

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

England & Wales · Charity number 1133771

Details

Status	Registered
Legal form	Previously excepted
Registered	2010-01-26
Register	View on the Charity Commission register

Contact

Address	98 Iddesleigh Road Bedford MK40 4LQ
Phone	07595591902
Email	ENQUIRIES@ALLSAINTSBEDFORD.CO.UK
Website	www.allsaintsbedford.co.uk

Activities

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

Activities: The PCC cooperates with the Parish Priest to promote the work and witness of All Saints' Parish Church. Worship is the source and summit of our church life. Service of the community flows from our worship, and congregation members are encouraged to live out their faith by providing pastoral care for people living in Queen Park and by engaging in social action and community work.

Classification

- **How:** Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£73,994	£57,813	-	-
2023-12-31	£68,961	£70,870	-	-
2022-12-31	£58,050	£45,890	-	-
2021-12-31	£45,504	£45,211	-	-
2020-12-31	£72,918	£72,351	-	-

Trustees

Name	Role	Appointed
Edmond PAUL		
Jennifer Belafonte		2022-05-01
Laura moutou		2025-05-04
Nyarai Jones		2025-05-04
Olive Nelson		2022-05-01
Pamela Greenaway		2022-05-08
Pauline Hull		2022-05-01
ROY LAMBERT		2013-06-05
Rev Simon Tibbs		2025-05-04
Richard Ward		2022-05-08
william moutou		2025-05-04

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

This report on the accounts of the Parochial Church Council of The Ecclesiastical Parish of All Saints for the year ended 31 December 2024, which are set out on pages 2 to 4 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of Parochial Church Council and the examiner

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

Basis of Independent examiner's report

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

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the requirements of the Act and the Regulations have not been met: or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Stephen Simpson

Stephen Simpson
Longstaff, Gentle & Co.
Chartered Certified Accountants
61, Harpur Street
Bedford
MK40 2SR

14 April 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	General Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
Receipts					
Voluntary Giving					
Regular Giving	32142.25			32142.25	28031.08
Collections at Services	5902.97			5902.97	4669.94
Other Giving / Donations	5918.45		30924.82	36843.27	5973.27
Gift Aid Recovered	6459.86			6459.86	5685.19
	50423.53	0.00	30924.82	81348.35	44359.48
Events & Activities					
Parish Room / Community Centre Lettings	10258.00			10258.00	13349.15
Fees (including Weddings and Funerals)	2097.00		1024.00	3121.00	2573.00
Faith Tours / Faith in Queens Park	7723.49			7723.49	7045.00
Fundraising Events and Activities	1672.77			1672.77	1752.75
Grants Received	0.00		2210.33	2210.33	350.00
Hire of Church	1297.50			1297.50	205.00
Other					
Interest on Accounts	522.09			522.09	313.82
Total Receipts	73994.38	0.00	34159.15	108153.53	69948.20
Payments					
Relating to Work of the Church					
Diocesan Quota	26474.00			26474.00	28780.92
DBF Assigned Fees			4492.00	4492.00	0.00
Clergy Expenses	718.76			718.76	1150.44
Music and Choir	5851.37			5851.37	6138.28
Cost of Normal Services	444.02			444.02	619.91
Cost of Extra Services (incl Weddings & Funerals)	1340.00			1340.00	1058.10
Children's Ministry	200.73			200.73	57.90
Outreach & Marketing	0.00			0.00	5.99
Fundraising Event Costs	0.00		1549.34	1549.34	363.78
	35028.88	0.00	6041.34	41070.22	38175.32
Charitable Giving	Donations and Collections	0.00	1026.96	1026.96	0.00
Running Costs					
Heat / Light / Water	6166.61			6166.61	15138.49
Insurance	4504.92			4504.92	4580.84
Grounds Maintenance / Gardening	667.79			667.79	832.46
General Repairs and Maintenance	2666.60			2666.60	4608.33
Major Repairs	0.00		5059.60	5059.60	11386.92
	14005.92	0.00	5059.60	19065.52	36547.04
Admin					
Audit, Accounts, Legal & Professional	2429.05			2429.05	906.40
Postage, Stationery & Secretarial, etc	742.69			742.69	3072.52
Subscriptions / Affiliation Fees	25.00			25.00	75.00
Parish Room / Community Centre Costs	5151.05			5151.05	3741.94
Bank Charges	40.00			40.00	96.93
Sundries	390.70			390.70	289.95
	8778.49	0.00	0.00	8778.49	8182.74
Total Payments	57813.29	0.00	12127.90	69941.19	82905.10
Net Receipts for the Year before Transfer	16181.09	0.00	22031.25	38212.34	(12956.90)
Transfers	0.00		0.00	0.00	0.00
Net Receipts for the Year	16181.09	0.00	22031.25	38212.34	(12956.90)
Funds Brought Forward as at 1 January 2024	15583.61	16045.00	9684.52	41313.13	54270.03
Funds Carried Forward as at 31 December 2024	31764.70	16045.00	31715.77	79525.47	41313.13

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

BALANCE SHEET AS AT 31 DECEMBER 2024

	<u>Notes</u>	2024		2023	
		£	£	£	£
Current Assets					
Bank Accounts					
Lloyds Current Account		56859.31		4539.05	
HSBC Current Account		6572.67		20682.03	
HSBC Deposit Account		48.49		47.05	
CBF Deposit Fund		8200.00		8200.00	
NS & I Savings Account		7845.00		7845.00	
		<u>79525.47</u>		<u>41313.13</u>	
Cash in Hand			0.00		0.00
Total Net Assets			<u><u>79525.47</u></u>		<u><u>41313.13</u></u>
 Funds					
General Fund			31764.70		15583.61
Designated Funds	3		16045.00		16045.00
Restricted Funds	2		31715.77		9684.52
Total Funds			<u><u>79525.47</u></u>		<u><u>41313.13</u></u>

The accounts were approved by the PCC on 13 April 2025.

The accounts were approved by the meeting:-

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice. These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.

Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions at this date are provided in note 2.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.

All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.23 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.23 £
Fabric Fund (General)	5648.52	2210.33	(5059.60)		2799.25
Charitable Giving	0.00	1276.96	(1026.96)		250.00
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
Music	0.00	499.50			499.50
Hurricane Beryl	0.00	29148.36	(1549.34)		27599.02
DBF Assigned Fees	3626.00	1024.00	(4492.00)		158.00
	<u>9684.52</u>	<u>34159.15</u>	<u>(12127.90)</u>	<u>0.00</u>	<u>31715.77</u>

A project to upgrade the church lighting to use LEDs was undertaken in the year, and is now complete.

During the year, the PCC took on a co-ordination role for the relief activities of the Bedford community following the impact of Hurricane Beryl in Grenada, Carriacou and Petite Martinique. Significant funds were raised and in the year some of these were used to transport donations of items to the affected area. Since the year end the focus has switched to distributing the funds remaining to local schools.

3 Designated Funds

	Balance as at 1.1.24 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.24 £
Fabric Fund (General)	16045.00				16045.00
Charitable Giving	0.00				0.00
	<u>16045.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16045 (2023: £16045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs arising, including those expected as a result of the quinquennial inspection, which took place in 2023.

Accounts

All Saints, Queens Park, Bedford

Treasurer's Report for 2024 APCM

On Year Ended 31 December 2023

During the latter part of 2023 the treasurer role was transferred to Joanna Jameson, and her accountancy firm, to reduce the pressure on volunteers and improve the ongoing financial information to the PCC. The handover process is now mostly complete, pending final mandate confirmations from some of the banks. An exercise has also been completed to identify the amounts owed to the Diocese on funeral and wedding fees over the past 3 years, which had not been calculated or paid. The amount of over £3,600 is shown in restricted funds and was paid over to the Diocese after the year end.

In total, income in the year to 31 December 2023 was higher than in 2022, at almost £70,000 compared to around £58,000. However, it should be noted that the increase is principally due to a catch up on items that were not fully received in previous years – particularly Faith in Queens Park fees of £7,000 which included the whole of 2022 fees as well as most of 2023. In addition, there has been a concerted effort to catch up with gift aid claims, resulting in £5,700 received in 2023 compared to £1,600 in 2022. Being more up to date in these areas now means that these high income levels will not be repeated next year. Hiring fees for the Community Centre and Parish Room have also increased significantly in the year to £13,300 from £7,600.

Unfortunately, voluntary giving in the year (excluding the gift aid catch up) has fallen compared to 2022. Regular giving through the parish giving scheme and by standing order has dropped from almost £32,000 in 2022 to only £28,000 in 2023, and collections at services have also dropped from £7,800 to £4,700. A few one-off donations have helped to recover part of the drop, but the outlook on regular giving is concerning.

This is a particular worry, due to the ever-increasing costs faced by the church, especially as total utilities costs have increased from £6,000 to £15,000 year on year. To address this, we have recently changed suppliers to ensure more favourable prices, and have also recovered overpayments made in the past. Despite undertaking this in-depth review to keep future costs down, prices are still increasing and utilities will remain a significant cost, well above levels seen in previous years.

Major maintenance costs in the year – principally on the roof repairs and boiler issues – have been much higher than last year at over £11,000, and we also bought a new photocopier in the year, which accounted for £2,400 of the postage and stationery costs.

Overall, since last year end, free funds have dropped by over £3,000, and restricted funds have reduced by almost £10,000, meaning we now have almost £13,000 less than last year in total funds.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
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As members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of Independent examiner's report

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

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the requirements of the Act and the Regulations have not been met: or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Stephen Simpson

Stephen Simpson
Longstaff, Gentle & Co.
Chartered Certified Accountants
61, Harpur Street
Bedford
MK40 2SR

6 April 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	General Funds £	Designated Funds £	Restricted Funds £	2023 Total £	2022 Total £
Receipts					
Voluntary Giving					
Regular Giving	28031.08			28031.08	31866.81
Collections at Services	4669.94			4669.94	7768.79
Other Giving / Donations	5973.27			5973.27	438.68
Gift Aid Recovered	5685.19			5685.19	1576.22
	<u>44359.48</u>	0.00	0.00	<u>44359.48</u>	<u>41650.50</u>
Events & Activities					
Parish Room / Community Centre Lettings	13349.15			13349.15	7621.00
Fees (including Weddings and Funerals)	1586.00		987.00	2573.00	4424.50
Faith Tours / Faith in Queens Park	7045.00			7045.00	0.00
Fundraising Events and Activities	1752.75			1752.75	2660.75
Grants Received	350.00			350.00	1279.41
Hire of Church	205.00			205.00	390.00
Other					
Interest on Accounts	313.82			313.82	24.34
Total Receipts	<u>68961.20</u>	0.00	987.00	<u>69948.20</u>	<u>58050.50</u>
Payments					
Relating to Work of the Church					
Diocesan Quota	28780.92			28780.92	21004.10
DBF Assigned Fees				0.00	0.00
Clergy Expenses	1150.44			1150.44	0.00
Music and Choir	6138.28			6138.28	5919.17
Cost of Normal Services	619.91			619.91	391.53
Cost of Extra Services (incl Weddings & Funerals)	1058.10			1058.10	831.49
Children's Ministry	57.90			57.90	42.95
Outreach & Marketing	5.99			5.99	0.00
Fundraising Event Costs	363.78			363.78	0.00
	<u>38175.32</u>	0.00	0.00	<u>38175.32</u>	<u>28189.24</u>
Charitable Giving				0.00	435.75
Running Costs					
Heat / Light / Water	15138.49			15138.49	6339.79
Insurance	4580.84			4580.84	3952.80
Grounds Maintenance / Gardening	832.46			832.46	867.58
General Repairs and Maintenance	3959.78		648.55	4608.33	2550.89
Major Repairs			11386.92	11386.92	918.00
	<u>24511.57</u>	0.00	12035.47	<u>36547.04</u>	<u>14629.06</u>
Admin					
Audit, Accounts, Legal & Professional	906.40			906.40	250.00
Postage, Stationery & Secretarial, etc	3072.52			3072.52	658.38
Subscriptions / Affiliation Fees	75.00			75.00	50.00
Parish Room / Community Centre Costs	3741.94			3741.94	1178.21
Bank Charges	96.93			96.93	0.00
Sundries	289.95			289.95	499.49
	<u>8182.74</u>	0.00	0.00	<u>8182.74</u>	<u>2636.08</u>
Total Payments	<u>70869.63</u>	0.00	12035.47	<u>82905.10</u>	<u>45890.13</u>
Net Receipts for the Year before Transfer	(1908.43)	0.00	(11048.47)	(12956.90)	12160.37
Transfers	(1210.00)		1210.00	0.00	0.00
Net Receipts for the Year	<u>(3118.43)</u>	0.00	<u>(9838.47)</u>	<u>(12956.90)</u>	<u>12160.37</u>
Funds Brought Forward as at 1 January 2023	18702.04	16045.00	19522.99	54270.03	42109.66
Funds Carried Forward as at 31 December 2023	<u>15583.61</u>	<u>16045.00</u>	<u>9684.52</u>	<u>41313.13</u>	<u>54270.03</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

BALANCE SHEET AS AT 31 DECEMBER 2023

	<u>Notes</u>	2023	2022
		£	£
Current Assets			
Bank Accounts			
Lloyds Current Account		4539.05	0.00
HSBC Current Account		20682.03	38178.16
HSBC Deposit Account		47.05	46.87
CBF Deposit Fund		8200.00	8200.00
NS & I Savings Account		<u>7845.00</u>	<u>7845.00</u>
		41313.13	54270.03
Cash in Hand		0.00	0.00
Total Net Assets		<u><u>41313.13</u></u>	<u><u>54270.03</u></u>
Funds			
General Fund		15583.61	18702.04
Designated Funds	3	16045.00	16045.00
Restricted Funds	2	9684.52	19522.99
Total Funds		<u><u>41313.13</u></u>	<u><u>54270.03</u></u>

The accounts were approved by the PCC on 6 April 2024.

The accounts were approved by the meeting:-

Roy Lambert (Church Warden)

Pam Greenaway (Church Warden)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice. These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.
Funds designated for a particular purpose by the PCC are also unrestricted.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.
All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.23 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.23 £
Fabric Fund (General)	17683.99		(12035.47)		5648.52
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
DBF Assigned Fees	1429.00	987.00		1210.00	3626.00
	<u>19522.99</u>	<u>987.00</u>	<u>(12035.47)</u>	<u>1210.00</u>	<u>9684.52</u>

A significant project to repair the Parish Room Roof was undertaken in the year, and is now complete.

3 Designated Funds

	Balance as at 1.1.23 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.23 £
Fabric Fund (General)	16045.00				16045.00
Charitable Giving	0.00				0.00
	<u>16045.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16045 (2022: £16045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs arising, including those expected as a result of the quinquennial inspection, which took place in 2023.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

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Respective responsibilities of Parochial Church Council and the examiner

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Basis of Independent examiner's report

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 - a) to keep accounting records in accordance with section 130 of the Act; and
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- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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6 April 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	General Funds £	Designated Funds £	Restricted Funds £	2023 Total £	2022 Total £
Receipts					
Voluntary Giving					
Regular Giving	28031.08			28031.08	31866.81
Collections at Services	4669.94			4669.94	7768.79
Other Giving / Donations	5973.27			5973.27	438.68
Gift Aid Recovered	5685.19			5685.19	1576.22
	<u>44359.48</u>	0.00	0.00	<u>44359.48</u>	<u>41650.50</u>
Events & Activities					
Parish Room / Community Centre Lettings	13349.15			13349.15	7621.00
Fees (including Weddings and Funerals)	1586.00		987.00	2573.00	4424.50
Faith Tours / Faith in Queens Park	7045.00			7045.00	0.00
Fundraising Events and Activities	1752.75			1752.75	2660.75
Grants Received	350.00			350.00	1279.41
Hire of Church	205.00			205.00	390.00
Other					
Interest on Accounts	313.82			313.82	24.34
Total Receipts	<u>68961.20</u>	0.00	987.00	<u>69948.20</u>	<u>58050.50</u>
Payments					
Relating to Work of the Church					
Diocesan Quota	28780.92			28780.92	21004.10
DBF Assigned Fees				0.00	0.00
Clergy Expenses	1150.44			1150.44	0.00
Music and Choir	6138.28			6138.28	5919.17
Cost of Normal Services	619.91			619.91	391.53
Cost of Extra Services (incl Weddings & Funerals)	1058.10			1058.10	831.49
Children's Ministry	57.90			57.90	42.95
Outreach & Marketing	5.99			5.99	0.00
Fundraising Event Costs	363.78			363.78	0.00
	<u>38175.32</u>	0.00	0.00	<u>38175.32</u>	<u>28189.24</u>
Charitable Giving				0.00	435.75
Running Costs					
Heat / Light / Water	15138.49			15138.49	6339.79
Insurance	4580.84			4580.84	3952.80
Grounds Maintenance / Gardening	832.46			832.46	867.58
General Repairs and Maintenance	3959.78		648.55	4608.33	2550.89
Major Repairs			11386.92	11386.92	918.00
	<u>24511.57</u>	0.00	12035.47	<u>36547.04</u>	<u>14629.06</u>
Admin					
Audit, Accounts, Legal & Professional	906.40			906.40	250.00
Postage, Stationery & Secretarial, etc	3072.52			3072.52	658.38
Subscriptions / Affiliation Fees	75.00			75.00	50.00
Parish Room / Community Centre Costs	3741.94			3741.94	1178.21
Bank Charges	96.93			96.93	0.00
Sundries	289.95			289.95	499.49
	<u>8182.74</u>	0.00	0.00	<u>8182.74</u>	<u>2636.08</u>
Total Payments	<u>70869.63</u>	0.00	12035.47	<u>82905.10</u>	<u>45890.13</u>
Net Receipts for the Year before Transfer	(1908.43)	0.00	(11048.47)	(12956.90)	12160.37
Transfers	(1210.00)		1210.00	0.00	0.00
Net Receipts for the Year	<u>(3118.43)</u>	0.00	<u>(9838.47)</u>	<u>(12956.90)</u>	<u>12160.37</u>
Funds Brought Forward as at 1 January 2023	18702.04	16045.00	19522.99	54270.03	42109.66
Funds Carried Forward as at 31 December 2023	<u>15583.61</u>	<u>16045.00</u>	<u>9684.52</u>	<u>41313.13</u>	<u>54270.03</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

BALANCE SHEET AS AT 31 DECEMBER 2023

	<u>Notes</u>	2023	2022
		£	£
Current Assets			
Bank Accounts			
Lloyds Current Account		4539.05	0.00
HSBC Current Account		20682.03	38178.16
HSBC Deposit Account		47.05	46.87
CBF Deposit Fund		8200.00	8200.00
NS & I Savings Account		<u>7845.00</u>	<u>7845.00</u>
		41313.13	54270.03
Cash in Hand		0.00	0.00
Total Net Assets		<u><u>41313.13</u></u>	<u><u>54270.03</u></u>
Funds			
General Fund		15583.61	18702.04
Designated Funds	3	16045.00	16045.00
Restricted Funds	2	9684.52	19522.99
Total Funds		<u><u>41313.13</u></u>	<u><u>54270.03</u></u>

The accounts were approved by the PCC on 6 April 2024.

The accounts were approved by the meeting:-

Roy Lambert (Church Warden)

Pam Greenaway (Church Warden)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice. These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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. Funds designated for a particular purpose by the PCC are also unrestricted.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended. All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.23 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.23 £
Fabric Fund (General)	17683.99		(12035.47)		5648.52
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
DBF Assigned Fees	1429.00	987.00		1210.00	3626.00
	<u>19522.99</u>	<u>987.00</u>	<u>(12035.47)</u>	<u>1210.00</u>	<u>9684.52</u>

A significant project to repair the Parish Room Roof was undertaken in the year, and is now complete.

3 Designated Funds

	Balance as at 1.1.23 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.23 £
Fabric Fund (General)	16045.00				16045.00
Charitable Giving	0.00				0.00
	<u>16045.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16045 (2022: £16045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs arising, including those expected as a result of the quinquennial inspection, which took place in 2023.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS CHURCH, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

I report to the members on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of All Saints ("the Parochial Church Council") for the year ended 31 December 2022, which are set out on pages 2 to 4.

Responsibilities and basis of report

As the members of the Parochial Church Council, 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 Parochial Church Council's accounts carried out in accordance with the Church Accounting Regulation 2006 ("the Regulations") and under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- 1 accounting records were not kept in accordance with section 130 of the Act or
- 2 the accounts do not accord with the accounting records

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

Signed

12 March 2023

Joanna Jameson BA ACA
Jameson Accounting Services Limited
87 Hillesden Avenue
Elstow, Bedford
MK42 9AJ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	General Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
<u>Receipts</u>					
Voluntary Giving					
Stewardship - Tax Efficient giving	25076.46			25076.46	23784.20
Stewardship - inc CAF	6790.35			6790.35	6330.19
Cash Collections	7768.79			7768.79	4359.08
Income tax recovered	1576.22			1576.22	1538.88
	<u>41211.82</u>	0.00	0.00	<u>41211.82</u>	<u>36012.35</u>
Other voluntary income	438.68			438.68	1146.81
Events & Activities					
Parish Room / Community Centre lettings	7621.00			7621.00	3067.50
Fees (including weddings and funerals)	2995.50		1429.00	4424.50	2083.00
Faith tours / Faith in Queens Park	0.00			0.00	0.00
Fundraising	2660.75			2660.75	2819.04
Grants	1279.41			1279.41	27000.00
Hire of Church	390.00			390.00	0.00
Other income	0.00			0.00	367.00
Other Interest on Accounts	24.34			24.34	8.18
Total Receipts	<u>56621.50</u>	<u>0.00</u>	<u>1429.00</u>	<u>58050.50</u>	<u>72503.88</u>
<u>Payments</u>					
Grants					
Giving to charities	135.75	300.00		435.75	85.00
Relating to Work of the Church					
Diocesan Quota	21004.10			21004.10	26445.96
Clergy Expenses	0.00			0.00	0.00
Reader Expenses	0.00			0.00	0.00
Sacristy Supplies, Books & Liturgy	391.53			391.53	94.80
Sunday School & Confirmation	42.95			42.95	171.75
Music & Choir	5919.17			5919.17	4221.58
Church outings	0.00			0.00	0.00
Spiritual Formations & Sundries	831.49			831.49	260.00
	<u>28189.24</u>	0.00	0.00	<u>28189.24</u>	<u>31194.09</u>
Running Costs					
Heat / Light / Water	6339.79			6339.79	4812.98
Insurance	3952.80			3952.80	3649.78
Grounds Maintenance / Gardening	867.58			867.58	716.04
General Repairs & Maintenance	2550.89			2550.89	2615.68
Major repairs			918.00	918.00	20898.01
	<u>13711.06</u>	0.00	<u>918.00</u>	<u>14629.06</u>	<u>32692.49</u>
Admin					
Office & Computer	458.94			458.94	1004.56
Photocopier	199.44			199.44	374.17
Subscriptions to Deanery	50.00			50.00	50.00
Parish Room / Community Centre costs	1178.21			1178.21	0.00
Independent Examiner Fee	250.00			250.00	250.00
Sundries	499.49			499.49	458.87
Total Payments	<u>44672.13</u>	<u>300.00</u>	<u>918.00</u>	<u>45890.13</u>	<u>66109.18</u>
Net Receipts for the Year before Transfer	11949.37	(300.00)	511.00	12160.37	6394.70
Transfers	(300.00)	300.00		0.00	0.00
Net Receipts for the Year	<u>11649.37</u>	<u>0.00</u>	<u>511.00</u>	<u>12160.37</u>	<u>6394.70</u>
Funds Brought Forward as at 1 January 2022	7052.67	16045.00	19011.99	42109.66	35714.96
Funds Carried Forward as at 31 December 2022	<u>18702.04</u>	<u>16045.00</u>	<u>19522.99</u>	<u>54270.03</u>	<u>42109.66</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

BALANCE SHEET AS AT 31 DECEMBER 2022

	<u>Notes</u>	2022	2021
		£	£
Current Assets			
Bank Accounts			
HSBC Current Account		38178.16	26017.86
HSBC Deposit Account		46.87	46.80
CBF Deposit Fund		8200.00	8200.00
NS&I Savings Account		7845.00	7845.00
		<u>54270.03</u>	<u>42109.66</u>
Total Net Assets		<u><u>54270.03</u></u>	<u><u>42109.66</u></u>
Funds			
General Fund		18702.04	7052.67
Designated Funds	3	16045.00	16045.00
Restricted Funds	2	19522.99	19011.99
Total Funds		<u><u>54270.03</u></u>	<u><u>42109.66</u></u>

The accounts were approved by the PCC on 12 March 2023.

.....
Roy Lambert (Churchwarden)

.....
Pam Greenaway (Churchwarden)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.

Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions at this date are provided in note 2.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.

All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.22 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.22 £
Fabric Fund (General)	18601.99	0.00	(918.00)		17683.99
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
DBF Assigned Fees	0.00	1429.00			1429.00
	<u>19011.99</u>	<u>1429.00</u>	<u>(918.00)</u>	<u>0.00</u>	<u>19522.99</u>

Grants received in previous years relating to major maintenance costs are held in a restricted fund and are expected to be used on fabric works required as a result of the quinquennial inspection due in 2023.

3 Designated Funds

	Balance as at 1.1.22 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.22 £
Fabric (General)	16045.00				16045.00
Charitable giving	0.00		(300.00)	300.00	0.00
	<u>16045.00</u>	<u>0.00</u>	<u>(300.00)</u>	<u>300.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16,045 (2021: £16,045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs which may arise as a result of the quinquennial inspection due in 2023.

Accounts



Trustees' Annual Report for the period

From All Saints Queens Park Bedford **Period start**
date 1st January 2021 To 31st December 2021 **Period**
end date **end date**

Charity name:The Parochial Church Council of the Ecclesiastical
Parish of All Saints Bedford

Charity registration number:1133771

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Church
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Worship, Weddings, Baptisms and Funerals Letting of Parish Room and Community Centre to the public. Running Faith Tours Hiring of the Church Music through Provision of a Choir
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
	Para 1.38	

Contribution made by volunteers		
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Opening of the facilities to the public, through the provision of a room available to hire at reasonable cost.</p> <p>During lockdown it was a base of the distribution of food parcels.</p> <p>Running Church tours available to a wide area beyond Bedfordshire.</p> <p>Community Café open to the public during the summer months.</p> <p>The Church is used for various community concerts e.g Music for Memory (Dementia Group)</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charities total receipts from voluntary giving, fund raising, and lettings were 45503.18. Expenditure on running costs, admin and work related to the Church totalled £45211.17 .
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have a contingency fund held in case of emergencies.
Amount of reserves held	Para 1.22	£7845
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		Church of England
Type of governing document (trust deed, royal charter)	Para 1.25	Church of England
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	In accordance with the Church Representation rules
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The PCC consists of members elected in accordance with the Church representation rules at the Annual Parochial Church Meeting. In addition the Vicar, Church Wardens, Lay Reader, and Deanery Synod Members are Ex-officio

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	The Parochial Church Council of the Ecclesiastical Parish of All Saints Bedford
Other name the charity uses	
Registered charity	1133771

number	
Charity's principal address	98 Iddesleigh Road Bedford MK40 4LQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pam Greenaway	Churchwardens		APCM
2	Roy Lambert	Churchwardens		APCM
3	Merle Jackson	Treasurer		APCM
4	Father Paul Davies	Priest In Charge		
5	Sarah Ibrahim	Church Reader		
6	Jennifer Belafonte	Secretary		
7	Stephen Edwards	PCC member		
8	Wendy Edwards	PCC member		
9	Pauline Hull	PCC member		
10	Margaret Mann	PCC member		
11	Olive Nelson	PCC member		
12	Edmond Paul	PCC member		
13	Roger Sewell	PCC member		
14	Richard Ward	PCC member		
15	Natasha Baugh	PCC member		
16				
17				
18				
19				
20				

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

R Lambert

P Greenaway

Full name(s)

Roy Lambert

Pamela Greenaway

**Position (eg
Secretary, Chair, etc)**

Churchwardens

Date

18/10/22

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS CHURCH, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2021

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

I report to the members on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of All Saints ("the Parochial Church Council") for the year ended 31 December 2021, which are set out on pages 2 to 4.

Responsibilities and basis of report

As the members of the Parochial Church Council, 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 Parochial Church Council's accounts carried out in accordance with the Church Accounting Regulation 2006 ("the Regulations") and under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- 1 accounting records were not kept in accordance with section 130 of the Act or
- 2 the accounts do not accord with the accounting records

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

Signed

11th May 2022

Joanna Jameson BA ACA
Jameson Accounting Services Limited
87 Hillesden Avenue
Elstow, Bedford
MK42 9AJ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	General Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
<u>Receipts</u>					
Voluntary Giving					
Stewardship - Tax Efficient giving	23784.20			23784.20	28147.28
Stewardship - inc CAF	6330.19			6330.19	5763.23
Cash Collections	4359.08			4359.08	3639.84
Income tax recovered	1538.88			1538.88	2903.37
	<u>36012.35</u>	0.00	0.00	<u>36012.35</u>	<u>40453.72</u>
Other voluntary income	1146.81			1146.81	1084.60
Events & Activities					
Parish Room / Community Centre lettings	3067.50			3067.50	3065.03
PCC fees	45.00			45.00	1439.00
Other fees	2038.00			2038.00	1699.00
Faith tours / Faith in Queens Park	0.00			0.00	6238.00
Fundraising	2819.04			2819.04	1828.18
Grants			27000.00	27000.00	17000.00
Hire of Church				0.00	0.00
Other income	367.00			367.00	65.01
Other Interest on Accounts	8.18			8.18	45.21
Total Receipts	<u>45503.88</u>	0.00	27000.00	<u>72503.88</u>	<u>72917.75</u>
<u>Payments</u>					
Grants Giving to charities	85.00			85.00	289.00
Relating to Work of the Church					
Diocesan Quota	26445.96			26445.96	29018.43
Clergy Expenses	0.00			0.00	0.00
Reader Expenses	0.00			0.00	0.00
DBF fees / Vacancy Expenses	0.00			0.00	1500.00
Sacristy Supplies, Books & Liturgy	94.80			94.80	360.00
Sunday School & Confirmation	171.75			171.75	146.00
Music & Choir	4221.58			4221.58	2163.18
Church outings	0.00			0.00	0.00
Spiritual Formations & Sundries	260.00			260.00	32.50
	<u>31194.09</u>	0.00	0.00	<u>31194.09</u>	<u>33220.11</u>
Running Costs					
Heat / Light / Water	4812.98			4812.98	9709.43
Insurance	3649.78			3649.78	3598.68
Grounds Maintenance / Gardening	716.04			716.04	681.50
General Repairs & Maintenance	2615.68			2615.68	809.19
Major repairs			20898.01	20898.01	20813.75
	<u>11794.48</u>	0.00	20898.01	<u>32692.49</u>	<u>35612.55</u>
Admin Office & Computer	1004.56			1004.56	526.98
Photocopier	374.17			374.17	1051.64
Subscriptions to Deanery	50.00			50.00	157.00
Parish Room / Community Centre costs	0.00			0.00	351.00
Independent Examiner Fee	250.00			250.00	250.00
Sundries	458.87			458.87	893.09
Total Payments	<u>45211.17</u>	0.00	20898.01	<u>66109.18</u>	<u>72351.37</u>
Net Receipts for the Year before Transfer	292.71	0.00	6101.99	6394.70	566.38
Transfers				0.00	0.00
Net Receipts for the Year	<u>292.71</u>	0.00	6101.99	<u>6394.70</u>	<u>566.38</u>
Funds Brought Forward as at 1 January 2021	6759.96	16045.00	12910.00	35714.96	35148.58
Funds Carried Forward as at 31 December 2021	<u>7052.67</u>	<u>16045.00</u>	<u>19011.99</u>	<u>42109.66</u>	<u>35714.96</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

BALANCE SHEET AS AT 31 DECEMBER 2021

	<u>Notes</u>	2021	2020
		£	£
Current Assets			
Bank Accounts			
HSBC Current Account		26017.86	19623.24
HSBC Deposit Account		46.80	46.72
CBF Deposit Fund		8200.00	8200.00
NS&I Savings Account		7845.00	7845.00
		<u>42109.66</u>	<u>35714.96</u>
Total Net Assets		<u><u>42109.66</u></u>	<u><u>35714.96</u></u>
Funds			
General Fund		7052.67	6759.96
Designated Funds	3	16045.00	16045.00
Restricted Funds	2	19011.99	12910.00
Total Funds		<u><u>42109.66</u></u>	<u><u>35714.96</u></u>

These accounts were put before the PCC at their meeting on Wednesday 11th May 2022.

The accounts were approved by the meeting:-

.....
Roy Lambert (Churchwarden)

.....
Pam Greenaway (Churchwarden)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.

Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions at this date are provided in note 2.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.

All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.21 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.21 £
Fabric Fund (General)	0.00	27000.00	(8398.01)		18601.99
Fabric Fund (Parish Room)	12500.00		(12500.00)		0.00
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
	<u>12910.00</u>	<u>27000.00</u>	<u>(20898.01)</u>	<u>0.00</u>	<u>19011.99</u>

A significant project to restore and refurbish the Parish Room was started in the year, and is expected to complete in 2022. Funds restricted in the prior year for this project have been fully spent, with further grants received this year, which have been and will be spent on the completion of the Parish Room project, as well as a number of other major maintenance issues.

3 Designated Funds

	Balance as at 1.1.21 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.21 £
Fabric (General)	16045.00				16045.00
Charitable giving	0.00				0.00
	<u>16045.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16,045 (2020: £16,045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs which may arise, including any additional requirements of the Parish Room, Community Centre or other projects.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS CHURCH, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2021

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

I report to the members on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of All Saints ("the Parochial Church Council") for the year ended 31 December 2021, which are set out on pages 2 to 4.

Responsibilities and basis of report

As the members of the Parochial Church Council, 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 Parochial Church Council's accounts carried out in accordance with the Church Accounting Regulation 2006 ("the Regulations") and under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- 1 accounting records were not kept in accordance with section 130 of the Act or
- 2 the accounts do not accord with the accounting records

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

Signed 

11th May 2022

Joanna Jameson BA ACA
Jameson Accounting Services Limited
87 Hillesden Avenue
Elstow, Bedford
MK42 9AJ

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

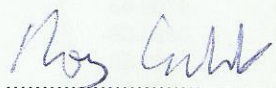
	General Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
Receipts					
Voluntary Giving					
Stewardship - Tax Efficient giving	23784.20			23784.20	28147.28
Stewardship - inc CAF	6330.19			6330.19	5763.23
Cash Collections	4359.08			4359.08	3639.84
Income tax recovered	1538.88			1538.88	2903.37
	<u>36012.35</u>	0.00	0.00	<u>36012.35</u>	<u>40453.72</u>
Other voluntary income	1146.81			1146.81	1084.60
Events & Activities					
Parish Room / Community Centre lettings	3067.50			3067.50	3065.03
PCC fees	45.00			45.00	1439.00
Other fees	2038.00			2038.00	1699.00
Faith tours / Faith in Queens Park	0.00			0.00	6238.00
Fundraising	2819.04			2819.04	1828.18
Grants			27000.00	27000.00	17000.00
Hire of Church				0.00	0.00
Other income	367.00			367.00	65.01
Other Interest on Accounts	8.18			8.18	45.21
Total Receipts	<u>45503.88</u>	<u>0.00</u>	<u>27000.00</u>	<u>72503.88</u>	<u>72917.75</u>
Payments					
Grants Giving to charities	85.00			85.00	289.00
Relating to Work of the Church					
Diocesan Quota	26445.96			26445.96	29018.43
Clergy Expenses	0.00			0.00	0.00
Reader Expenses	0.00			0.00	0.00
DBF fees / Vacancy Expenses	0.00			0.00	1500.00
Sacristry Supplies, Books & Liturgy	94.80			94.80	360.00
Sunday School & Confirmation	171.75			171.75	146.00
Music & Choir	4221.58			4221.58	2163.18
Church outings	0.00			0.00	0.00
Spiritual Formations & Sundries	260.00			260.00	32.50
	<u>31194.09</u>	0.00	0.00	<u>31194.09</u>	<u>33220.11</u>
Running Costs					
Heat / Light / Water	4812.98			4812.98	9709.43
Insurance	3649.78			3649.78	3598.68
Grounds Maintenance / Gardening	716.04			716.04	681.50
General Repairs & Maintenance	2615.68			2615.68	809.19
Major repairs			20898.01	20898.01	20813.75
	<u>11794.48</u>	0.00	20898.01	<u>32692.49</u>	<u>35612.55</u>
Admin Office & Computer	1004.56			1004.56	526.98
Photocopier	374.17			374.17	1051.64
Subscriptions to Deanery	50.00			50.00	157.00
Parish Room / Community Centre costs	0.00			0.00	351.00
Independent Examiner Fee	250.00			250.00	250.00
Sundries	458.87			458.87	893.09
Total Payments	<u>45211.17</u>	<u>0.00</u>	<u>20898.01</u>	<u>66109.18</u>	<u>72351.37</u>
Net Receipts for the Year before Transfer	292.71	0.00	6101.99	6394.70	566.38
Transfers				0.00	0.00
Net Receipts for the Year	<u>292.71</u>	<u>0.00</u>	<u>6101.99</u>	<u>6394.70</u>	<u>566.38</u>
Funds Brought Forward as at 1 January 2021	6759.96	16045.00	12910.00	35714.96	35148.58
Funds Carried Forward as at 31 December 2021	<u>7052.67</u>	<u>16045.00</u>	<u>19011.99</u>	<u>42109.66</u>	<u>35714.96</u>

BALANCE SHEET AS AT 31 DECEMBER 2021

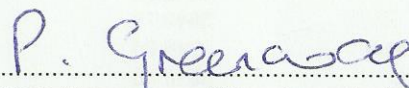
	<u>Notes</u>	2021	2020
		£	£
Current Assets			
Bank Accounts			
HSBC Current Account		26017.86	19623.24
HSBC Deposit Account		46.80	46.72
CBF Deposit Fund		8200.00	8200.00
NS&I Savings Account		<u>7845.00</u>	<u>7845.00</u>
		42109.66	35714.96
Total Net Assets		<u><u>42109.66</u></u>	<u><u>35714.96</u></u>
Funds			
General Fund		7052.67	6759.96
Designated Funds	3	16045.00	16045.00
Restricted Funds	2	19011.99	12910.00
Total Funds		<u><u>42109.66</u></u>	<u><u>35714.96</u></u>

These accounts were put before the PCC at their meeting on Wednesday 11th May 2022.

The accounts were approved by the meeting:-



.....
Roy Lambert (Churchwarden)



.....
Pam Greenaway (Churchwarden)

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.

Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions at this date are provided in note 2.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.

All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.21 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.21 £
Fabric Fund (General)	0.00	27000.00	(8398.01)		18601.99
Fabric Fund (Parish Room)	12500.00		(12500.00)		0.00
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
	<u>12910.00</u>	<u>27000.00</u>	<u>(20898.01)</u>	<u>0.00</u>	<u>19011.99</u>

A significant project to restore and refurbish the Parish Room was started in the year, and is expected to complete in 2022. Funds restricted in the prior year for this project have been fully spent, with further grants received this year, which have been and will be spent on the completion of the Parish Room project, as well as a number of other major maintenance issues.

3 Designated Funds

	Balance as at 1.1.21 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.21 £
Fabric (General)	16045.00				16045.00
Charitable giving	0.00				0.00
	<u>16045.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>16045.00</u>

The PCC have chosen to maintain £16,045 (2020: £16,045) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs which may arise, including any additional requirements of the Parish Room, Community Centre or other projects.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ALL SAINTS CHURCH, BEDFORD**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2020

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD**

I report to the members on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of All Saints ("the Parochial Church Council") for the year ended 31 December 2020, which are set out on pages 2 to 4.

Responsibilities and basis of report

As the members of the Parochial Church Council, 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 Parochial Church Council's accounts carried out in accordance with the Church Accounting Regulation 2006 ("the Regulations") and under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- 1 accounting records were not kept in accordance with section 130 of the Act or
- 2 the accounts do not accord with the accounting records

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

Signed

28th April 2021

Joanna Jameson BA ACA
Jameson Accounting Services Limited
87 Hillesden Avenue
Elstow, Bedford
MK42 9AJ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	General Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
Receipts					
Voluntary Giving					
Stewardship - Tax Efficient giving	28147.28			28147.28	19993.32
Stewardship - inc CAF	5763.23			5763.23	7431.35
Cash Collections	3350.84	289.00		3639.84	6109.94
Income tax recovered	2903.37			2903.37	2245.26
	<u>40164.72</u>	<u>289.00</u>	<u>0.00</u>	<u>40453.72</u>	<u>35779.87</u>
Other voluntary income	119.60		965.00	1084.60	4360.75
Events & Activities					
Parish Room / Community Centre lettings	3065.03			3065.03	10122.50
PCC fees	1439.00			1439.00	1957.00
Other fees	1699.00			1699.00	1002.00
Faith tours / Faith in Queens Park	6238.00			6238.00	3901.25
Fundraising	1828.18			1828.18	14529.13
Grants			17000.00	17000.00	9750.00
Hire of Church				0.00	367.50
Other income	65.01			65.01	2081.14
Other Interest on Accounts	45.21			45.21	72.48
Total Receipts	<u>54663.75</u>	<u>289.00</u>	<u>17965.00</u>	<u>72917.75</u>	<u>83923.62</u>
Payments					
Grants Giving to charities		289.00		289.00	1073.47
Relating to Work of the Church					
Diocesan Quota	29018.43			29018.43	25835.00
Clergy Expenses				0.00	268.00
Reader Expenses				0.00	1354.78
DBF fees / Vacancy Expenses	1500.00			1500.00	983.00
Sacristy Supplies, Books & Liturgy	360.00			360.00	819.63
Sunday School & Confirmation	146.00			146.00	48.95
Music & Choir	2163.18			2163.18	5313.73
Church outings				0.00	665.00
Spiritual Formations & Sundries	32.50			32.50	566.73
	<u>33220.11</u>	<u>0.00</u>	<u>0.00</u>	<u>33220.11</u>	<u>35854.82</u>
Running Costs					
Heat / Light / Water	9709.43			9709.43	8115.97
Insurance	3598.68			3598.68	3437.96
Grounds Maintenance / Gardening	681.50			681.50	103.00
General Repairs & Maintenance	809.19			809.19	1762.71
Major repairs	2642.62		18171.13	20813.75	23596.94
	<u>17441.42</u>	<u>0.00</u>	<u>18171.13</u>	<u>35612.55</u>	<u>37016.58</u>
Admin Office & Computer	526.98			526.98	581.90
Photocopier	1051.64			1051.64	1056.65
Subscriptions to Deanery	157.00			157.00	160.00
Parish Room / Community Centre costs	351.00			351.00	4755.03
Independent Examiner Fee	250.00			250.00	250.00
Sundries	893.09			893.09	474.10
Total Payments	<u>53891.24</u>	<u>289.00</u>	<u>18171.13</u>	<u>72351.37</u>	<u>81222.55</u>
Net Receipts for the Year before Transfer	772.51	0.00	(206.13)	566.38	2701.07
Transfers	(1124.22)	(2000.00)	3124.22	0.00	0.00
Net Receipts for the Year	<u>(351.71)</u>	<u>(2000.00)</u>	<u>2918.09</u>	<u>566.38</u>	<u>2701.07</u>
Funds Brought Forward as at 1 January 2020	7111.67	18045.00	9991.91	35148.58	32447.51
Funds Carried Forward as at 31 December 2020	<u>6759.96</u>	<u>16045.00</u>	<u>12910.00</u>	<u>35714.96</u>	<u>35148.58</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

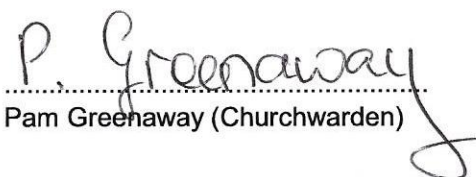
BALANCE SHEET AS AT 31 DECEMBER 2020

	<u>Notes</u>	2020	2019
		£	£
Current Assets			
Bank Accounts			
HSBC Current Account		19623.24	17056.86
HSBC Deposit Account		46.72	46.72
CBF Deposit Fund		8200.00	10200.00
NS&I Savings Account		7845.00	7845.00
		<u>35714.96</u>	<u>35148.58</u>
Total Net Assets		<u><u>35714.96</u></u>	<u><u>35148.58</u></u>
Funds			
General Fund		6759.96	7111.67
Designated Funds	3	16045.00	18045.00
Restricted Funds	2	12910.00	9991.91
Total Funds		<u><u>35714.96</u></u>	<u><u>35148.58</u></u>

These accounts were put before the PCC at their meeting on Wednesday 28th April 2021.

The accounts were approved by the meeting:-


.....
Roy Lambert (Churchwarden)


.....
Pam Greenaway (Churchwarden)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

1.1 Accounting Convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice.

These accounts have been prepared on a receipts and payments basis.

1.2 Funds

The general fund represents 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.
Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions at this date are provided in note 2.

1.3 Income and Expenditure

All income and expenditure is accounted for as received or as expended.

All expenditure incurred in the past or during the year on the church and the movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

2 Restricted Funds

	Balance as at 1.1.20 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.20 £
Fabric Fund (Boiler)	9581.91	5465.00	(18171.13)	3124.22	0.00
Fabric Fund (Parish Room)	0.00	12500.00			12500.00
Christmas	60.00				60.00
Flower Fund (Ramsey)	350.00				350.00
	<u>9991.91</u>	<u>17965.00</u>	<u>(18171.13)</u>	<u>3124.22</u>	<u>12910.00</u>

A significant project to replace the ageing boiler was completed in the year. Funds restricted for this project have been fully spent, with additional costs met from unrestricted funds.

Grants and donations have been received in the year for restoration of the Parish Room, particularly the roof.

3 Designated Funds

	Balance as at 1.1.20 £	Income £	Expenditure £	Transfers £	Balance as at 31.12.20 £
Fabric (Boiler)	10200.00			(10200.00)	0.00
Fabric (General)	7845.00			8200.00	16045.00
Charitable giving	0.00	289.00	(289.00)		0.00
	<u>18045.00</u>	<u>289.00</u>	<u>(289.00)</u>	<u>(2000.00)</u>	<u>16045.00</u>

Following successful completion of the Boiler project, funds previously designated to the Boiler project were undesignated in the year.

The PCC have since chosen to maintain £16,045 (2019: £7,845) held in the National Savings & Investments account and in the CBF Deposit Fund, as a designated fund in reserve for any significant fabric costs which may arise, including any additional requirements of the Parish Room or Community Centre projects.