	General	Designated	
PCC Donation to Missions Committee	(1,000)	-	1,000
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Youth Worker (Designated) to PCC	21,468	(21,468)	-
PCC Donation to Organ Fund	(500)	-	500
	<u>18,168</u>	<u>(21,468)</u>	<u>3,300</u>

5 FIXED ASSETS FOR USE BY THE PCC

	Fixtures and Equipment
	£
Tangible fixed assets	
GROSS BOOK VALUE	
At 1 January 2020	57,326
Additions in the year	-
Disposals and Revaluations in year	-
At 31 December 2020	<u>57,326</u>
DEPRECIATION	
At 1 January 2020	57,326
Provided in the year	-
At 31 December 2020	<u>57,326</u>
NET BOOK VALUE	
At 31 December 2020	-
At 31 December 2019	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church. The contents of the Hall were acquired from PCC funds or by gift.
The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets

Investments were held at 31 December 2020 and 31 December 2019.
These investments were enabled by specific bequests in previous years.
427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2020 Historical Cost £550 (2019 £550)
Market value £8,731 (2019 £8,167).
In addition, at 31 December 2020, £101 was held in the deposit fund. (2019 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2020 £	£	£	2019 £
Fixed assets	-	651	651	-	651	651
Current assets	72,248	56,908	129,156	61,746	69,103	130,849
Liabilities	(8,185)	(553)	(8,738)	(5,467)	(1,879)	(7,346)
	<u>64,063</u>	<u>57,006</u>	<u>121,069</u>	<u>56,279</u>	<u>67,875</u>	<u>124,154</u>

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2020 £	£	£	2019 £
Prepayments	1,100	-	1,100	3,195	-	3,195
	<u>1,100</u>	<u>-</u>	<u>1,100</u>	<u>3,195</u>	<u>-</u>	<u>3,195</u>

8 LIABILITIES
AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2020 £	£	£	2019 £
Accruals and deferred income	8,185	553	8,738	5,467	1,879	7,346

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

9 FUND DETAILS

FUND DETAILS 2020	Balance at 1/1/2020	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2020
RESTRICTED FUNDS IN SURPLUS AT END 2020					
Tower	5,018	6,230	-	(8,696)	2,552
Robes & Vestment	140	-	-	-	140
Missions	497	657	-	(1,047)	107
Churchyard	64	-	33	-	97
Choir Scholarships	162	-	-	-	162
Community Sponsorship	5,825	4,825	-	(8,328)	2,322
Remembrance	337	-	-	(23)	314
Youth	353	-	-	(170)	183
Sustainability	124	-	-	-	124
Sound System	3,130	-	-	-	3,130
Fabric	47,962	175	212	(5,538)	42,811
Youth Worker (Restricted)	4,182	-	-	-	4,182
Organ	(570)	300	1	500	231
Endowments	651	-	-	-	651
	<u>67,875</u>	<u>12,187</u>	<u>246</u>	<u>(23,302)</u>	<u>57,006</u>
RESTRICTED FUNDS IN DEFICIT AT END 2020					
There are no Restricted Funds in deficit at the end of 2020	-	-	-	-	-
TOTAL RESTRICTED	<u>67,875</u>	<u>12,187</u>	<u>246</u>	<u>(23,302)</u>	<u>57,006</u>
UNRESTRICTED					
Designated Funds					
Church Hall	12,883	1,350	-	(7,537)	6,696
Youth Worker (Designated)	-	-	-	-	-
Legacy & Memorial	65,018	-	-	(65,018)	-
SUBTOTAL	<u>77,901</u>	<u>1,350</u>	<u>-</u>	<u>(72,555)</u>	<u>6,696</u>
General	<u>(21,622)</u>	<u>113,447</u>	<u>179</u>	<u>(34,637)</u>	<u>57,367</u>
TOTAL UNRESTRICTED	<u>56,279</u>	<u>114,797</u>	<u>179</u>	<u>(107,192)</u>	<u>64,063</u>
TOTAL FUNDS	<u>124,154</u>	<u>126,984</u>	<u>425</u>	<u>(130,494)</u>	<u>121,069</u>

FUND DETAILS 2019	Balance at 1/1/2019	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2019
RESTRICTED FUNDS IN SURPLUS AT END 2019					
Tower	4,838	180	-	-	5,018
Robes & Vestment	140	-	-	-	140
Missions	815	2,087	-	(2,405)	497
Churchyard	32	-	32	-	64
Choir Scholarships	162	-	-	-	162
Community Sponsorship	8,343	7,406	-	(9,924)	5,825
Remembrance	376	25	-	(64)	337
Youth	523	-	-	(170)	353
Sustainability	124	-	-	-	124
Sound System	2,930	200	-	-	3,130
Fabric	48,196	145	206	(585)	47,962
Youth Worker (Restricted)	3,494	688	-	-	4,182
Endowments	651	-	-	-	651
	<u>70,624</u>	<u>10,731</u>	<u>238</u>	<u>(13,148)</u>	<u>68,445</u>
RESTRICTED FUNDS IN DEFICIT AT END 2019					
Organ	<u>(1,311)</u>	<u>240</u>	<u>1</u>	<u>500</u>	<u>(570)</u>
TOTAL RESTRICTED	<u>69,313</u>	<u>10,971</u>	<u>239</u>	<u>(12,648)</u>	<u>67,875</u>
UNRESTRICTED					
Designated Funds					
Church Hall	15,153	6,646	-	(8,916)	12,883
Youth Worker (Designated)	21,468	-	-	(21,468)	-
Legacy & Memorial	47,204	20,040	297	(2,523)	65,018
SUBTOTAL	<u>83,825</u>	<u>26,686</u>	<u>297</u>	<u>(32,907)</u>	<u>77,901</u>
General	<u>(44,700)</u>	<u>105,190</u>	<u>15</u>	<u>(82,127)</u>	<u>(21,622)</u>
TOTAL UNRESTRICTED	<u>39,125</u>	<u>131,876</u>	<u>312</u>	<u>(115,034)</u>	<u>56,279</u>
TOTAL FUNDS	<u>108,438</u>	<u>142,847</u>	<u>551</u>	<u>(127,682)</u>	<u>124,154</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2020

9 FUND DETAILS
(continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Youth Worker (Designated)	Unrestricted	Designated Fund for Youth Worker
Legacy & Memorials	Unrestricted	Designated Fund for Legacies donated to PCC
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Sound System	Restricted	Funds collected via Fees for the upkeep of the Sound System
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Endowments	Restricted	Investments enabled by specific bequests in previous years

The Organ Fund is no longer in deficit.

Funds previously allocated to the Youth Worker (Designated) Fund have been returned to the General Fund, as it is unlikely that a new Baldock Youth Worker will be appointed.

Funds in the Legacy & Memorial Fund have been returned to the General Fund. As a consequence, the General Fund is no longer in deficit.

10 CAPITAL COMMITMENTS

At 31st December 2020 the PCC had no capital commitments.

Independent Examiner's Report

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2020.

Responsibilities and basis of report

As the PCC of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed



Geoff Mann FCIE
Dee House
Highworth Avenue
Cambridge

Dated

3 April 2021