

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, BIGGLESWADE

England & Wales · Charity number 1133991

## Details

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Other names	PCC OF BIGGLESWADE
Status	Registered
Legal form	Previously excepted
Registered	2010-02-02
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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

**Activities:** The Parochial Church Council (PCC) of the Church of St Andrew, Biggleswade has the responsibility of co-operating with the Vicar, the Reverend Guy Scott, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£137,694	£159,897	-	-
2023-12-31	£382,225	£379,507	-	-
2022-12-31	£132,536	£145,300	-	-
2021-12-31	£128,967	£124,885	-	-
2020-12-31	£163,591	£181,465	-	-

## Trustees

Name	Role	Appointed
ANDREW PHILIP RUTT		2020-09-20
Claire Leeks		2024-04-28
Dr Harriet Shannon		2024-04-28
Dr Robert Butcher		2025-05-11
Hilary Johnson		2020-09-20
Lucy Dilley		2024-04-28
Peter Giles		2024-04-28
Rosemary Bentley		2021-04-25

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# Accounts

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# ST ANDREW'S CHURCH

## BIGGLESWADE

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### THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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**ST ANDREW'S CHURCH BIGGLESWADE**  
**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**  
**ANNUAL REPORT FOR 2024**



**Aim and Purposes**

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

**Objectives and Activities**

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

**Ministry Team**

St Andrew's is led by the Revd. Liz Oglesby-Elong and supported by a ministry team consisting of Miss Rosemary Bentley, our Reader.

**Safeguarding Statement**

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

**Achievements and Performance**

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

## **Worship and Prayer**

Early in 2024, we truly began to value the welcoming warmth in church, following the major heating project during the latter part of 2023. Once again, several new initiatives relating to mission and ministry were implemented and valued.

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with a full team of altar servers, our robed choir, sidespersons and welcomers, and the presentation of the elements, and offertory, following The Peace.

The weekly Thursday morning Holy Communion service remains well-attended with a homily, a hymn following the exchange of The Peace, and an average of 27 communicants; both these services continue to be followed by coffee and fellowship in the Chapter House. The monthly more traditional Order Two Said Communion continues, usually on the first Sunday of the month; likewise, the more informal, normally lay-lead, worship, Sunday @ 6, usually takes place on the second Sunday evening of the month. [dates are advertised in the pew notices, and on the parish website.]

Main services continue to be shared live via Zoom, to individuals, families, and one of our local residential homes; important festivals are not only enriched by the singing of the choir, but also occasionally incense, often poignant use of more candles, large and small, seasonal flowers, and a pleasingly diverse number of contributors to music, readings and prayer.

On the first Sunday of the month, the Parish Communion is usually replaced by an All-Together Communion with a less formal liturgy, many contributions by children, young people, and adults, and sometimes a small worship group which would warmly welcome more musicians. An important part of our mission and outreach is through the provision of the occasional offices - baptisms, weddings, funeral and thanksgiving services - as opportunities to celebrate and to give thanks and prayers to God, at significant Christian landmarks in people's lives.

On Sunday 5 May Richard, Bishop of Bedford, presided at the Sacrament of Confirmation when four adults and young people were presented; a further three Sunday School children, aged 7+ years, were admitted to Holy Communion. During the year members of St Andrew's Lower School attended a welcome service for the current Year 1 pupils in January, outstanding owing to our church heating project 2023; and later during the autumn term the next cohort of St Andrew's Primary School Year 1 also attended a welcome service. Pupils and staff from Edward Peake School walked to church for two acts of Easter worship during Holy Week; and during the autumn term pupils from St Andrew's Primary School participated in two Patronal services at the end of November. Just before Christmas, Edward Peake Secondary School and Biggleswade Academy attended carol services in Church. As part of educational re-organisation within Central Bedfordshire, our town Church of England schools, along with others, changed from a 3-tier to 2-tier system, importantly aligning with education in most regions of the UK and further facilitating the ease of transition for families moving from most authorities into new housing developments in Biggleswade and beyond.

The Vicar continued to lead regular worship in St Andrew's School and Edward Peake School throughout the year; similarly, the provision, varied and essential contributions of Foundation Governors supported by our PCC is an important link with the management, engagement, influence with our Church schools. Such a privilege for mission and outreach within our town and community.

During 2024 we conducted sixteen baptisms for babies, children and adults, four weddings, twenty-two funerals in church, and a further seven at a crematorium or cemetery, and six committals of cremated ashes.

Throughout 2024, St Andrew's marked the major Christian festivals, and important community occasions during the year with special services and acts of witness, sometimes in collaboration with Churches Together in Biggleswade. These included:

- A Candlemas Christingle Service, supporting the work of the Children's Society, and attended by many families and numerous members of the uniformed organisations.
- In March, the World Day of Prayer was hosted by Biggleswade Baptist Church, with members of our MU taking roles during the worship. St Andrew's hosted the annual Civic Service, also in March; the church choir lead the hymns, and refreshments and fellowship followed in the Chapter House.
- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day in addition to major fund-raising events.
- During Holy Week and Easter 2024, once again three large crosses were set up in front of the Church: a most poignant witness to passers-by.
- The 80<sup>th</sup> D Day Anniversary Service, in addition to the usual Remembrance Sunday and Armistice Day, were important town acts of worship in the market square.
- An Advent Sunday Service of Light in Church; then in December, carol singing in the Church grounds, and for the first time, also in the heart of the Kings Reach housing development, and for the first time at the newest area of new homes – Orchard Chase, and a Service of Nine Lessons and Carols were welcomed and celebrated.
- A Floodlit Nativity Tableau east of the Church throughout Christmas and Epiphany.
- A Crib Service which included the Sunday School Nativity was well attended, in Church on Christmas Eve.

### **Pastoral Care**

Throughout 2024 the Vicar and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible. Well attended Lent and Advent Study courses were hosted within evening home groups, and on Thursday mornings after the weekly service of Holy Communion and coffee in the Chapter House. During Lent the groups followed the weekly studies outlined by the Bible Reading Fellowship 'New Daylight'; and in Advent we looked at themes taken from the Archbishop of York's Advent Book 2024- **'Do Not Be Afraid: The joy of waiting in a time of fear'** - Rachel Mann, a priest, poet, theologian and broadcaster.

Monthly services in three local residential and care homes, Mantles Court, Penrose Court and Beaumont Park have continued to be an important aspect of ministry this year; and requests to the Vicar for Home Communion are welcomed and facilitated, likewise to those who are in hospital throughout the year. Various networks of contact and support continue to flourish, either in person, or via telephone and social media. As the colder weather approached, for the second successive year, in common with several other locations in Biggleswade, the Chapter House was opened twice weekly to offer a 'Warm Space,' hot beverages and soup, and hospitality to members of our church family and local community.

### **Nurture and Teaching**

We continue to provide some opportunities for prayer, Bible study, spirituality but intentionally appreciate this should be a priority as exemplified by our MAP 2025. Details of 2024 Lent and Advent study groups are outlined in other sections of report. Our vision is for wide-ranging development as soon as possible.

We continue to encourage the use of BRF New Daylight Bible reading notes for individuals. During term time, children are encouraged to attend Sunday School; additionally, there are opportunities for seasonal participation for children, and young people, at Christmas, Holy Week and Easter, Advent, and importantly All Together Parish Communion, usually on the first Sunday of the month. During term time a number of youth groups meet weekly.

We were again blessed to be able to hold our annual Holiday Club in 2024, with over 160 children attending. The children were split into five separate groups both inside the Church and in marquees in the churchyard. The children met together at the beginning and end of the day for a stage show and worship

led by our older teenagers following the Scripture Union theme, "Deep Sea Divers" focussing on Matthew's gospel.

## **Mission and Evangelism**

In a rapidly growing town, with numerous new housing developments, mission and outreach is a high priority. Importantly as we welcome all, inclusively, we value the support of the Diocesan Safeguarding Team for all, but especially children and vulnerable adults.

Several uniformed groups – Rainbows, Brownies, Guides, Rangers – meet weekly in our Chapter House, and occasionally attend worship for significant occasions such as Christingle.

The Saturday morning Coffee Shop, incorporating 'Warm Spaces' during the colder months, with attendance growing in numbers, particularly when campanologists attend sessions in our Bell Ringing Centre, or Craft and Chat groups meet.

Ever increasing numbers of local MU members frequently offer hospitality for monthly lunches in the Chapter House for the wider community, meetings with guest speakers, and more recently marmalade making. Monthly Sunday Lunches are an important diary date for residents, as well as members of our parish.

As stated in other areas of this report, our contacts with not only our two Church of England Schools, but also other educational places are greatly valued, and in the process of evolving yet further as our prayer, intentions, potential, for Mission and Evangelism excitingly evolve and develop.

## **Mission Giving**

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2024 the sum of £6,058 (2023 – £6,221) was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2024 was:

- |                                   |        |
|-----------------------------------|--------|
| • Sue Ryder Hospice, Moggerhanger | £623   |
| • Carers in Bedfordshire          | £623   |
| • Hands at Work                   | £3,600 |

Allocated to Emergency Mission Fund (EMF) in 2024 was the sum of £1,212 (2023 - £1,244).

During the year 2024 payments were made from the Emergency Mission Fund:

- |  |      |
|--|------|
| • Appeal for Relief after Hurricane in Caribbean | £500 |
| • Dec Appeal for Relief in Gaza                  | £500 |

As is the custom, the Christmas collections were also given to charity and in 2024 donations in the sum of £1,400 equally shared between Christian Aid (Gaza) and The Kings Arms Project in Bedford.

A further £2,271 was also raised or collected for other charities through these accounts, namely:

- The Christingle Service in February (The Children Society) (£356)
- Through Lenten Giving - Malawi (£237)
- Christian Aid in May (£568)
- The Children Society Collection Boxes (£460)
- The Bishop's Harvest Appeal in October (£650)

The Country Fayre was held in the Church grounds in September 2024 and raised £5,374 split equally between Water Aid and Noah Enterprise.

This all produced the grand sum of £15,103 in mission giving in 2023, (2023 - £14,967).

## **Mission Partnership with “Hands at Work” and the community of Mafambisa**

Following “The Room” Youth Group trip to South Africa in the summer of 2015, the PCC decided to establish a partnership with “Hands at Work”, a charity working across eight countries in Africa to provide support and care for some of the orphaned and most vulnerable children. St Andrew’s formed a linked with the community of Mafambisa (formerly Siyathuthuka), a community which was visited by “The Room.” The PCC entered a formal partnership with “Hands at Work”, with a focus on the Care Point at Mafambisa, and has agreed to sponsor 15 children at a cost of £20 per child per month, to be reviewed at appropriate intervals; the latest review, in 2025, renewed the partnership for a further two years. Additional sponsorship by individuals in St Andrew’s congregation and Edward Peake CofE (VC) School has increased the total sponsorship to more than forty children.

After the initial visit, further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from “The Cupboard” made the trip to the “Hands at Work” base near White River, in South Africa, visiting the communities of Mafambisa, Share, Pfunani and Mluti. And 2019 a team of seven visited care points in Oshoek, Mafambisa and Zwelsha. The planned trip of the 2020 team had to be postponed due to the Covid pandemic and was postponed again in 2021 because of ongoing effects of the pandemic. A team of seven, including two under 18’s eventually went in July 2022, visiting Mafambisa, Sommersett and Oshoek.

In 2024 a team of twelve, which included five young people, travelled together, continuing to build on the now strong relationship with our partner community of Mafambisa, the children and Care Workers there, also visiting Care Points in the communities of Mluti, Pfunani, and the newly established Seville B.

## **Deanery Synod**

During 2024 St Andrew’s had two representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew’s also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

## **The Church Building**

Small works have been undertaken during the year, including the replacement of some of the grills at the back of the church, along with items of regular maintenance, which are important in the long-term care of the building including interior decorating and churchyard work parties undertaken by members of the congregation. The new heating system which was completed at the end of 2023 came into full effect during the colder months at the beginning of 2024 and is proving very effective.

A small team of volunteers regularly clean the church.

St Andrew’s registered with the A Rocha UK scheme on 6 January 2022. Since then, The Eco Group, with support from the Leadership Team, PCC and church family has achieved much:

- **15 March 2024**, Eco Church organised a meeting to discuss the church grounds, and which was attended by Daniel Bolt (Conservation Officer, Wildlife Trust BCN), Judith Evans (Living Churchyards Scheme, Diocese of St Albans), Mark Simmons, Vaughan and Hilary Johnson (Eco Group), Mary Dominey and Chris Parker. Following matters discussed: grassland management, the creation of the ‘wildlife area’ (formerly called ‘Autumn Meadow’ on south-west side of church, bug hotel, bird boxes, flower beds and ivy growth along perimeter walls. Advice was given that arisings from ‘wildlife area’ should be cleared once an area of longer grass has been cut. Area to the east of the church was identified as having potential to be left to grow for a 10 - 12-week period from early May and then cut and collected.
- In May, not only was work carried out to create a footpath through the ‘wildlife area’ but significantly on **12 May**, St Andrews received an A Rocha UK Bronze Award. On **9 June** there was a Family

Service with an Eco Church emphasis and celebration of the award. Eco Group set up display boards in church. A framed certificate was presented to Revd Liz. The service finished outside with a short talk on various 'eco features.' Following weekend, the arisings in wildlife area were scythed back by Eco Group.

- At the PCC meeting on **19 November** under matters arising it was reported that St Andrews had applied for a faculty for a water butt (to be located on south side of church) and contact from DAC was awaited. It was also reported that Eco Church was meeting on 23 November to discuss next steps towards achieving Silver.

Eco Group continues to encourage signposting in churchyard to inform about various eco features.

### **The Friends of St Andrew's**

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

### **The Chapter House**

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and NOAH Enterprise and MIND (National Association for Mental Health), and these groups continued to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

### **Curate's/Minister's Home**

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshere's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

### **Structure, Governance and Management**

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met six times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus, three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion, as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number

of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

### Churchwardens

Mr Chris Parker, Mrs Nettie van de Weerd

### Lay PCC members

Mrs Lucy Dilley, Mrs Vivienne Gayfer, Mr Peter Giles, Mr Rob Lackey, Ms Claire Leeks, Miss Ruth Marshall-Jones, Mr Adrian Maynard, Mr David Pilgrim, Mr Andrew Rutt, Dr Harriet Shannon, Mrs Judith Thatcher.

### Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson.

### **Finance**

The accounts for 2024 show a deficit on the unrestricted funds of £15,374 (2023- deficit £11,323), a negative movement of £4,051. Overall income has remained static at £118,000.

However, expenditure increased by £4,000 including:

- Increased Chapter House maintenance costs by £5,000.
- Additional Costs of the Heating Project £5,000.
- But with a reduction in energy costs of £6,000 across the year.

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. A welcomed increase in regular giving of 5% following the Generous Giving Campaign in October 2024 has helped reduced the deficit, together with a review of expenditure. However, the PCC has been unable to achieve a positive budget and has reluctantly approved a budgeted deficit for 2025 of £4,000. It is noted with thanks that many costs are saved with a great deal of work and jobs in Church being done by volunteers. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Energy.

### **Electoral Roll**

As of 31<sup>st</sup> December 2024, there were 128 parishioners on the Church Electoral Roll.

### **Volunteers**

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

**Approved by the Parochial Church Council of Biggleswade and  
Signed on its behalf by:**

**Revd Liz Oglesby-Elong**  
(Chair)



**Dated: 25<sup>th</sup> March 2025**

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
<b>Incoming Resources</b>						
Donations and Legacies	2(a)	93,723.29	5,662.34	-	99,385.63	347,544.86
Charitable Activities	2(b)	22,402.40	13,205.06	-	35,607.46	32,948.88
Investments	2(c)	2,389.73	310.90	-	2,700.63	1,730.95
		<u>118,515.42</u>	<u>19,178.30</u>	<u>-</u>	<u>137,693.72</u>	<u>382,224.69</u>
<b>Resources Expended</b>						
Raising Funds	3(a)	107.61	-	-	107.61	69.96
Charitable Activities	3(b)	128,725.71	31,063.41	-	159,789.12	379,437.39
<b>Total Expenditure</b>		<u>128,833.32</u>	<u>31,063.41</u>	<u>-</u>	<u>159,896.73</u>	<u>379,507.35</u>
Net gains/(losses) on investments	9	-	-	368.93	368.93	1,272.87
<b>Net income/ (expenditure)</b>		<b>(10,317.90)</b>	<b>(11,885.11)</b>	<b>368.93</b>	<b>(21,834.08)</b>	<b>3,990.21</b>
<b>Transfers Between Funds</b>	8	<b>(5,056.23)</b>	5,056.23	-	-	-
<b>Other recognised gains/ (losses):</b>						
Profit on disposal of property		-	-	-	-	-
<b>Net Movement in Funds</b>		<b>(15,374.13)</b>	<b>(6,828.88)</b>	<b>368.93</b>	<b>(21,834.08)</b>	<b>3,990.21</b>
<b>Reconciliation of funds:</b>						
Fund Balances Brought Forward		35,100.36	465,666.76	16,522.32	517,289.44	513,299.23
<b>Fund Balances Carried Forward</b>		<u>19,726.23</u>	<u>458,837.88</u>	<u>16,891.25</u>	<u>495,455.36</u>	<u>517,289.44</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET  
AS AT 31 DECEMBER 2024

		Balance Sheet 31 December 2024	Balance Sheet 31 December 2023
	Note		
<b>Tangible Fixed Assets</b>	4	444,149.61	444,149.61
<b>Fixed Asset Investments</b>	10	15,891.25	15,522.32
<b>Current Assets</b>			
Stocks	5	-	-
Debtors	6	11,701.13	44,683.21
Money on Deposit		32,447.96	30,723.11
Cash at Bank & in Hand		13,001.61	17,502.87
		<u>57,150.70</u>	<u>92,909.19</u>
<b>Current Liabilities</b>	7	<u>21,736.20</u>	<u>35,291.68</u>
<b>Net Current Assets</b>		35,414.50	57,617.51
<b>Total Assets Less Current Liabilities</b>		<u>495,455.36</u>	<u>517,289.44</u>
<b>Capital and Reserves</b>			
Endowment Funds	9	16,891.25	16,522.32
Restricted Funds	10	458,837.88	465,666.76
Unrestricted Funds			
Designated Funds	11	7,066.99	11,903.09
General Funds		<u>12,659.24</u>	<u>23,197.27</u>
		19,726.23	35,100.36
		<u>495,455.36</u>	<u>517,289.44</u>

Approved by the Parochial Church Council of Biggleswade and signed on its behalf by :

Revd Liz Oglesby-Elong  
(Chairman)



Dated : 25 March 2025

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

**1 ACCOUNTING POLICIES**

**Accounting Convention**

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, together with FRS 102 (2016) as the applicable accounting standards and the 2016 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 except for the valuation of investment assets, which are shown at fair value.

The accounts 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 or those that are informal gatherings of church members.

**Funds**

***Restricted Funds***

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

***Endowment Funds***

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

***Unrestricted Funds***

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

**Incoming Resources**

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

**Income from Investments**

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

**Expenditure**

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probably that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

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

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

**Fixed Asset Investments**

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

**Missions**

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

**Debtors**

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

**Creditors**

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2 Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
<b>2(a) Income for donations and legacies</b>					
<i>Incoming Resources from Donors</i>					
Christian Stewardship Envelopes	11,119.46			11,119.46	13,866.05
Parish Giving Scheme	28,832.31			28,832.31	28,792.68
Bankers Orders	18,332.61			18,332.61	17,995.96
Church Collection Plates	2,291.66			2,291.66	1,558.20
Other Donations (Designated)	300.00			300.00	500.00
Gift Aid	15,258.15			15,258.15	15,081.44
<i>Other Voluntary Incoming Resources</i>					
Other Collections					
Christmas		1,400.20		1,400.20	1,160.49
Lent		236.50		236.50	266.53
Harvest		650.05		650.05	751.57
Christian Aid		569.02		569.02	858.39
Other		830.97		830.97	1,269.24
Bequests & Legacies	-	-		-	-
Peter Vickers Memorial Fund		-		-	-
Sir John Cotton Memorial Fund		678.00		678.00	4,538.97
Flitwick Charity Income		700.00		700.00	700.00
Heating	1,000.00			1,000.00	200.00
*** Heating Appeal (see below)		-		-	237,370.80
Grants from St Albans	-			-	1,529.41
Rental of Property	15,889.00			15,889.00	15,786.00
Other Grants from the Friends of St Andrews		597.60		597.60	4,886.94
Other	700.10			700.10	432.19
	<u>93,723.29</u>	<u>5,662.34</u>	<u>-</u>	<u>99,385.63</u>	<u>347,544.86</u>
<b>2(b) Income from other trading activities</b>					
<i>- To further the Councils Objects</i>					
Fees	6,189.04			6,189.04	4,833.00
Bookstall & Traidcraft	140.00			140.00	349.00
Holiday Club	-	6,640.81		6,640.81	5,441.25
Youth Groups	-			-	-
10+	-	-		-	230.00
12+	-	280.00		280.00	240.00
14+	-	90.00		90.00	-
16+	-	-		-	-
Bellringers	-	820.25		820.25	744.55
<i>- To Generate Funds</i>					
Use of Premises	9,561.50			9,561.50	12,755.00
Tea and Coffee	1,778.85			1,778.85	998.58
Christmas Bazaar	1,540.00			1,540.00	-
Other Fundraising	687.01			687.01	-
Newspapers	-			-	-
Sunday Lunches	2,506.00			2,506.00	2,220.00
Social Events	-			-	137.50
Country Fair	-	5,374.00		5,374.00	5,000.00
	<u>22,402.40</u>	<u>13,205.06</u>	<u>-</u>	<u>35,607.46</u>	<u>32,948.88</u>
<b>2(c) Income from Investments</b>					
Interest Received	548.50			548.50	150.00
Interest on Church Fabric Funds	-	68.70		68.70	40.22
Interest on Flitwick Charity Fund	-	242.20		242.20	-
Dividends and Grants	1,841.23			1,841.23	1,540.73
	<u>2,389.73</u>	<u>310.90</u>	<u>-</u>	<u>2,700.63</u>	<u>1,730.95</u>
<b>TOTAL INCOME</b>	<u><b>118,515.42</b></u>	<u><b>19,178.30</b></u>	<u><b>-</b></u>	<u><b>137,693.72</b></u>	<u><b>382,224.69</b></u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
<b>3(a) Costs of raising funds</b>					
Country Fair Expenses	-	-		-	-
Christian Stewardship	107.61			107.61	69.96
	<u>107.61</u>	<u>-</u>	<u>-</u>	<u>107.61</u>	<u>69.96</u>
<b>3(b) Expenditure on charitable activities</b>					
<b>Work of the Church</b>					
Missions allocation	6,057.60			6,057.60	6,221.29
Missions - Emergency Fund Movement	(211.52)			(211.52)	(644.26)
Deanery Project	-			-	-
Collections & Donations Disbursed	-	3,686.74		3,686.74	4,306.22
Country Fair Donation	-	5,374.00		5,374.00	5,000.00
Parish Share	76,847.00			76,847.00	77,959.00
Upkeep of Services	2,124.06			2,124.06	2,263.76
Sacristan	-	-		-	-
Cost of Ministry Incumbent	900.00	760.35		1,660.35	1,432.99
Cost of Ministry Lay Reader	-	-		-	-
Visiting Clergy	580.50			580.50	786.50
Organist & Choir	2,888.00			2,888.00	2,980.00
Bookstall & Traidcraft	187.88			187.88	94.00
Youth Groups	-			-	-
10+	-	-		-	223.58
12+	-	314.34		314.34	226.82
14+	-	90.00		90.00	-
16+	-	-		-	-
Holiday Club	-	5,100.27		5,100.27	5,150.97
Electricity, Gas and Water	10,290.23			10,290.23	16,107.03
Telephone	1,119.30			1,119.30	1,031.02
Printing, Postage, Stationery					
Books and Advertising	1,137.87			1,137.87	1,565.72
Website Costs	654.80			654.80	525.00
Chapter House Maint & Cleaning	8,392.86			8,392.86	3,822.84
Insurance & Rates - Church	4,118.67			4,118.67	3,829.74
Insurance & Rates - Compton Mead	449.97			449.97	440.80
Church Maintenance & Cleaning	5,333.36			5,333.36	3,258.26
Roof Alarm		597.60		597.60	1,210.20
Car Park and Electrical Works				-	3,676.74
Religious Education		1,254.15		1,254.15	389.90
Secretary	7,170.00			7,170.00	4,861.75
Other	173.70			173.70	315.32
PA Maintenance	71.16			71.16	340.94
Bank Charges	148.88			148.88	133.99
Expenditure from Designated Funds	-			-	
Hymn Books	-			-	294.00
Heating project		13,885.96		13,885.96	228,541.07
Noticeboard	291.39			291.39	2,662.20
Piano Repairs	-			-	430.00
	<u>128,725.71</u>	<u>31,063.41</u>	<u>-</u>	<u>159,789.12</u>	<u>379,437.39</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u>128,833.32</u>	<u>31,063.41</u>	<u>-</u>	<u>159,896.73</u>	<u>379,507.35</u>

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
COST	
As at 1 January 2023	444,149.61
Additions	
Disposals	
As at 31 December 2023	<u>444,149.61</u>
NET BOOK VALUE	
As at 31 December 2023	<u>444,149.61</u>
As at 1 January 2023	<u>444,149.61</u>

5 STOCKS

	2024 £	2023 £
Bookstall and Traidcraft stocks	<u>-</u>	<u>-</u>

6 DEBTORS

	2024 £	2023 £
Sundry Debtors and Prepayments	(27,188.19)	5,793.89
VAT Recoverable on Heating Works Invoices	12,709.75	12,709.75
Heating Appeal Monies	23,986.57	23,986.57
Gift Aid Debtor	2,193.00	2,193.00
	<u>11,701.13</u>	<u>44,683.21</u>

7 CURRENT LIABILITIES

	2024 £	2023 £
Heating Works	26,000.00	26,000.00
Sundry Creditors and Accruals	(4,263.80)	9,291.68
	<u>21,736.20</u>	<u>35,291.68</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2024 £	2023 £
Market Value Brought Forward	15,522.32	14,249.45
Unrealised (Loss) / Gain on Revaluation of Shares	368.93	1,272.87
<b>Market Value of Investments</b>	<u>15,891.25</u>	<u>15,522.32</u>
<b>Porter and Waring Bequests - Capital Sum</b>	<u>1,000.00</u>	<u>1,000.00</u>
<b>Endowed Funds Carried forward</b>	<u>16,891.25</u>	<u>15,249.45</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £13,966.11 (2023 - £13,653.60); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £1,925.14 (2023 - £1,868.72)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.24 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.24 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	4,686.17	678.00	(1,254.15)		4,110.02
Church Fabric Fund - - (Porter & Wareing Bequests)	577.85	68.70	-		646.55
Youth Groups :					
10+		-	-		-
12+	68.95	280.00	(314.34)		34.61
14+	-	90.00	(90.00)		-
16+	-	-	-		-
Holiday Club	1,639.69	6,640.81	(5,100.27)		3,180.23
Collections for Disbursement	-	3,686.74	(3,686.74)		-
Fundraising Events Disbursed	-	5,374.00	(5,374.00)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	137.53	942.20	(760.35)		319.38
Heating Appeal	8,829.73	-	(13,885.96)	5,056.23	-
Grants From Friends of St Andrews	-	597.60	(597.60)		-
Bellringers	2,740.89	633.25	(32.50)		3,341.64
Ringing Centre	1,805.14	219.50	-		2,024.64
	<u>465,666.76</u>	<u>19,210.80</u>	<u>(31,095.91)</u>	<u>5,056.23</u>	<u>458,837.88</u>
			<u>(11,885.11)</u>	Per SOFA	

The above Funds are not available to the Church for general purposes.

32.50 (32.50)

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.24 £	New Designations £	Utilised/ Realised £	Balance 31.12.24 £
Major Fabric Fund	8,550.96	-	(5,056.23)	3,494.73
Emergency Mission Fund	1,216.94	1,211.52	(1,000.00)	1,428.46
Donations and Legacies Fund	2,135.19	300.00	(291.39)	2,143.80
	<u>11,903.09</u>	<u>1,511.52</u>	<u>(6,347.62)</u>	<u>7,066.99</u>

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
<b>Fund Balances as at 31 December 2024 are represented by :</b>				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	15,891.25	15,891.25
Current Assets	32,028.36	24,122.34	1,000.00	57,150.70
Current Liabilities	(12,302.13)	(9,434.07)	-	(21,736.20)
	<u>19,726.23</u>	<u>458,837.88</u>	<u>16,891.25</u>	<u>495,455.36</u>

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

**13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES**

There were no members' remuneration or other benefits for the year ended 31 December 2024 or for the year ended 31 December 2023.

**Members' expenses**

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	1,660
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**14 RELATED PARTY DISCLOSURES**

**Related Trust**

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2024 the total value of the Peter Vickers Memorial Fund was £607,341 (2023 - £577,105)

## PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

I report on the Accounts of the PCC for the year ended 31 December, 2024, which are set out on pages 8 to 16, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

#### **Respective responsibilities of trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

#### **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

- to keep accounting records in accordance with Section 130 of the Act; and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: 8 April 2025

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# Accounts

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# ST ANDREW'S CHURCH

## BIGGLESWADE

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### THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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**ST ANDREW'S CHURCH BIGGLESWADE**  
**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**  
**ANNUAL REPORT FOR 2023**



**Aim and Purposes**

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

**Objectives and Activities**

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

**Ministry Team**

St Andrew's is led by the Revd. Liz Oglesby-Elong and supported by a ministry team consisting of Miss Rosemary Bentley, our Reader.

**Safeguarding Statement**

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

**Achievements and Performance**

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

## Worship and Prayer

2023 was a pleasingly positive year with not only a return to a largely pre-pandemic pattern of worship and prayer opportunities, but also several new initiatives being introduced.

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with a full team of altar servers, our robed choir, sidespeople and welcomers, and the presentation of the elements during the offertory hymn, more opportunities for flexibility in the exchange of the peace although many continue to prefer a welcoming wave as opposed to more tactile greetings.

The weekly Thursday morning Holy Communion service remains well-attended with a homily, a hymn following the exchange of the peace and an average of 25 communicants; both these services continue to be followed by coffee and fellowship in the Chapter House. The monthly more traditional Order Two Said Communion continues, usually on the first Sunday of the month; likewise, the more informal, normally lay-lead, worship, Sunday @ 6, usually takes place on the second Sunday evening of the month.

Main services continue to be shared live via Zoom, to individuals, families and one of our local residential homes, as well as in church; and key mid-week feast days are not only enriched by the singing of the choir but also the welcome re-introduction of incense.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion with a less formal liturgy, many contributions by children and young people, and sometimes a small worship group which would warmly welcome more musicians. An important part of our mission and outreach is through the provision of the occasional offices - baptism, wedding, and funeral services - as opportunities to celebrate and to give thanks and prayers to God, at significant Christian landmarks in people's lives.

On the eve of Pentecost, two members of our church family, having followed preparation classes in our parish, were baptised and confirmed by Jane, Bishop of Hertford during a most poignant service in St Albans Cathedral. Joined by candidates from around our diocese and supported by several of the St Andrew's congregation, this was a very special occasion. From January to August our Church opened daily for private prayer and reflection; but from early September until mid-December, it was only possible to host worship at weekends owing to the major Heating Project which involved the installation of two smaller but highly efficient gas boilers, and a total replacement of the existing circulation system with new radiators throughout the church. During this time, weekday Holy Communions took place in the Chapter House; and the customary Confirmation service at the time of our November Patronal Festival was postponed until Sunday 5 May when Richard, Bishop of Bedford, will once again preside at the Sacrament which will also facilitate Admission to Holy Communion for some of the Sunday School children aged 7+ years. It was wonderful to have a beautifully warm church for Christmas services upon completion of the new heating system.

During the spring and summer terms, pupils and staff from our two church schools attended St Andrew's Church for acts of worship, but owing to the major Heating Project, The Vicar, Revd Liz Oglesby-Elong, led a number of acts of worship in St Andrew's Lower and Edward Peake Middle School during the autumn term.

During 2023 we conducted nine baptisms for babies and young children, six weddings, 12 funerals in church and a further three at a crematorium or cemetery, and two committals of cremated ashes.

Throughout 2023, St Andrew's marked the major Christian festivals during the year with special services and acts of witness, sometimes in collaboration with Churches Together in Biggleswade. These included:

- A Candlemas Christingle Service, supporting the work of the Children's Society, and attended by many families and numerous members of the uniformed organisations.
- St Andrew's hosted an ecumenical Week of Prayer for Christian Unity service in January; and early in March the World Day of Prayer hosted by St Peter's Roman Catholic Church.

- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day in addition to major fund-raising events.
- During Holy Week and Easter 2023, once again three large crosses were set up in front of the Church: a most poignant witness to passers-by.
- An Advent Sunday Service of Light in Church; then in December, carol singing in the Church grounds, and for the first time, also in the heart of the Kings Reach housing development, and a Service of Nine Lessons and Carols were welcomed and celebrated.
- A Floodlit Nativity Tableau east of the Church throughout Christmas and Epiphany.
- A Crib Service which included the Sunday School Nativity was well attended in Church on Christmas Eve.

### **Pastoral Care**

Throughout 2023 the Vicar and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible. Well attended Lent and Advent Study courses were hosted within evening home groups, and on Thursday mornings after the weekly service of Holy Communion and coffee in the Chapter House.

Monthly services in two local residential and care homes, Mantles Court and Penrose Court continued to increase throughout the year; and requests to the Vicar for Home Communion are welcomed and facilitated. Various networks of contact and support continue to flourish, either in person, or via telephone and social media. As the colder weather approached, for the second successive year, in common with several other locations in Biggleswade, the Chapter House was opened twice weekly to offer a 'Warm Space,' hot beverages and soup, and hospitality to members of our church family and local residents.

### **Nurture and Teaching**

St Andrew's continues to provide different opportunities for nurture and Christian growth in a mixture of environments. The 2023 Lent course followed a book entitled the "The Things He Carried" and focused our thoughts on the cross through different items and emotions of Christ.

This year due to our heating replacement project our annual Confirmation and Admittance service had to be postponed to the spring of 2024.

The use of New Daylight Bible reading notes is encouraged and quite a few copies of this booklet are distributed amongst the congregation. We are fortunate to provide nurture groups for our young people. Our Sunday School has met throughout the year and continues to support family services each month. The Sunday School delivered a nativity play at the crib service on Christmas Eve. We were again blessed to be able to hold our annual Holiday Club in 2023, with over 150 children attending. The children were split into four separate groups both inside the Church and in marquees in the churchyard. The children met together at the beginning and end of the day for a stage show and worship led by our older teenagers following the Scripture Union theme, "Restoration Station" looking at characters in the bible whose faith had been restored.

During Advent we ran two reading groups, meeting both on a Monday evening and on a Thursday after service looking at the book entitled "An Advent Manifesto" by Martyn Percy which focused on daily readings and reflections from Isaiah and Luke.

### **Mission and Evangelism**

St Andrew's has developed a strong reputation for reaching out into the community. We believe that by creating opportunities to meet with people in the town and community we create opportunities to welcome them into the Christian faith. To support our work with children and young people, St Andrew's continues

to work within the Diocesan Child Protection Policy which includes DBS checking of all those who are in regular or unsupervised contact with children or vulnerable adults.

Our inclusive youth groups have met each week throughout the year. We are now running a 10+ and 12+ group meeting on Thursday evening and a 15+ group, known as the Kitchen meeting on Sunday evenings. The programme is primarily activity based with occasional discussions and a special youth service at the end of each term. Normally the total weekly attendance is around 25 with a mixture of Church and non-Church families being represented.

The 1st and 2nd St Andrew's Rainbows, 1st St Andrew's Brownies and 1st St Andrew's Guides continue to meet weekly in the Chapter House. Just before the end of the year we were pleased to be able to welcome the 1st Biggleswade (St Andrew's) Ranger group to be a new uniformed group meeting at St Andrew's.

Our Saturday morning coffee shop now opens on every Saturday morning. On the second Saturday of the month this coincides with use of the ringing centre. This session is run by church members who are members of the Mothers Union. The coffee shop attracts some morning shoppers, bellringers, and members of the parish family. Beginning in November and planned to run until Easter we opened our coffee shop on each Saturday and Thursday from 10.30 am through to 3.30 pm as a "Warm Space."

Sunday lunches continue to be popular once a month and serve up to 80-90 people which include a mix of congregation and community attendees. All refreshments served at St Andrew's are now 'fairly traded' and the PCC was pleased to be able to successfully register as a Fairtrade Church during 2013. Profits are donated to Church funds and designated charities.

In 2016 St Andrew's took the decision to partner with the small African charity "Hands at Work"; this has allowed the Church to partner with the small and vulnerable community of Mafambisa. The PCC currently directly supports 15 children through its annual Mission payments with Church groups and individuals supporting a further 30. As well as supporting the children financially, the charity encourages the Church to send teams of people out to the partner community. Teams have visited Africa annually between 2015 and 2019. Following the Covid epidemic we were able to send a team out in 2022. Unfortunately, due to capacity issues within Africa we were unable to send a team to Mafambisa this year, however Chris and Alice Parker did manage to visit for one week in the summer and encouraged the children and care workers.

St Andrew's continues to maintain links with the local schools. Assemblies are frequently taken by the clergy and others. Due to the heating project, Christmas Services were arranged at the schools with St Andrew's, and Edward Peake. Following a Governing Body Reconstitution in 2014 for both schools, St Andrew's Lower School now has four Church governors, including the incumbent, and Edward Peake Middle School now has three governors including the incumbent. The PCC thanks those who are prepared to give up their time in this important role. The Church also meets the cost of giving a Christian book to the Year 1 intake at St Andrew's Lower School and contributes to the giving of a prayer book to Year 8 leavers at Edward Peake Middle School.

## **Mission Giving**

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2023 the sum of £6,221 (2022 – £6,067) was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2023 was:

- The Church Homeless Trust £1,377
- Hands at Work £3,600

Allocated to Emergency Mission Fund (EMF) in 2023 was the sum of £1,244 (2022 - £1,213).

During the year 2023 payments were made from the Emergency Mission Fund:

- DEC Turkey/Syria Earthquake Appeal £600

As is the custom, the Christmas collections were also given to charity and in 2023 donations in the sum of £1,160 equally shared between Keech Hospice Care and UNICEF.

A further £3,230 was also raised or collected for other charities through these accounts, namely:

- The Christingle Service in February (The Children Society) (£780)
- Through Lenten Giving - Malawi (£267)
- Christian Aid in May (£765)
- The Children Society Collection Boxes (£618))
- The Bishop's Harvest Appeal in October (£800)

The Country Fayre was held in the Church grounds in September 2023 and raised £5,000 split equally between Save the Children Fund and Tibbs Dementia Foundation.

This all produced the grand sum of £14,967 in mission giving in 2023, (2022 - £15,327).

### **Mission Partnership with "Hands at Work" and the community of Mafambisa**

Following "The Room" Youth Group trip to Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work" and through this sponsor orphaned and vulnerable children in the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room". The PCC has entered a formal partnership with "Hands at Work" with a focus on the care point at Mafambisa and has agreed to sponsor 15 children at a cost of £20 per child per month to be reviewed every three years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Middle School has increased the total sponsorship to 46 children. Further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from "The Cupboard" made the trip to South Africa visiting the communities of Mafambisa, Share, Pfunani and Mluti. In 2019 a team of seven visited care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Covid pandemic and was postponed again in 2021. The team eventually visited in July 2022 when a team of seven, including two under 18's and visited Mafambisa, Sommersett and Oshoek.

### **Deanery Synod**

During 2023 St Andrew's had two representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

### **The Church Building**

Small works have been undertaken during the year along with items of regular maintenance, which are important in the long-term care of the building including interior decorating and churchyard work parties undertaken by members of the congregation. This year saw the PCC embark on a major project to replace the church's worn out heating system, this included a fund-raising project and major work which necessitated in the church being closed during the week and only being used on Sunday between September and December. The project was finished at the beginning of December and the heating was back on for Christmas.

The fundraising for the Heating Appeal commenced in April 2023 and the sum of £237,000 was raised through grants from external trusts and Central Bedfordshire Council, donations from individuals and fundraising events. The project costs were within budget at £228,000, the balance remaining of £9,000 will cover pre project expenditure in 2022.

A small team of volunteers regularly clean the church.

St Andrew's registered with the A Rocha UK scheme on 6 January 2022. Since then The Eco Group, with support from the Leadership Team, PCC and church family has made further progress towards achieving the Bronze Award but several actions were necessary in the area of '*Management of Church Land*,' one of the five tenets of Eco Church.

### **2023 Actions**

- Feb - Document entitled *St Andrew's Church, Biggleswade Net Zero Carbon Plan – A way forward* was prepared in support of the planning application for the flue forming part of the heating project. This document outlines St Andrew's commitment to achieve A Rocha UK Eco Church standard.
- March - Eco Group meeting with St Mary's Church, Eaton Socon to consider their approach including designated meadow areas, composting, rainwater harvesting, bug hotel, hedgehog house, signposting etc. Our group came away encouraged by what it saw.
- May - bird boxes installed in churchyard (3no.sparrow, 3, blue tit, 2no. great tit and 1no. robin). These will be monitored during the forthcoming nesting season.
- August - Churchyard Plan prepared (see website). Holiday Club focused on educational and practical work including bug hotel 1<sup>st</sup> phase construction.
- October – Bug hotel commissioning event held post-service and involved other children and many of the congregation. This was placed against the north wall of the churchyard. With agreement from the PCC, an area on the south side of the church was cordoned off to be set aside as an Autumn Meadow.

### **2024 Actions**

- February - Eco Group construct a 3-bay composting facility for which a guidance note and display notice have been prepared.
- March – Vaughan led and Hilary assisted Youth Group constructing bird/bug boxes. Meeting with Living Churchyards & Bedfordshire Wildlife Trust to discuss the Autumn Meadow area and potential location/extent of Spring/Summer Meadow.

Furthermore, preparations are under way to implement a rainwater harvesting scheme and initial ideas have been tabled with respect to a water butt on the south side of the church whilst another water butt has been offered to the church and may be used elsewhere on site.

### **The Friends of St Andrew's**

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

### **The Chapter House**

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and NOAH Enterprise and MIND (National Association for Mental Health), and these groups continued to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

### **Curate's/Minister's Home**

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshere's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

## **Structure, Governance and Management**

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met six times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

### Churchwardens

Dr Robert Butcher, Mr Chris Parker

### Lay PCC members

Mr Paul Daniels, Mrs Vivienne Gayfer, Mr Rob Lackey, Miss Ruth Marshall-Jones, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons, Ms Nettie van de Weerd, Mrs Nicola Woodward.

### Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson.

## **Finance**

The accounts for 2023 show a deficit on the general funds of £9,081 (2022- deficit £1,216), a movement of £7,865. Income increased by £5,000, mainly in increased hire charges of the facilities to third parties and the rent of the property owned by the Church, 10 Compton Mead.

However, expenditure increased by £13,000 including:

- The parish share an increase of £1,000
- Increases in administration of £3,000 including the employment of the parish administrator
- Additional energy costs of £7,000, although the prices did slightly decrease in October 2023 and in November no heating whilst the heating system was replaced.

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. This will continue to be difficult in 2024, where a budgeted deficit has been approved by the PCC of over £11,000. The impact of the energy prices, a full year of the parish administrator and the ongoing cost of living crisis which may impact giving are significant factors. It is noted with thanks that many costs are saved with a great deal of work and jobs

in Church being done by volunteers. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Gas Energy.

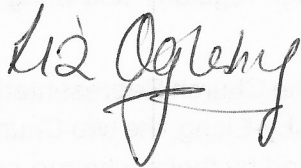
### **Electoral Roll**

As at 31<sup>st</sup> December 2023 there were 124 parishioners on the Church Electoral Roll.

### **Volunteers**

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

**Approved by the Parochial Church Council of Biggleswade and  
Signed on its behalf by:**



**Revd Liz Oglesby-Elong**  
(Chair)

**Dated: 19<sup>th</sup> March 2024**

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
<b>Incoming Resources</b>						
Donations and Legacies	2(a)	95,741.93	251,802.93	-	347,544.86	101,250.84
Charitable Activities	2(b)	21,293.08	11,655.80	-	32,948.88	30,325.31
Investments	2(c)	1,690.73	40.22	-	1,730.95	959.63
		<u>118,725.74</u>	<u>263,498.95</u>	<u>-</u>	<u>382,224.69</u>	<u>132,535.78</u>
<b>Resources Expended</b>						
Raising Funds	3(a)	69.96	-	-	69.96	95.19
Charitable Activities	3(b)	129,978.90	249,458.49	-	379,437.39	145,205.24
		<u>130,048.86</u>	<u>249,458.49</u>	<u>-</u>	<u>379,507.35</u>	<u>145,300.43</u>
Net gains/(losses) on investments	9	-	-	1,272.87	1,272.87	(1,915.77)
<b>Net income/ (expenditure)</b>		<b>(11,323.12)</b>	<b>14,040.46</b>	<b>1,272.87</b>	<b>3,990.21</b>	<b>(14,680.42)</b>
<b>Transfers Between Funds</b>	8			-	-	-
<b>Other recognised gains/ (losses):</b>						
Profit on disposal of property		-	-	-	-	-
<b>Net Movement in Funds</b>		<b>(11,323.12)</b>	<b>14,040.46</b>	<b>1,272.87</b>	<b>3,990.21</b>	<b>(14,680.42)</b>
<b>Reconciliation of funds:</b>						
Fund Balances Brought Forward		46,423.48	451,626.30	15,249.45	513,299.23	527,979.65
<b>Fund Balances Carried Forward</b>		<b><u>35,100.36</u></b>	<b><u>465,666.76</u></b>	<b><u>16,522.32</u></b>	<b><u>517,289.44</u></b>	<b><u>513,299.23</u></b>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET  
AS AT 31 DECEMBER 2023

		Balance Sheet 31 December 2023	Balance Sheet 31 December 2022
	Note		
<b>Tangible Fixed Assets</b>	4	444,149.61	444,149.61
<b>Fixed Asset Investments</b>	10	15,522.32	14,249.45
<b>Current Assets</b>			
Stocks	5	-	-
Debtors	6	44,683.21	4,821.77
Money on Deposit		30,723.11	29,855.64
Cash at Bank & in Hand		17,502.87	27,153.58
		<u>92,909.19</u>	<u>61,830.99</u>
<b>Current Liabilities</b>	7	<u>35,291.68</u>	<u>6,930.82</u>
<b>Net Current Assets</b>		57,617.51	54,900.17
<b>Total Assets Less Current Liabilities</b>		<u>517,289.44</u>	<u>513,299.23</u>
<b>Capital and Reserves</b>			
Endowment Funds	9	16,522.32	15,249.45
Restricted Funds	10	465,666.76	451,626.30
Unrestricted Funds			
Designated Funds	11	11,903.09	14,145.03
General Funds		<u>23,197.27</u>	<u>32,278.45</u>
		35,100.36	46,423.48
		<u>517,289.44</u>	<u>513,299.23</u>

Approved by the Parochial Church Council of Biggleswade and signed on its behalf by :

Revd Liz Oglesby-Elong  
(Chairman)



Dated : 19 March 2024

## PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

#### 1 ACCOUNTING POLICIES

##### **Accounting Convention**

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, together with FRS 102 (2016) as the applicable accounting standards and the 2016 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 except for the valuation of investment assets, which are shown at fair value.

The accounts 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 or those that are informal gatherings of church members.

##### **Funds**

###### ***Restricted Funds***

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

###### ***Endowment Funds***

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

###### ***Unrestricted Funds***

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

##### **Incoming Resources**

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

##### **Income from Investments**

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

##### **Expenditure**

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

##### **Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

**Fixed Asset Investments**

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

**Missions**

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

**Debtors**

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

**Creditors**

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2	Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
2(a)	Income for donations and legacies					
	<i>Incoming Resources from Donors</i>					
	Christian Stewardship Envelopes	13,866.05			13,866.05	13,029.36
	Parish Giving Scheme	28,792.68			28,792.68	27,472.73
	Bankers Orders	17,995.96			17,995.96	19,014.19
	Church Collection Plates	1,558.20			1,558.20	1,154.58
	Other Donations (Designated)	500.00			500.00	1,580.00
	Gift Aid	15,081.44			15,081.44	15,261.07
	<i>Other Voluntary Incoming Resources</i>					
	Other Collections					
	Christmas		1,160.49		1,160.49	1,340.13
	Lent		266.53		266.53	311.50
	Harvest		751.57		751.57	601.61
	Christian Aid		858.39		858.39	693.31
	Other		1,269.24		1,269.24	2,728.96
	Bequests & Legacies	-	-		-	-
	Peter Vickers Memorial Fund		-		-	-
	Sir John Cotton Memorial Fund		4,538.97		4,538.97	-
	Flitwick Charity Income		700.00		700.00	700.00
	Heating	200.00			200.00	950.00
***	Heating Appeal (see below)		237,370.80		237,370.80	-
	Grants from St Albans	1,529.41			1,529.41	250.00
	Rental of Property	15,786.00			15,786.00	14,864.80
	Other Grants from the Friends of St Andrews		4,886.94		4,886.94	1,037.70
	Other	432.19			432.19	260.90
		<u>95,741.93</u>	<u>251,802.93</u>	<u>-</u>	<u>347,544.86</u>	<u>101,250.84</u>
2(b)	Income from other trading activities					
	- To further the Councils Objects					
	Fees	4,833.00			4,833.00	6,191.00
	Bookstall & Traidcraft	349.00			349.00	240.00
	Holiday Club	-	5,441.25		5,441.25	4,408.25
	Youth Groups	-			-	-
	10+	-	230.00		230.00	200.00
	12+	-	240.00		240.00	242.00
	14+	-	-		-	-
	16+	-	-		-	-
	Bellringers	-	744.55		744.55	759.35
	- To Generate Funds					
	Parish Magazine	-			-	-
	Use of Premises	12,755.00			12,755.00	11,063.50
	Tea and Coffee	998.58			998.58	1,057.27
	Newspapers	-			-	170.00
	Sunday Lunches	2,220.00			2,220.00	2,016.32
	Social Events	137.50			137.50	215.00
	Country Fair	-	5,000.00		5,000.00	3,762.62
		<u>21,293.08</u>	<u>11,655.80</u>	<u>-</u>	<u>32,948.88</u>	<u>30,325.31</u>
2(c)	Income from Investments					
	Interest Received	150.00			150.00	150.00
	Interest on Church Fabric Funds	-	40.22		40.22	16.30
	Interest on Flitwick Charity Fund	-	-		-	36.21
	Dividends and Grants	1,540.73			1,540.73	757.12
		<u>1,690.73</u>	<u>40.22</u>	<u>-</u>	<u>1,730.95</u>	<u>959.63</u>
	<b>TOTAL INCOME</b>	<u><b>118,725.74</b></u>	<u><b>263,498.95</b></u>	<u><b>-</b></u>	<u><b>382,224.69</b></u>	<u><b>132,535.78</b></u>

\*\*\* including Grants from Peter Vickers Memorial Trust - £170,100 and the Friends of St Andrews - £12,000

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
<b>3(a) Costs of raising funds</b>					
Country Fair Expenses	-	-		-	-
Christian Stewardship	69.96			69.96	95.19
	<u>69.96</u>	<u>-</u>	<u>-</u>	<u>69.96</u>	<u>95.19</u>
<b>3(b) Expenditure on charitable activities</b>					
<b>Work of the Church</b>					
Missions allocation	6,221.29			6,221.29	6,067.09
Missions - Emergency Fund Movement	(644.26)			(644.26)	486.58
Deanery Project	-			-	-
Collections & Donations Disbursed	-	4,306.22		4,306.22	5,675.51
Country Fair Donation	-	5,000.00		5,000.00	3,762.62
Parish Share	77,959.00			77,959.00	77,112.00
Upkeep of Services	2,263.76			2,263.76	1,662.12
Sacristan	-			-	700.00
Cost of Ministry Incumbent	700.00	732.99		1,432.99	1,546.02
Cost of Ministry Lay Reader	-			-	-
Visiting Clergy	786.50			786.50	517.10
Organist & Choir	2,980.00			2,980.00	2,626.18
Bookstall & Traidcraft	94.00			94.00	1,629.95
Youth Groups	-			-	-
10+	-	223.58		223.58	193.39
12+	-	226.82		226.82	200.02
14+	-			-	-
16+	-			-	-
Holiday Club	-	5,150.97		5,150.97	3,532.90
Electricity, Gas and Water	16,107.03			16,107.03	8,724.87
Telephone	1,031.02			1,031.02	910.60
Printing, Postage, Stationery					
Books and Advertising	1,565.72			1,565.72	812.21
Website Costs	525.00			525.00	507.00
Chapter House Maint & Cleaning	3,822.84			3,822.84	3,052.71
Insurance & Rates - Church	3,829.74			3,829.74	3,442.95
Insurance & Rates - Compton Mead	440.80			440.80	414.51
Church Maintenance & Cleaning	3,258.26			3,258.26	4,039.05
Roof Alarm, Car Park & Elect Works		4,886.94		4,886.94	1,037.70
Religious Education		389.90		389.90	218.48
Secretary	4,861.75			4,861.75	2,925.00
Other	315.32			315.32	127.00
PA Maintenance	340.94			340.94	137.81
Bank Charges	133.99			133.99	102.90
Expenditure from Designated Funds	-			-	
Hymn Books	294.00			294.00	1,729.55
Heating project		228,541.07		228,541.07	8,982.36
Noticeboard	2,662.20			2,662.20	1,743.00
Piano Repairs	430.00			430.00	586.06
	<u>129,978.90</u>	<u>249,458.49</u>	<u>-</u>	<u>379,437.39</u>	<u>145,205.24</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u>130,048.86</u>	<u>249,458.49</u>	<u>-</u>	<u>379,507.35</u>	<u>145,300.43</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
COST	
As at 1 January 2023	444,149.61
Additions	
Disposals	
As at 31 December 2023	<u>444,149.61</u>
NET BOOK VALUE	
As at 31 December 2023	<u>444,149.61</u>
As at 1 January 2023	<u>444,149.61</u>

5 STOCKS

	2023 £	2022 £
Bookstall and Traidcraft stocks	<u>-</u>	<u>-</u>

6 DEBTORS

	2023 £	2022 £
Sundry Debtors and Prepayments	5,793.89	2,921.77
VAT Recoverable on Heating Works Invoices	12,709.75	-
Heating Appeal Monies	23,986.57	-
Gift Aid Debtor	2,193.00	1,900.00
	<u>44,683.21</u>	<u>4,821.77</u>

7 CURRENT LIABILITIES

	2023 £	2022 £
Heating Works	26,000.00	-
Sundry Creditors and Accruals	9,291.68	6,930.82
	<u>35,291.68</u>	<u>6,930.82</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2023 £	2022 £
Market Value Brought Forward	14,249.45	16,165.22
Unrealised (Loss) / Gain on Revaluation of Shares	1,272.87	<u>(1,915.77)</u>
Market Value of Investments	<u>15,522.32</u>	14,249.45
Porter and Waring Bequests - Capital Sum	1,000.00	1,000.00
Endowed Funds Carried forward	<u>16,522.32</u>	<u>15,249.45</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £13,653.60 (2022 - £12,479.49); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £1,868.72 (2022 - £1,769.96)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.23 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.23 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	537.10	4,538.97	(389.90)		4,686.17
Church Fabric Fund - - (Porter & Wareing Bequests)	537.63	40.22	-		577.85
Youth Groups :					
10+	7.00	230.00	(223.58)		13.42
12+	41.98	240.00	(226.82)		55.16
14+	-	-	-		-
16+	0.37	-	-		0.37
Holiday Club	1,349.41	5,441.25	(5,150.97)		1,639.69
Collections for Disbursement	-	4,306.22	(4,306.22)		-
Fundraising Events Disbursed	-	5,000.00	(5,000.00)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	170.52	700.00	(732.99)		137.53
*** Heating Appeal (see below)	-	237,370.80	(228,541.07)		8,829.73
Grants From Friends of St Andrews	-	4,886.94	(4,886.94)		-
Bellringers	2,336.34	631.55	(227.00)		2,740.89
Ringling Centre	1,465.14	340.00	-		1,805.14
	451,626.30	263,725.95	(249,685.49)	-	465,666.76
			14,040.46	Per SOFA	

The above Funds are not available to the Church for general purposes.

\*\*\* The Heating Appeal included Grants from Peter Vickers Memorial Trust - £170,100 and the Friends of St Andrews - £12,000

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.23 £	New Designations £	Utilised/ Realised £	Balance 31.12.23 £
Major Fabric Fund	8,550.96	-	-	8,550.96
Emergency Mission Fund	572.68	1,244.26	600.00	1,216.94
Donations and Legacies Fund	5,021.39	500.00	3,386.20	2,135.19
	14,145.03	1,744.26	3,986.20	11,903.09

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Fund Balances as at 31 December 2023 are represented by :				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	15,522.32	15,522.32
Current Assets	67,220.36	24,688.83	1,000.00	92,909.19
Current Liabilities	(32,120.00)	(3,171.68)	-	(35,291.68)
	35,100.36	465,666.76	16,522.32	517,289.44

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

**13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES**

There were no members' remuneration or other benefits for the year ended 31 December 2023 or for the year ended 31 December 2022.

**Members' expenses**

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	1,433
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**14 RELATED PARTY DISCLOSURES**

**Related Trust**

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2023 the total value of the Peter Vickers Memorial Fund was £577,105 (2022 - £678,706) this after a grant to the PCC during the year for the Heating Appeal in the sum of £170,100

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

I report on the Accounts of the PCC for the year ended 31 December, 2023, which are set out on pages 9 to 17, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

**Independent examiner's statement**

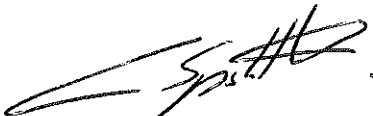
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 130 of the Act: and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: 28 March 2024

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# Accounts

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# ST ANDREW'S CHURCH

## BIGGLESWADE

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### THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

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**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**



**Aim and Purposes**

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

**Objectives and Activities**

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

**Ministry Team**

St Andrew's is led by the Revd. Liz Oglesby-Elong, and supported by a ministry team consisting of Mr Colin Dixon and Miss Rosemary Bentley, our Readers.

**Safeguarding Statement**

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

**Achievements and Performance**

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

## **Worship and Prayer**

2022 was a pleasingly positive progression as we moved away from previous pandemic restrictions and returned to an increased and more familiar weekly pattern of worship.

The main service of the week continues the Sunday morning Parish Communion at 10.00 am, which now includes full teams of altar servers, our robed choir, whose repertoire has been enriched by the purchase of a full set of new hymn books – Ancient and Modern, Hymns and Songs for Refreshing Worship, the reintroduction of teams of sidespeople and welcomers, and the presentation of the elements during the offertory hymn.

The weekly Thursday morning Holy Communion service continues to be well-attended with a homily and frequently a hymn; both these services continue to be followed by coffee and fellowship in the Chapter House. The monthly more traditional Order Two Said Communion continues, usually on the first Sunday of the month. Later in the year the more informal worship, Sunday @ 6, was reintroduced, and usually takes place on the second Sunday evening of the month.

Main services continue to be shared live via Zoom as well as in church.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion with a less formal liturgy, many contributions by children and young people, and a small worship group which would welcome more members. An important part of our mission and outreach is through the provision of baptism, wedding, and funeral services as opportunities to celebrate and to give thanks and prayers to God at significant points in people's lives.

On the eve of our Patronal Festival in November, Richard, Bishop of Bedford, confirmed six candidates; and one member of the Sunday School was Admitted to Holy Communion. Several local schools and a nursery class attended our Church for acts of worship during the year, but owing to inclement weather just before the end of term some School Carols Services unfortunately had to be cancelled. The Vicar, Revd Liz Oglesby-Elong, lead a number of acts of worship in our two Church Schools, St Andrew's Lower and Edward Peake Middle.

During 2022 we conducted 15 baptisms for babies and young children, 5 weddings, 1 marriage blessing, 25 funerals in church and a further 13 at a crematorium or cemetery, and 5 committals of cremated ashes. In December the Service of Carols for Remembrance organised by Woodman's Funeral Directors was very well attended despite a very wintery evening.

Throughout 2022, St Andrew's marked the major Christian festivals during the year with special services and acts of witness, sometimes in collaboration with Churches Together in Biggleswade. These included:

- A Candlemas Christingle Service, supporting the work of the Children's Society, and attended by many families and numerous members of the uniformed organisations.
- A Week of Prayer for Christian Unity hosted by Biggleswade Baptist Church in January; and early in March the World Day of Prayer hosted by Trinity Methodist Church;
- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day.
- During Holy Week and Easter 2021 three large crosses were set up in front of the Church.
- An Advent Sunday Service of Light in Church; then in December, carol singing in the Church grounds, and a Service of Nine Lessons and Carols were welcomed and celebrated.
- A Floodlit Nativity Tableau east of the Church throughout Christmas and Epiphany.
- A Sunday School Nativity was well attended in Church on Christmas Eve.

During 2022 the Church was increasingly open for daily private prayer and reflection.

### **Pastoral Care**

During 2022 the Vicar and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible. Following the restrictions of the pandemic, it was pleasing to once again be able to host Lent and Advent Study courses in person.

Visits to local residential and care homes increased throughout the year; and requests to the Vicar for Home Communion are welcomed and facilitated. Various networks of contact and support continue to flourish, either in person, or via telephone and social media. As the colder weather approached, in common with several other locations in Biggleswade, the Chapter House was opened twice weekly to offer a 'Warm Space' and hospitality to members of our church family and local residents.

### **Nurture and Teaching**

St Andrew's continues to provide different opportunities for nurture and Christian growth in a mixture of environments. The 2022 Lent course followed the Pilgrim Course entitled "The Beatitudes". The theme of caring was carried forward into the Country Fayre in September, which was delivered outdoors and attracted many from the community. The Country Fayre supported the caring charities of "The Samaritans" and the YMCA. An exhibition during the Country Fayre in the Church focused upon caring groups within our community and many groups created exhibitions around the support that they give to people in the community.

During the Autumn of 2022 one young person followed a course to prepare for admittance to Holy Communion, and five young people followed the Youth Emmaus Nurture course as confirmation preparation. A Confirmation and Admission service was held in November, when the five young people were confirmed and the one child was admitted to Holy Communion by Bishop Richard.

The use of New Daylight Bible reading notes is encouraged. We are fortunate to provide nurture groups for our young people. Our Sunday School has met throughout the year and continues to support family services each month. The Sunday School delivered a nativity play at the crib service on Christmas Eve. We were again blessed to be able to hold our annual Holiday Club in 2022, with over 130 children attending. This included five free spaces offered by Holiday Club via the Family Support workers in St Andrew's and Edward Peake schools. The children were split into four separate groups both inside the Church and in marquees in the churchyard. The children met together at the beginning and end of the day for a stage show and worship led by our older teenagers following the Scripture Union theme, "Diary of a Disciple" and followed the story of Luke's Gospel.

During Advent we ran a reading group, meeting on a Thursday after service looking at the book entitled "Sleeper Awake" which focuses on the challenges of Climate change.

### **Mission and Evangelism**

St Andrew's has developed a strong reputation for reaching out into the community. We believe that by creating opportunities to meet with people in the town and community we create opportunities to welcome them into the Christian faith. To support our work with children and young people, St Andrew's continues to work within the Diocesan Child Protection Policy which includes DBS checking of all those who are in regular or unsupervised contact with children or vulnerable adults.

Our inclusive youth groups have met each week throughout the year. We are now running a 10+ and 12+ group meeting on Thursday evening and a 15+ group, known as the Kitchen meeting on Sunday evenings. The programme is primarily activity based with occasional discussions and a special youth service at the end of each term. Normally the total weekly attendance is around 20 with a mixture of Church and non-Church families being represented.

The 1st and 2nd St Andrew's Rainbows, 1<sup>st</sup> St Andrew's Brownies and 1<sup>st</sup> St Andrew's Guides continue to meet weekly in the Chapter House when possible.

Our Saturday morning Coffee Shop, reopened in September on just one Saturday a month to coincide with use of the ringing centre. This session is run by church members who are members of the Mothers Union. The Coffee Shop attracts some morning shoppers, bellringers, and members of the parish family. Beginning in November and planned to run until Easter we opened our coffee shop on each Saturday and Thursday from 10.30 am through to 3.30 pm as a "Warm Space".

Sunday lunches restarted in September once a month and continue to serve up to 80-90 people which include a mix of congregation and community attendees. All refreshments served at St Andrew's are now 'fairly traded' and the PCC was pleased to be able to successfully register as a Fairtrade Church during 2013. Profits are donated to Church funds and designated charities.

In 2016 St Andrew's took the decision to partner with the small African charity "Hands at Work"; this has allowed the Church to partner with the small and vulnerable community of Mafambisa. The PCC currently directly supports 15 children through its annual Mission payments with Church groups and individuals supporting a further 30. As well as supporting the children financially, the charity encourages the Church to send teams of people out to the partner community. Teams have visited Africa annually between 2015 and 2019. Unfortunately our team planned for 2020 had to be postponed twice and eventually took place in July. The team of seven included our youngest members to join a team so far. Ben and Jack made a huge contribution to the team dynamics and interacted brilliantly with the children and young people of Mafambisa and the other communities that the team visited.

St Andrew's continues to maintain links with the local schools. Assemblies are frequently taken by the clergy and others. Christmas Services were arranged at Church with St Andrew's, Edward Peake and The Academy, however several of these had to be cancelled because of snow. Following a Governing Body Reconstitution in 2014 for both schools, St Andrew's Lower School now has four Church governors, including the incumbent, and Edward Peake Middle School now has three governors including the incumbent. The PCC thanks those who are prepared to give up their time in this important role. The Church also meets the cost of giving a Christian book to the Year 1 intake at St Andrew's Lower School and contributes to the giving of a prayer book to Year 8 leavers at Edward Peake Middle School.

### **Mission Giving**

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2022 the sum of £6,067 was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2022 was:

- |   |        |
|---|--------|
| • Papyrus (Prevention of Young Suicide) | £1,234 |
| • Hands at Work                         | £3,600 |

Allocated to Emergency Mission Fund (EMF) in 2022 was the sum of £1,213.

During the year 2022 payments were made from the Emergency Mission Fund:

- |                          |      |
|--------------------------|------|
| • DEC Afghanistan        | £500 |
| • DEC Ukraine            | £400 |
| • DEC Pakistan           | £500 |
| • Bishops Harvest Appeal | £300 |

As is the custom, the Christmas collections were also given to charity and in 2022 donations in the sum of £1,340 equally shared between Preen CIC and UNICEF (Afghanistan).

A further £4,158 was also raised or collected for other charities through these accounts, namely:

- The Christingle Service in February (The Children Society) (£460)
- The Ukraine Appeal in March (£1,200)
- Through Lenten Giving - Malawi (£312)
- Christian Aid in May (£694)
- Support for Travel of two young people to Mafambisa, South Africa (£890)
- The Bishop's Harvest Appeal in October (£602)

The Country Fayre was held in the Church grounds in September 2022 and raised £3,762 split equally between YMCA England & Wales and Samaritans of North Herts and Stevenage.

This all produced the grand sum of £15,327 in mission giving in 2022, (2021 - £15,368).

### **Mission Partnership with "Hands at Work" and the community of Mafambisa**

Following "The Room" Youth Group trip to Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work" and through this sponsor orphaned and vulnerable children in the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room". The PCC has entered a formal partnership with "Hands at Work" with a focus on the Care Point at Mafambisa and has agreed to sponsor 15 children at a cost of £20 per child per month to be reviewed every 3 years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Middle School has increased the total sponsorship to 46 children. Further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from "The Cupboard" made the trip to South Africa visiting the communities of Mafambisa, Share, Pfunani and Mluti. In 2019 a team of seven visited Care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Pandemic and was again postponed in 2021. The team eventually visited in July 2022 when a team of seven, including two under 18's visited Mafambisa, Sommersett and Oshoek.

### **Deanery Synod**

During 2022 St Andrew's had three representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

### **The Church Building**

Small works have been undertaken during the year along with items of regular maintenance, which are important in the long-term care of the building, including interior decorating and churchyard work parties undertaken by members of the congregation.

The Church is regularly cleaned by a small team of volunteers.

St Andrew's registered with the A Rocha UK scheme on 6 January 2022. In the summer of 2022 an Environmental Survey for parishioners was conducted (25% response rate) and work was commenced on the Energy Footprint Tool and 360° Carbon (Climate Stewards). The Eco Group has inputted data on the A Rocha UK site and St Andrew's has attained the following level for each of the five key areas of church life as follows:

- Worship and teaching - Gold
- Management of church buildings - Bronze
- Management of church land – Working towards
- Community and global engagement – Bronze
- Lifestyle - Bronze

St Andrew's is close to achieving Bronze Award standard and the Eco Group is seeking further change in order to strive towards being a Net Zero Carbon Church.

### **The Friends of St Andrew's**

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

### **The Chapter House**

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and NOAH Enterprise and MIND (National Association for Mental Health). These activities have been affected during the year by Covid, however with special measures incorporating social distancing and increased ventilation these groups have managed to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

### **Curate's/Minister's Home**

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshire's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

### **Structure, Governance and Management**

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met 4 times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

### **Churchwardens**

Dr Robert Butcher, Miss Rosemary Bentley

### Lay PCC members

Mr Paul Daniels, Mr Oliver Dilley, Mrs Vivienne Gayfer, Mr Vaughan Johnson, Mr Rob Lackey, Miss Claire Leeks, Mrs Maggie McLoughlin, Miss Ruth Marshall-Jones, Mr Chris Parker, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons.

### Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson, Mr Andrew Whatling.

### **Finance**

The accounts for 2022 show a deficit on the general funds of £1,216 (2021- surplus £4,593). A movement of £5,809. The Giving Generously initiative in January 2022 produced a significant response and income from donors increased by £6,000 over the year. Additionally with the recovery from the pandemic, other income increased by £3,000 including Sunday Lunches and the various tea & coffee income.

However, expenditure increased by £15,000 including:

- The parish share returning to its full level an increase of £7,000
- Increases in administration of £5,000 including the employment of a parish administrator in August 2022
- Additional energy costs of £3,000, with the prices increasing significantly in October 2022

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. This will become more difficult in 2023, where a budgeted deficit has been approved by the PCC of over £17,000. The impact of the energy price increases, a full year of the parish administrator and the ongoing cost of living crisis which may impact giving are significant factors. It is noted with thanks that many costs are saved with a great deal of work and jobs in Church being done by volunteers. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Gas Energy.

### **Electoral Roll**

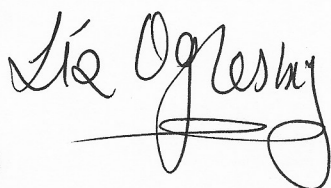
As at 31<sup>st</sup> December 2022 there were 122 parishioners on the Church Electoral Roll.

### **Volunteers**

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

**Approved by the Parochial Church Council of Biggleswade and**

**Signed on its behalf by:**



**Revd Liz Oglesby-Elong**  
(Chair)

**Dated: 28<sup>th</sup> March 2023**

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
<b>Incoming Resources</b>						
Donations and Legacies	2(a)	93,837.63	7,413.21	-	101,250.84	101,604.57
Charitable Activities	2(b)	20,953.09	9,372.22	-	30,325.31	26,780.76
Investments	2(c)	907.12	52.51	-	959.63	581.76
		<u>115,697.84</u>	<u>16,837.94</u>	<u>-</u>	<u>132,535.78</u>	<u>128,967.09</u>
<b>Resources Expended</b>						
Raising Funds	3(a)	95.19	-	-	95.19	104.45
Charitable Activities	3(b)	128,766.12	16,439.12	-	145,205.24	124,780.29
		<u>128,861.31</u>	<u>16,439.12</u>	<u>-</u>	<u>145,300.43</u>	<u>124,884.74</u>
Net gains/(losses) on investments	9	-	-	(1,915.77)	(1,915.77)	1,631.68
<b>Net income/ (expenditure)</b>		<b>(13,163.47)</b>	<b>398.82</b>	<b>(1,915.77)</b>	<b>(14,680.42)</b>	<b>5,714.03</b>
<b>Transfers Between Funds</b>	8			-	-	-
<b>Other recognised gains/ (losses):</b>						
Profit on disposal of property		-	-	-	-	-
<b>Net Movement in Funds</b>		<b>(13,163.47)</b>	<b>398.82</b>	<b>(1,915.77)</b>	<b>(14,680.42)</b>	<b>5,714.03</b>
<b>Reconciliation of funds:</b>						
Fund Balances Brought Forward		59,586.95	451,227.48	17,165.22	527,979.65	522,265.62
<b>Fund Balances Carried Forward</b>		<b>46,423.48</b>	<b>451,626.30</b>	<b>15,249.45</b>	<b>513,299.23</b>	<b>527,979.65</b>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET  
AS AT 31 DECEMBER 2022

		Balance Sheet 31 December 2022	Balance Sheet 31 December 2021
	Note		
<b>Tangible Fixed Assets</b>	4	444,149.61	444,149.61
<b>Fixed Asset Investments</b>	10	14,249.45	16,165.22
<b>Current Assets</b>			
Stocks	5	-	1,397.00
Debtors	6	4,821.77	6,652.36
Money on Deposit		29,855.64	29,468.04
Cash at Bank & in Hand		27,153.58	35,228.18
		<u>61,830.99</u>	<u>72,745.58</u>
<b>Current Liabilities</b>	7	<u>6,930.82</u>	<u>5,080.76</u>
<b>Net Current Assets</b>		54,900.17	67,664.82
<b>Total Assets Less Current Liabilities</b>		<u><u>513,299.23</u></u>	<u><u>527,979.65</u></u>
<b>Capital and Reserves</b>			
Endowment Funds	9	15,249.45	17,165.22
Restricted Funds	10	451,626.30	451,227.48
Unrestricted Funds			
Designated Funds	11	14,145.03	26,092.58
General Funds		<u>32,278.45</u>	<u>33,494.37</u>
		46,423.48	59,586.95
		<u><u>513,299.23</u></u>	<u><u>527,979.65</u></u>

Approved by the Parochial Church Council of Biggleswade and  
signed on its behalf by :



Revd Liz Oglesby-Elong  
(Chairman)

Dated : 28th March 2023

## PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

#### 1 ACCOUNTING POLICIES

##### **Accounting Convention**

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, together with FRS 102 (2016) as the applicable accounting standards and the 2016 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 except for the valuation of investment assets, which are shown at fair value.

The accounts 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 or those that are informal gatherings of church members.

##### **Funds**

###### ***Restricted Funds***

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

###### ***Endowment Funds***

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

###### ***Unrestricted Funds***

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

##### **Incoming Resources**

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

##### **Income from Investments**

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

##### **Expenditure**

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probably that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

##### **Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

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

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

**Fixed Asset Investments**

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

**Missions**

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

**Debtors**

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

**Creditors**

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2 Incoming Resources	Summ of Accts	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
<b>2(a) Income for donations and legacies</b>						
<i>Incoming Resources from Donors</i>						
Christian Stewardship Envelopes	(13,029.36)	13,029.36			13,029.36	12,512.94
Parish Giving Scheme	(27,472.73)	27,472.73			27,472.73	24,537.45
Bankers Orders	(19,014.19)	19,014.19			19,014.19	18,643.22
Church Collection Plates	(1,154.58)	1,154.58			1,154.58	990.26
Other Donations (Designated)	(1,580.00)	1,580.00			1,580.00	5,155.00
Gift Aid	(15,261.07)	15,261.07			15,261.07	13,292.65
<i>Other Voluntary Incoming Resources</i>						
Other Collections						
Christmas	(1,340.13)		1,340.13		1,340.13	1,236.84
Lent	(311.50)		311.50		311.50	746.25
Harvest	(601.61)		601.61		601.61	417.00
Christian Aid	(693.31)		693.31		693.31	847.56
Other	(2,728.96)		2,728.96		2,728.96	-
Bequests & Legacies	-		-		-	-
Peter Vickers Memorial Fund	-		-		-	-
Flitwick Charity Income	(700.00)		700.00		700.00	700.00
Heating	(950.00)	950.00			950.00	351.00
Donation to Clock Repairs	-				-	3,125.00
Worship in the community	-				-	2,900.00
Grants from St Albans	(250.00)	250.00			250.00	-
Rental of Property	(14,864.80)	14,864.80			14,864.80	15,007.20
Grants from Friends of St Andrews	(1,037.70)		1,037.70		1,037.70	892.00
Other	(260.90)	260.90			260.90	250.20
		<u>93,837.63</u>	<u>7,413.21</u>	<u>-</u>	<u>101,250.84</u>	<u>101,604.57</u>
<b>2(b) Income from other trading activities</b>						
<i>- To further the Councils Objects</i>						
Fees	(6,191.00)	6,191.00			6,191.00	7,273.54
Bookstall & Traidcraft	(240.00)	240.00			240.00	430.00
Holiday Club	(4,408.25)		4,408.25		4,408.25	3,080.08
Youth Groups						
10+	(200.00)		200.00		200.00	-
12+	(242.00)		242.00		242.00	-
14+						-
16+						-
Harmony Youth Choir	-				-	-
St Andrews Community Choir	-				-	-
Bellringers	(759.35)		759.35		759.35	1,714.15
<i>- To Generate Funds</i>						
Parish Magazine	-				-	-
Use of Premises	(11,063.50)	11,063.50			11,063.50	9,708.75
Tea and Coffee	(1,057.27)	1,057.27			1,057.27	362.24
Newspapers	(170.00)	170.00			170.00	-
Sunday Lunches	(2,016.32)	2,016.32			2,016.32	284.00
Social Events	(215.00)	215.00			215.00	-
Country Fair	(3,762.62)		3,762.62		3,762.62	3,928.00
		<u>20,953.09</u>	<u>9,372.22</u>	<u>-</u>	<u>30,325.31</u>	<u>26,780.76</u>
<b>2(c) Income from Investments</b>						
Interest Received	(150.00)	150.00			150.00	150.00
Interest on Church Fabric Funds	(16.30)		16.30		16.30	0.65
Interest on Flitwick Charity Fund	(36.21)		36.21		36.21	1.43
Dividends and Grants	(757.12)	757.12			757.12	429.68
		<u>907.12</u>	<u>52.51</u>	<u>-</u>	<u>959.63</u>	<u>581.76</u>
<b>TOTAL INCOME</b>		<b>115,697.84</b>	<b>16,837.94</b>	<b>-</b>	<b>132,535.78</b>	<b>128,967.09</b>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Summ accnts	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
<b>3(a) Costs of raising funds</b>						
Country Fair Expenses		-	-		-	-
Christian Stewardship	95.19	95.19			95.19	104.45
		<u>95.19</u>	<u>-</u>	<u>-</u>	<u>95.19</u>	<u>104.45</u>
<b>3(b) Expenditure on charitable activities</b>						
<b>Work of the Church</b>						
Missions allocation	6,067.09	6,067.09			6,067.09	5,668.43
Missions - Emergency Fund Movement	486.58	486.58			486.58	(133.68)
Deanery Project					-	-
Collections & Donations Disbursed	5,675.51	-	5,675.51		5,675.51	3,247.65
Country Fair Donation	3,762.62	-	3,762.62		3,762.62	3,928.00
Parish Share	77,112.00	77,112.00			77,112.00	70,642.00
Upkeep of Services	1,662.12	1,662.12			1,662.12	1,486.40
Worship in the community					-	4,009.62
Sacristan	700.00	700.00			700.00	1,200.00
Cost of Ministry Incumbent	1,546.02		1,546.02		1,546.02	352.90
Cost of Ministry Lay Reader					-	-
Visiting Clergy	517.10	517.10			517.10	2,159.30
Organist & Choir	2,626.18	2,626.18			2,626.18	2,118.66
Bookstall & Traidcraft	1,629.95	1,629.95			1,629.95	281.91
Youth Groups					-	-
10+	193.39		193.39		193.39	-
12+	200.02		200.02		200.02	-
14+					-	-
16+					-	-
Holiday Club	3,532.90		3,532.90		3,532.90	3,420.74
Electricity, Gas and Water	8,724.87	8,724.87			8,724.87	5,615.29
Telephone	910.60	910.60			910.60	840.42
Printing, Postage, Stationery						
Books and Advertising	812.21	812.21			812.21	1,501.55
Website Costs	507.00	507.00			507.00	-
Chapter House Maint & Cleaning	3,052.71	3,052.71			3,052.71	2,571.18
Insurance & Rates - Church	3,442.95	3,442.95			3,442.95	3,268.88
Insurance & Rates - Compton Mead	414.51	414.51			414.51	377.21
Church Maintenance & Cleaning	4,039.05	3,766.57	272.48		4,039.05	3,597.39
Clock Repairs					-	3,125.00
Roof Alarm	1,037.70		1,037.70		1,037.70	892.00
Religious Education	218.48		218.48		218.48	342.79
Garden of Remembrance					-	95.64
Secretary	2,925.00	2,925.00			2,925.00	3,891.93
Other	127.00	127.00			127.00	90.58
PA Maintenance	137.81	137.81			137.81	188.50
Bank Charges	102.90	102.90			102.90	-
Expenditure from Designated Funds					-	-
Hymn Books	1,729.55	1,729.55			1,729.55	-
Heating project	8,982.36	8,982.36			8,982.36	-
Defibrillator	1,743.00	1,743.00			1,743.00	-
Curtain - Organ Space	586.06	586.06			586.06	-
		<u>128,766.12</u>	<u>16,439.12</u>	<u>-</u>	<u>145,205.24</u>	<u>124,780.29</u>
<b>TOTAL RESOURCES EXPENDED</b>	<b>145,300.43</b>	<b>128,861.31</b>	<b>16,439.12</b>	<b>-</b>	<b>145,300.43</b>	<b>124,884.74</b>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
<b>COST</b>	
As at 1 January 2021	444,149.61
Additions	
Disposals	
As at 31 December 2021	<u>444,149.61</u>
<b>NET BOOK VALUE</b>	
As at 31 December 2021	<u>444,149.61</u>
As at 1 January 2021	<u>444,149.61</u>

5 STOCKS

	2022 £	2021 £
Bookstall and Traidcraft stocks	<u>-</u>	<u>1,397.00</u>

6 DEBTORS

	2022 £	2021 £
Sundry Debtors and Prepayments	2,921.77	4,752.36
Gift Aid Debtor	1,900.00	1,900.00
	<u>4,821.77</u>	<u>6,652.36</u>

7 CURRENT LIABILITIES

	2022 £	2021 £
Accruals for Grants Payable	-	-
Sundry Creditors and Accruals	6,930.82	5,080.76
	<u>6,930.82</u>	<u>5,080.76</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2022 £	2021 £
Market Value Brought Forward	16,165.22	14,533.54
Unrealised (Loss) / Gain on Revaluation of Shares	<u>(1,915.77)</u>	<u>1,631.68</u>
<b>Market Value of Investments</b>	<u>14,249.45</u>	<u>16,165.22</u>
<b>Porter and Waring Bequests - Capital Sum</b>	<u>1,000.00</u>	<u>1,000.00</u>
<b>Endowed Funds Carried forward</b>	<u>15,249.45</u>	<u>17,165.22</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £12,479.49 (2021 - £14,125.57); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £1,769.96 (2021 - £2,039.65)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.22 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.22 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	755.58	-	(218.48)		537.10
Church Fabric Fund - - (Porter & Wareing Bequests)	521.33	16.30	-		537.63
Youth Groups :					
10+	0.39	200.00	(193.39)		7.00
12+	-	242.00	(200.02)		41.98
14+	-	-	-		-
16+	0.37	-	-		0.37
Holiday Club	474.06	4,408.25	(3,532.90)		1,349.41
Collections for Disbursement	-	5,675.51	(5,675.51)		-
Fundraising Events Disbursed	-	3,762.62	(3,762.62)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	95.95	736.21	(661.64)		170.52
Window Fund	272.48	-	(272.48)		-
Grants From Friends of St Andrews	-	1,037.70	(1,037.70)		-
Bellringers	1,916.99	526.35	(107.00)		2,336.34
Ringing Centre	1,125.14	340.00	-		1,465.14
Training Fund	884.38	-	(884.38)		-
	<b>451,227.48</b>	<b>16,944.94</b>	<b>(16,546.12)</b>	<b>-</b>	<b>451,626.30</b>
			<b>398.82</b>	<b>Per SOFA</b>	

The above Funds are not available to the Church for general purposes.

107.00 (107.00)

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.22 £	New Designations £	Utilised/ Realised £	Balance 31.12.22 £
Major Fabric Fund	17,533.32	-	8,982.36	8,550.96
Emergency Mission Fund	1,059.26	1,213.42	1,700.00	572.68
Donations and Legacies Fund	7,500.00	1,580.00	4,058.61	5,021.39
	-	-	-	-
	<b>26,092.58</b>	<b>2,793.42</b>	<b>14,740.97</b>	<b>14,145.03</b>

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
<b>Fund Balances as at 31 December 2020</b>				
<b>are represented by :</b>				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	14,249.45	14,249.45
Current Assets	50,182.62	10,648.37	1,000.00	61,830.99
Current Liabilities	(3,759.14)	(3,171.68)	-	(6,930.82)
	<b>46,423.48</b>	<b>451,626.30</b>	<b>15,249.45</b>	<b>513,299.23</b>

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

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

**13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES**

There were no members' remuneration or other benefits for the year ended 31 December 2022 or for the year ended 31 December 2021.

**Members' expenses**

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	1,546
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**14 RELATED PARTY DISCLOSURES**

**Related Trust**

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2022 the total value of the Peter Vickers Memorial Fund was £678,706 (2021 - £740,516)

## PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

I report on the Accounts of the PCC for the year ended 31 December, 2022, which are set out on pages 8 to 16, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

#### Respective responsibilities of trustees and examiner

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance. 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

#### Independent examiner's statement

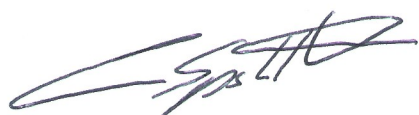
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 130 of the Act: and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: 4th April 2023

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# Accounts

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# ST ANDREW'S CHURCH

## BIGGLESWADE

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### THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

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**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**



**Aim and Purposes**

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

**Objectives and Activities**

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

**Ministry Team**

St Andrew's is led by the Revd. Liz Oglesby-Elong, and supported by a ministry team consisting of Mr Colin Dixon and Miss Rosemary Bentley, our Readers.

**Safeguarding Statement**

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

**Achievements and Performance**

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

## **Worship and Prayer**

Clergy, including visiting Clerks in Holy Orders, and Diocesan priests, officiated during the Vacancy, which ended on Saturday 25 September, when the Revd Liz Oglesby-Elong was licensed via Zoom [owing to COVID-19]; subsequently Revd Liz's Collation by the Bishop of Bedford, and Installation and Induction by the Archdeacon of Bedford took place at St Andrew's Church on Saturday 4 December. Main services continue to be shared live via Zoom as well as in church.

The main service of the week, once pandemic restrictions were lifted, continued to be the Sunday morning Parish Communion at 10.00 am, with a weekly Holy Communion service also taking place on Thursday mornings. Towards the end of the year, both these services were followed by coffee in the Chapter House as we felt confident offering hospitality once more. In December, the 8.00 am [said Communion – traditional words] resumed on the first Sunday of the month; it is hoped the frequency of this worship will increase in 2022.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion with a less formal liturgy and a small worship group. An important part of our mission and outreach is through the provision of baptism, wedding, and funeral services as opportunities to celebrate and to give thanks and prayers to God at significant points in people's lives.

During 2021 we conducted 8 baptisms, 7 weddings, 1 marriage blessing, 36 funerals, and 8 committals of cremated ashes; it was important to celebrate baptisms and weddings particularly in the summer and autumn.

Whenever possible in 2021, St Andrew's marked the major Christian festivals during the year with special services and acts of witness. These included:

- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day.
- During Holy Week and Easter 2021 three large crosses were set up in front of the Church.
- An Advent Sunday Service of Light in Church, carol singing in the Church grounds, and a Service of Nine Lessons and Carols were welcomed and celebrated in December
- A Floodlit Nativity Tableau east of the Church throughout Christmas and Epiphany.
- A Sunday School Nativity was well attended in Church on Christmas Eve.

Throughout 2021 the Church has been open during the day, for a minimum of 2 hours, twice weekly, for visitors who may wish to spend time in prayer or contemplation whenever pandemic obligations and restrictions permitted.

## **Pastoral Care**

During 2021 clergy and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible.

A small lay team are able to provide Home Communion; the frequency of such visits has been limited during the pandemic, but a more extensive programme is planned for 2022. Various networks of contact and support have continued to flourish, often via doorstep meetings, telephone calls, written communications including many valued contributions from Sunday School members, social media, personal greetings, and more recently in discussions during times of hospitality in the Chapter House.

## **Nurture and Teaching**

St Andrew's continues to provide different opportunities for nurture and Christian growth in a mixture of environments. The 2021 Lent course followed the York Course, "Caring for Creation", focusing on climate change, and this was delivered via Zoom. The theme of this was carried forward into the Country Fayre in

September, which was delivered outdoors and attracted many from the community. An exhibition during the Country Fayre in the Church focused upon the effects of climate change. Four children followed a weekly Zoom session during 2020 as they prepared to be admitted into Communion; these continued through the first few months of 2021 as an admittance service was not possible. Five young people followed the Emmaus Nurture course as confirmation preparation via Zoom during 2020 and into 2021. A Confirmation and Admission service was held in May, when the 5 young people were confirmed and the 4 children were admitted by Bishop Richard.

The use of New Daylight Bible reading notes is encouraged. We are fortunate to provide nurture groups for our young people. Our Sunday School has met throughout the year when regulations permitted. The Sunday School delivered a nativity play at the crib service on Christmas Eve. We were blessed to be able to hold our annual Holiday Club in 2021, with over 100 children attending. They were split into 4 separate groups both inside the Church and in marquees in the churchyard. The children met altogether at the beginning and end of the day for a stage show and worship led by our older teenagers following the Scripture Union theme, "Wonder Zone".

### **Mission and Evangelism**

St Andrew's has developed a strong reputation for reaching out into the community. We believe that by creating opportunities to meet with people in the town and community we create opportunities to welcome them into the Christian faith. To support our work with children and young people, St Andrew's continues to work within the Diocesan Child Protection Policy which includes DBS checking of all those who are in regular or unsupervised contact with children or vulnerable adults.

Our inclusive youth groups re-opened in September following suspension due to Covid. We opened with a 9+ and 11+ group meeting on Thursday evening and a 15+ group meeting on Sunday evenings. The programme is primarily activity based with occasional discussions and a special youth service at the end of each term. Normally the total weekly attendance is around 20 with a mixture of Church and non-Church families being represented.

The 1st and 2nd St Andrew's Rainbows, 1<sup>st</sup> St Andrew's Brownies and 1<sup>st</sup> St Andrew's Guides continue to meet weekly in the Chapter House when possible. During Covid groups met outside where possible.

Our Saturday morning Coffee Shop, reopened in September on just one Saturday a month to coincide with use of the ringing centre. This session is run by church members who are members of the Mothers Union. The Coffee Shop attracts some morning shoppers, bellringers, and members of the parish family. Sunday lunches restarted in September and continue to serve up to 80 people which include a mix of congregation and community attendees. All refreshments served at St Andrew's are now 'fairly traded' and the PCC was pleased to be able to successfully register as a Fairtrade Church during 2013. Profits are donated to Church funds and designated charities.

In 2016 St Andrew's took the decision to partner with the small African charity "Hands at Work"; this has allowed the Church to partner with the small and vulnerable community of Mafambisa. The PCC currently directly support 15 children through its annual Mission payments with Church groups and individuals supporting a further 30. As well as supporting the children financially, the charity encourages the Church to send teams of people out to the partner community. Teams have visited Africa annually between 2015 and 2019. Unfortunately our team planned for 2020 had to be postponed twice and will now take place in July 2022.

St Andrew's continues to maintain links with the local schools as feasible; this year the churchwardens continued links with pupils in their classrooms via Zoom. Following a Governing Body Reconstitution in 2014 for both schools, St Andrew's Lower School now has four Church governors, including the incumbent, and Edward Peake Middle School now has three governors including the incumbent. The PCC thanks those who are prepared to give up their time in this important role. The Church also meets the cost of giving

a Christian book to the Year 1 intake at St Andrew's Lower School and contributes to the giving of a prayer book to Year 8 leavers at Edward Peake Middle School.

### **Mission Giving**

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2021 the sum of £5,668 was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2021 was: -

- The Need Project                      £935
- Hands at Work                          £3,600

Allocated to Emergency Mission Fund (EMF) in 2021 was the sum of £1,133

During the year 2021 payments were made from the Emergency Mission Fund: -

- Noah Enterprise                      £200
- UNICEF (Afghanistan)              £500
- Bishops Harvest Appeal              £300

As is the custom, the Christmas collections were also given to charity and in 2021 donations in the sum of £1,236 equally shared between BRASS and CRISIS.

A further £2,010 was also raised or collected for other charities through these accounts, namely through Lenten Giving - Save the Children (Yemen) (£746), the Bishop's Harvest Appeal (£417) and Christian Aid (£847).

Additionally the Church ran Just Giving pages for Save the Children (Yemen) £1,664 and Christian Aid £862.

The Country Fayre was held in the Church grounds in September 2021 and raised £3,928 split equally between Christian Aid and A Rocha UK.

This all produced the grand sum of £16,368 in mission giving in 2021, (2020 - £12,799).

### **Mission Partnership with "Hands at Work" and the community of Mafambisa**

Following "The Room" Youth Group trip to Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work" and through this sponsor orphaned and vulnerable children in the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room". The PCC has entered a formal partnership with "Hands at Work" with a focus on the Care Point at Mafambisa and has agreed to sponsor 15 children at a cost of £20 per child per month to be reviewed every 3 years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Middle School has increased the total sponsorship to 46 children. Further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from "The Cupboard" made the trip to South Africa visiting the communities of Mafambisa, Share, Pfunani and Mluti. In 2019 a team of 7 visited Care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Pandemic and was again postponed in 2021. The team is now scheduled to visit in May 2022.

### **Deanery Synod**

During 2021 St Andrew's had three representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

## **The Church Building**

Small works have been undertaken during the year along with items of regular maintenance, which are important in the long-term care of the building, including interior decorating and churchyard work parties undertaken by members of the congregation.

The Church is regularly cleaned by a team of volunteers, and this was undertaken during 2021 when pandemic restrictions permitted.

## **The Friends of St Andrew's**

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

## **The Chapter House**

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and NOAH Enterprise and MIND (National Association for Mental Health). These activities have been affected during the year by Covid, however with special measures incorporating social distancing and increased ventilation these groups have managed to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

## **Curate's/Minister's Home**

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshere's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

## **Structure, Governance and Management**

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met 8 times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number

of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

#### Churchwardens

Dr Robert Butcher, Miss Rosemary Bentley

#### Lay PCC members

Mr Paul Daniels, Mr Oliver Dilley, Mrs Vivienne Gayfer, Mr Peter Giles, Mr Vaughan Johnson, Mr Rob Lackey, Miss Claire Leeks, Mrs Maggie McLoughlin, Miss Ruth Marshall-Jones, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons.

#### Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson, Mr Andrew Whatling.

#### **Finance**

The accounts show a surplus on the general funds of £4,593 (2020-deficit £10,103). The recovery from the pandemic allowed for increase hire of the Chapter House bringing in additional income of £7,000 and whilst the parish was in vacancy the parish share reduced by £5,000, although there were increased costs with the Church being used more, some of these were covered by grants received from the Diocese.

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. This becomes more difficult each year with both parish share and other costs increasing (although a great deal of work and jobs in Church are done by volunteers. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Gas Energy.

#### **Electoral Roll**

As at 31<sup>st</sup> December 2021 there were 125 parishioners on the Church Electoral Roll.

#### **Volunteers**

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.



29 MARCH 2022

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
<b>Incoming Resources</b>						
Donations and Legacies	2(a)	90,739.92	10,864.65	-	101,604.57	152,608.08
Charitable Activities	2(b)	18,058.53	8,722.23	-	26,780.76	10,289.80
Investments	2(c)	579.68	2.08	-	581.76	692.81
		<u>109,378.13</u>	<u>19,588.96</u>	<u>-</u>	<u>128,967.09</u>	<u>163,590.69</u>
<b>Resources Expended</b>						
Raising Funds	3(a)	104.45	-	-	104.45	205.93
Charitable Activities	3(b)	99,650.35	25,129.94	-	124,780.29	181,259.25
<b>Total Expenditure</b>		<u>99,754.80</u>	<u>25,129.94</u>	<u>-</u>	<u>124,884.74</u>	<u>181,465.18</u>
Net gains/(losses) on investments	9	-	-	1,631.68	1,631.68	871.04
<b>Net income/ (expenditure)</b>		<u>9,623.33</u>	<u>(5,540.98)</u>	<u>1,631.68</u>	<u>5,714.03</u>	<u>(17,003.45)</u>
<b>Transfers Between Funds</b>	8			-	-	-
<b>Other recognised gains/ (losses):</b>						
Profit on disposal of property		-	-	-	-	-
<b>Net Movement in Funds</b>		<u>9,623.33</u>	<u>(5,540.98)</u>	<u>1,631.68</u>	<u>5,714.03</u>	<u>(17,003.45)</u>
<b>Reconciliation of funds:</b>						
Fund Balances Brought Forward		49,963.62	456,768.46	15,533.54	522,265.62	539,269.07
<b>Fund Balances Carried Forward</b>		<u>59,586.95</u>	<u>451,227.48</u>	<u>17,165.22</u>	<u>527,979.65</u>	<u>522,265.62</u>

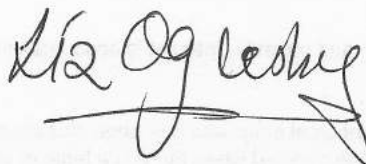
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PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET  
AS AT 31 DECEMBER 2021

		Balance Sheet 31 December 2021	Balance Sheet 31 December 2020
	Note		
<b>Tangible Fixed Assets</b>	4	444,149.61	444,149.61
<b>Fixed Asset Investments</b>	10	16,165.22	14,533.54
<b>Current Assets</b>			
Stocks	5	1,397.00	1,543.36
Debtors	6	6,652.36	11,672.62
Money on Deposit		29,468.04	29,452.70
Cash at Bank & in Hand		35,228.18	24,228.29
		<u>72,745.58</u>	<u>66,896.97</u>
<b>Current Liabilities</b>	7	<u>5,080.76</u>	<u>3,314.50</u>
<b>Net Current Assets</b>		67,664.82	63,582.47
<b>Total Assets Less Current Liabilities</b>		<u>527,979.65</u>	<u>522,265.62</u>
<b>Capital and Reserves</b>			
Endowment Funds	9	17,165.22	15,533.54
Restricted Funds	10	451,227.48	456,768.46
Unrestricted Funds			
Designated Funds	11	23,592.58	18,458.90
General Funds		<u>35,994.37</u>	<u>31,504.72</u>
		59,586.95	49,963.62
		<u>527,979.65</u>	<u>522,265.62</u>

Approved by the Parochial Church Council of Biggleswade and  
signed on its behalf by :



Revd Liz Oglesby-Elong  
(Chairman)

Dated : 29th March 2022

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

**1 ACCOUNTING POLICIES**

**Accounting Convention**

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, together with FRS 102 (2016) as the applicable accounting standards and the 2016 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 except for the valuation of investment assets, which are shown at fair value.

The accounts 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 or those that are informal gatherings of church members.

**Funds**

**Restricted Funds**

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

**Endowment Funds**

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

**Unrestricted Funds**

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

**Incoming Resources**

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

**Income from Investments**

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

**Expenditure**

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probably that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

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

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

**Fixed Asset Investments**

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

**Missions**

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

**Debtors**

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

**Creditors**

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2 Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
<b>2(a) Income for donations and legacies</b>					
<i>Incoming Resources from Donors</i>					
Christian Stewardship Envelopes	12,512.94			12,512.94	12,891.10
Parish Giving Scheme	24,537.45			24,537.45	26,780.57
Bankers Orders	18,643.22			18,643.22	17,393.00
Church Collection Plates	990.26			990.26	2,715.17
Other Donations	5,155.00			5,155.00	-
Gift Aid	13,292.65			13,292.65	14,171.78
<i>Other Voluntary Incoming Resources</i>					
Other Collections					
Christmas		1,236.84		1,236.84	1,447.59
Lent		746.25		746.25	50.37
Harvest		417.00		417.00	321.79
Confirmation		-		-	5.25
Christian Aid		847.56		847.56	-
Other		-		-	19.72
Organ restoration fund		-		-	685.25
Bells Appeal		-		-	643.00
Bequests & Legacies	-	-		-	-
Revd Guy Scott Leaving Gifts	-	-		-	1,575.00
Peter Vickers Memorial Fund		-		-	13,652.00
Flitwick Charity Income		700.00		700.00	865.00
Heating	351.00			351.00	200.00
Donations re Hymn Books	-			-	50.00
Donation to Clock Repairs		3,125.00		3,125.00	-
Worship in the community		2,900.00		2,900.00	-
Rental of Property	15,007.20			15,007.20	14,724.20
Grants from Friends of St Andrews	-	892.00		892.00	42,913.89
Other	250.20			250.20	1,503.40
	<u>90,739.92</u>	<u>10,864.65</u>	<u>-</u>	<u>101,604.57</u>	<u>152,608.08</u>
<b>2(b) Income from other trading activities</b>					
<i>- To further the Councils Objects</i>					
Fees	7,273.54			7,273.54	3,261.00
Bookstall & Traidcraft	430.00			430.00	616.00
Holiday Club	-	3,080.08		3,080.08	-
Youth Groups	-			-	-
10+	-	-		-	-
12+	-	-		-	42.00
14+	-	-		-	-
16+	-	-		-	639.92
Harmony Youth Choir	-	-		-	22.48
St Andrews Community Choir	-	-		-	285.00
Bellringers	-	1,714.15		1,714.15	-
<i>- To Generate Funds</i>					
Parish Magazine	-			-	436.60
Use of Premises	9,708.75			9,708.75	2,810.50
Food for Thought	-			-	240.00
Tea and Coffee	362.24			362.24	200.00
Newspapers	-			-	89.30
Sunday Lunches	284.00			284.00	375.00
Social Events	-			-	200.00
Country Fair	-	3,928.00		3,928.00	1,072.00
	<u>18,058.53</u>	<u>8,722.23</u>	<u>-</u>	<u>26,780.76</u>	<u>10,289.80</u>
<b>2(c) Income from Investments</b>					
Interest Received	150.00			150.00	568.28
Interest on Church Fabric Funds	-	0.65		0.65	5.23
Interest on Flitwick Charity Fund	-	1.43		1.43	11.64
Dividends and Grants	429.68			429.68	107.66
	<u>579.68</u>	<u>2.08</u>	<u>-</u>	<u>581.76</u>	<u>692.81</u>
<b>TOTAL INCOME</b>	<u><b>109,378.13</b></u>	<u><b>19,588.96</b></u>	<u><b>-</b></u>	<u><b>128,967.09</b></u>	<u><b>163,590.69</b></u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
<b>3(a) Costs of raising funds</b>					
Country Fair Expenses	-	-		-	-
Christian Stewardship	104.45			104.45	205.93
	<u>104.45</u>	<u>-</u>	<u>-</u>	<u>104.45</u>	<u>205.93</u>
<b>3(b) Expenditure on charitable activities</b>					
<b>Work of the Church</b>					
Missions allocation	5,668.43			5,668.43	5,977.94
Missions - Emergency Fund Movement	(133.68)			(133.68)	2,104.40
Deanery Project					-
Collections & Donations Disbursed		3,247.65		3,247.65	1,844.72
Country Fair Donation		3,928.00		3,928.00	1,072.00
Parish Share	70,642.00			70,642.00	75,156.00
Upkeep of Services	1,486.40			1,486.40	1,689.54
Worship in the community		4,009.62		4,009.62	1,963.99
Sacristan	1,200.00			1,200.00	1,200.00
Cost of Ministry Incumbent		352.90		352.90	834.56
Cost of Ministry Lay Reader					-
Visiting Clergy	435.00	1,724.30		2,159.30	738.00
Organist & Choir	2,118.66			2,118.66	1,792.00
Bookstall & Traidcraft	281.91			281.91	897.58
Youth Groups					-
10+					-
12+					42.00
14+					-
16+					940.03
Holiday Club		3,420.74		3,420.74	283.00
Harmony Youth Choir					334.93
St Andrews Community Choir					498.43
Revd Guy Scott Leaving Gift					1,575.00
Electricity & Gas	5,615.29			5,615.29	4,797.59
Telephone	840.42			840.42	784.34
Printing, Postage, Stationery					
Books and Advertising	1,380.75	120.80		1,501.55	625.09
Website Costs					-
Chapter House Maint & Cleaning	2,571.18			2,571.18	4,190.11
Insurance & Rates - Church	3,268.88			3,268.88	3,229.93
Insurance & Rates - Compton Mead	377.21			377.21	366.74
Church Maintenance & Cleaning	3,567.39	30.00		3,597.39	3,766.41
Clock Repairs		3,125.00		3,125.00	-
Roof Alarm		892.00		892.00	532.80
Religious Education		342.79		342.79	280.58
Garden of Remembrance	51.43	44.21		95.64	-
Secretary		3,891.93		3,891.93	3,685.16
Other	90.58			90.58	335.64
PA Maintenance	188.50			188.50	-
Bank Charges					60.00
Major Works on Building					-
South Porch Project					1,717.92
Church reordering					6,362.45
Organ Restoration					7,804.97
Quinquennial					39,095.40
Chapter House Path					4,680.00
	<u>99,650.35</u>	<u>25,129.94</u>	<u>-</u>	<u>124,780.29</u>	<u>181,259.25</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u>99,754.80</u>	<u>25,129.94</u>	<u>-</u>	<u>124,884.74</u>	<u>181,465.18</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
<b>COST</b>	
As at 1 January 2021	444,149.61
Additions	
Disposals	
As at 31 December 2021	<u>444,149.61</u>
<b>NET BOOK VALUE</b>	
As at 31 December 2021	<u>444,149.61</u>
As at 1 January 2021	<u>444,149.61</u>

5 STOCKS

	2021 £	2020 £
Bookstall and Traidcraft stocks	<u>1,397.00</u>	<u>1,543.36</u>

6 DEBTORS

	2021 £	2020 £
Sundry Debtors and Prepayments	4,752.36	9,611.62
Gift Aid Debtor	1,900.00	2,061.00
	<u>6,652.36</u>	<u>11,672.62</u>

7 CURRENT LIABILITIES

	2021 £	2020 £
Accruals for Grants Payable	-	2,285.72
Sundry Creditors and Accruals	5,080.76	1,028.78
	<u>5,080.76</u>	<u>3,314.50</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2021 £	2020 £
Market Value Brought Forward	14,533.54	13,662.50
Unrealised Gain on Revaluation of Shares	1,631.68	871.04
<b>Market Value of Investments</b>	<u>16,165.22</u>	<u>14,533.54</u>
<b>Porter and Waring Bequests - Capital Sum</b>	<u>1,000.00</u>	<u>1,000.00</u>
<b>Endowed Funds Carried forward</b>	<u>17,165.22</u>	<u>15,533.54</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £14,125.57 (2020 - £12,349.81); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £2,039.65 (2020 - £2,183.73)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.21 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.21 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	1,098.37	-	(342.79)		755.58
Church Fabric Fund - - (Porter & Wareing Bequests)	520.68	0.65	-		521.33
Youth Groups :					
10+	0.39	-	-		0.39
12+	-	-	-		-
14+	-	-	-		-
16+	0.37	-	-		0.37
Holiday Club	814.72	3,080.08	(3,420.74)		474.06
Collections for Disbursement	-	3,247.65	(3,247.65)		-
Fundraising Events Disbursed	-	3,928.00	(3,928.00)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	1,471.72	701.43	(2,077.20)		95.95
Organ Restoration Fund	30.00	-	(30.00)		-
Window Fund	272.48	-	-		272.48
Clock Repairs	-	3,125.00	(3,125.00)		-
Worship in the Community	5,122.35	2,900.00	(8,022.35)		-
Garden of Remembrance	44.21	-	(44.21)		-
Grants From Friends of St Andrews	-	892.00	(892.00)		-
Bellringers	1,030.49	886.50	-		1,916.99
Ringling Centre	297.49	827.65	-		1,125.14
Training Fund	884.38	-	-		884.38
	456,768.46	19,588.96	(25,129.94)	-	451,227.48
			(5,540.98)	Per SOFA	

The above Funds are not available to the Church for general purposes.

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.21 £	New Designations £	Utilised/ Realised £	Balance 31.12.21 £
Major Fabric Fund	17,533.32	-	-	17,533.32
Emergency Mission Fund	925.58	1,133.68	1,000.00	1,059.26
Donations and Legacies Fund	-	5,000.00	-	5,000.00
	-	-	-	-
	18,458.90	6,133.68	1,000.00	23,592.58

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
<b>Fund Balances as at 31 December 2020 are represented by :</b>				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	16,165.22	16,165.22
Current Assets	62,403.37	9,342.21	1,000.00	72,745.58
Current Liabilities	(2,846.42)	(2,234.34)	-	(5,080.76)
	59,556.95	451,257.48	17,165.22	527,979.65

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

**13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES**

There were no members' remuneration or other benefits for the year ended 31 December 2021 or for the year ended 31 December 2020.

**Members' expenses**

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	353
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**14 RELATED PARTY DISCLOSURES**

**Related Trust**

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2021 the total value of the Peter Vickers Memorial Fund was £740,516 (2020 - £636,372)

## PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

I report on the Accounts of the PCC for the year ended 31 December, 2021, which are set out on pages 7 to 15, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

#### **Respective responsibilities of trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance. 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

#### **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

- to keep accounting records in accordance with Section 130 of the Act: and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: 30th March 2022

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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# **ST ANDREW'S CHURCH BIGGLESWADE (THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE) ANNUAL REPORT for 2020**

## **Aim and Purposes**

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

## **Objectives and Activities**

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

## **Ministry Team**

St Andrew's is led by the incumbent and supported by a ministry team consisting of Mr Colin Dixon, Miss Rosemary Bentley, Mrs Christine Elcombe and Mr Tony Elcombe, our Readers.

## **Safeguarding Statement**

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

## **Achievements and Performance**

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Worshipping God with Joy, Growing in Faith, Serving with Love and Welcoming All.

The PCC continues to work towards the following aims: -

- Ensure that the whole Church owns the vision statement.
- Encourage everyone to grow in faith, in both the Church community and the wider community.
- Develop a wider and deeper sense of welcome, fellowship and belonging, involving everyone.

## **Worship and Prayer**

The clergy, including visiting Clerks in Holy Orders during the Vacancy, and PCC, remain committed to offering a range of services on a weekly and monthly basis that can appeal to a range of tastes with regard to style of worship, and in 2020 were often shared virtually via Zoom

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with additional Sunday services at 8.00 am (Said Communion) and 6.00 pm (Evensong), until the first lockdown in March 2020. Weekly communion services also took place on Thursday mornings when restrictions permitted. From April the monthly 'Sunday at 8' service was suspended owing to COVID-19.

On the first Sunday of the month, the Parish Communion is usually replaced by a Family Communion; for most of 2020, during virtual Services of the Word, children and young people continued to contribute via Zoom.

Usually, an important part of our mission and outreach is through the provision of baptism, wedding, and funeral services as opportunities to celebrate and to give thanks and prayers to God at significant points in people's lives.

During 2020 we conducted 6 baptisms, 1 wedding and 58 funerals.

Whenever possible in 2020, St Andrew's marked the major Christian festivals during the year with special services and acts of witness. These included:

- A Floodlit Nativity Tableau east of the church throughout Christmas and Epiphany.
- A Sunday School Nativity recorded according to social distancing restrictions in the Chapter House and transmitted virtually on Christmas Eve.
- Colourful banners were displayed outside the church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day.
- During Holy Week and Easter 2020 three large crosses were set up in front of the Church.

Throughout 2020 the Church has been open during the day, for a minimum of 2 hours, twice weekly, for visitors who may wish to spend time in prayer or contemplation whenever pandemic obligations and restrictions permitted.

## **Worship in the Community**

Our weekly services in the hall at St Andrew's C of E VC Lower School, East site, which began in October 2017 continued until March 2020. Once lockdown was introduced Services of the Word continued, via Zoom, on Sundays.

## **Pastoral Care**

During 2020 clergy and lay teams continued to provide pastoral care for members of the congregation and parish at large, whenever possible.

A small lay team are licensed to provide Home Communion; these services took place during the first quarter of the year but have since been suspended. Visiting in person has largely been impossible in 2020, but undaunted, various networks of contact and support have flourished via doorstep meetings, telephone calls, written communications including many valued contributions from Sunday School members, social media, personal greetings, and discussions during times when our church has been available for private prayer.

## **Nurture and Teaching**

St Andrew's continues to provide many opportunities for nurture and Christian growth in a mixture of environments. Most activities are lay-led with clergy support and involvement where appropriate, supportive, and enriching; this year many usual aspects of nurture and teaching were cancelled or curtailed owing to the COVID-19 pandemic and government regulations. The Lent courses followed the Pilgrim study "Church and Kingdom" whilst still possible. Four Children have been following a weekly zoom session as they prepare to be admitted into Communion, and a Confirmation course is planned for the new year. Baptism "First Steps" were offered to three families early in the year.

The use of New Daylight Bible reading notes are encouraged. We are fortunate to provide nurture groups for our young people. As permitted our Sunday School and Junior Church have met in the Chapter House during the Parish Communion service; also, on-line sessions have been organised. The Sunday School delivered an 'on-line' crib service for Christmas Eve, 6.00 pm. Our annual holiday club this year was offered 'on-line' Based on the Scripture Union theme, "Wonderful World."

## **Mission and Evangelism**

St Andrew's has developed a strong reputation for reaching out into the community. We believe that by creating opportunities to meet with people in the town and community we create opportunities to welcome them into the Christian faith. To support our work with children and young people St Andrew's continues to work within the Diocesan Child Protection Policy which includes DBS checking of all those who are in regular or unsupervised contact with children or vulnerable adults.

Our inclusive youth groups (10+, 12+ and 16+) met weekly until March, with two groups meeting on Thursday evenings and a fourth group (16+) meeting on Sunday evenings. Some on-line meetings with 16+ were held during lockdown. The programme is primarily activity based with occasional discussions and a special youth service at the end of each term. Normally, the total weekly attendance is around 40 with a mixture of Church and non-church families being represented.

The 1st and 2nd St Andrew's Rainbows, 1<sup>st</sup> St Andrew's Brownies and 1<sup>st</sup> St Andrew's Guides continue to meet weekly in the Chapter House when possible; later in the year some of groups met occasionally in the churchyard.

The Saturday Coffee Shop is run by Church members, attracting some morning shoppers, bellringers, and members of the parish family; it operated for the first three months of the year. During the same period, monthly Sunday lunches were served, with 75-90 people attending, a mix of congregation and community attendees. All refreshments served at St Andrew's are now 'fairly traded' and the PCC was pleased to be able to successfully register as a Fairtrade Church during 2013. Profits are donated to Church funds and designated charities.

In 2016 St Andrew's took the decision to partner with the small African charity "Hands at Work"; this has allowed the Church to partner with the small and vulnerable community of Mafambisa. The PCC currently directly support 15 children through its annual Mission payments with church groups and individuals supporting a further 30. As well as supporting the children financially, the charity encourages the church to send teams of people out to the partner community. Teams have visited Africa annually 2015 – 2019.

St Andrew's continues to maintain links with the local schools as feasible; this year the churchwardens continued links with pupils in their classrooms via Zoom. Following a Governing Body Reconstitution in 2014 for both schools, St Andrew's Lower School now has four Church governors, including the incumbent, and Edward Peake Middle School now has three governors including the incumbent. The PCC thanks those who are prepared to give up their time in this important role. The Church also meets the cost of giving a

Christian book to the Year 1 intake at St Andrew's Lower School and contributes to the giving of a prayer book to Year 8 leavers at Edward Peake Middle School.

### **Mission Giving**

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2020 the sum of £5,978 was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2020 was: -

- Noah £456.50
- Embrace £456.50
- Hands at Work £3,600

Emergency Mission Fund (EMF):

During the year 2020 payments were made from the Emergency Mission Fund: -

- St John's Hospice Moggerhanger £2,000
- Preen Food Bank £500
- Bishops Harvest Appeal £500
- Children Society £300

As is the custom, the Christmas collections were also given to charity and in 2020 donations were equally shared between the following charities: -

- Preen Food Bank £536.36
- Mind BLMK £536.36

A further £1,397 was also raised or collected for other charities, the Bishop's Harvest Appeal, Lent Giving, Christian Aid and the Children Society.

The Country Fayre, "Tea Garden" was held in the Church grounds in September and raised £1,052 for St John's Hospice, Moggerhanger.

### **Mission Partnership with "Hands at Work" and the community of Mafambisa**

Following "The Room" Youth Group trip to Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work" and through this sponsor orphaned and vulnerable children in the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room". The PCC has entered a formal partnership with "Hands at Work" with a focus on the Care Point at Mafambisa and has agreed to sponsor 15 children at a cost of £15 per child per month to be reviewed every 3 years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Middle School has increased the total sponsorship to 46 children. Further trips to Africa took place during the summer of 2016 for 11 people, and another for 12 people in 2017. During 2018 our young people from "The Cupboard" made the trip to South Africa, visiting the communities of Mafambisa, Share, Pfunani and Mluti. In 2019 a team of 7 visited Care points in Oshoek, Mafambisa and Zwelisha. The 2020 team had to be postponed due to the Pandemic.

### **Deanery Synod**

During 2020 St Andrew's had three representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of

the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

### **The Church Building**

Small works have been undertaken during the year along with items of regular maintenance, which are important in the long-term care of the building, including interior decorating and churchyard work parties undertaken by members of the congregation.

The Church is regularly cleaned by a team of volunteers and this was undertaken during 2020 when pandemic restrictions permitted.

### **The Friends of St Andrew's**

The Friends of St Andrew's is a group of those, who through the payment of an annual or life subscription, assist the Parochial Church Council, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

### **The Chapter House**

The Chapter House is used by a wide range of community and Church groups and the facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and MIND (National Association for Mental Health). These activities were curtailed for most of 2020 due to Covid-19. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

### **The Church Pipe Organ**

The final major elements of the organ were installed in March just before the first national lockdown. The organ needed, and was able to be played regularly to minimise and identify any issues as it settled back into the church. Once services were able to recommence in July, the organ builders were also able to visit several times over the summer to continue to make adjustments. The organ was used regularly to play incidental music before during and after services while we were allowed to worship in person in church.

The organ was in full working order for the final farewell service for the Rev'd Guy Scott when we had a visiting organist specially invited so it could be shown off to its full capacity.

Restrictions on singing have meant that we have only started to explore the flexibilities provided by the new mobile organ console to facilitate the accompaniment of sung music. The ongoing developments of the COVID pandemic mean that there are currently no plans for any specific events such as a service of re-dedication or an inaugural recital to celebrate the completion of the project.

### **Curate's/Minister's Home**

The purchase of 10 Compton Mead in 2017, funded from the proceeds from the sale of St Andrew's House on Wilshere's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such time as it is required for its primary role.

## **Structure, Governance and Management**

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met 6 times during the year with the various teams meeting as required throughout the year, those teams being:

- Growth and Mission Team – Responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Pastoral Team - Responsible for the pastoral care of the congregation and wider community that comes into contact with the church, including home visiting, baptism visiting, and home Communion.

Plus three further groups that support other activities and maintain the buildings and grounds:

- Communications Team
- Buildings and Grounds Team
- Stewardship (formed as required for stewardship renewal)

All the groups are accountable to the PCC and report back regularly and bring items to the full PCC for discussion as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent, the two Churchwardens and a number of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

### Churchwardens

Dr Robert Butcher, Miss Rosemary Bentley

### Lay PCC members

Mr Paul Daniels, Mr Oliver Dilley, Mr Peter Giles, Mr Vaughan Johnson, Miss Claire Leeks, Miss Ruth Marshall-Jones, Mr Chris Parker, Mr David Pilgrim, Mr Andrew Rutt, Mr Mark Simmons, Mrs Nicola Woodward.

### Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson, Mr Andrew Whatling.

## **Finance**

The accounts show a deficit on the general funds of £10,103 (2019-deficit £3,762). The impact of the pandemic in 2020 caused a decrease in income both in the loose plate collections and hire of the Chapter House, although there were savings in certain costs to compensate for an element of this. The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. This becomes more difficult each year with both parish share and other costs increasing (although a great deal of work and jobs in Church are done by volunteers) and a stewardship campaign will be planned later in 2021. St Andrew's Church remains a firm member of the Parish Buying Scheme in order to cut costs as much as possible of frequently bought materials, including Gas Energy.

## **Electoral Roll**

As at 31<sup>st</sup> December 2020 there were 132 parishioners on the Church Electoral Roll.

## **Volunteers**

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
<b>Incoming Resources</b>						
Donations and legacies	2(a)	92,004.22	60,603.86	-	152,608.08	116,995.75
Charitable activities	2(b)	8,228.40	2,061.40	-	10,289.80	43,094.97
Investments	2(c)	675.94	16.87	-	692.81	640.56
		<u>100,908.56</u>	<u>62,682.13</u>	<u>-</u>	<u>163,590.69</u>	<u>160,731.28</u>
<b>Resources Expended</b>						
Raising funds	3(a)	205.93	-	-	205.93	267.56
Charitable activities	3(b)	110,606.06	70,653.19	-	181,259.25	169,908.67
		<u>110,811.99</u>	<u>70,653.19</u>	<u>-</u>	<u>181,465.18</u>	<u>170,176.23</u>
Net gains/(losses) on investments	9	-	-	871.04	871.04	1,900.01
<b>Net income/ (expenditure)</b>		<b>(9,903.43)</b>	<b>(7,971.06)</b>	<b>871.04</b>	<b>(17,003.45)</b>	<b>(7,544.94)</b>
<b>Transfers Between Funds</b>	8	<b>(200.00)</b>	<b>200.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/ (losses):</b>						
Profit on disposal of property		-	-	-	-	-
<b>Net Movement in Funds</b>		<b>(10,103.43)</b>	<b>(7,771.06)</b>	<b>871.04</b>	<b>(17,003.45)</b>	<b>(7,544.94)</b>
<b>Reconciliation of funds:</b>						
Fund Balances Brought Forward		504,216.66	20,389.91	14,662.50	539,269.07	546,814.01
<b>Fund Balances Carried Forward</b>		<u><b>494,113.23</b></u>	<u><b>12,618.85</b></u>	<u><b>15,533.54</b></u>	<u><b>522,265.62</b></u>	<u><b>539,269.07</b></u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

BALANCE SHEET  
AS AT 31 DECEMBER 2020

		Balance Sheet 31 December 2020	Balance Sheet 31 December 2019
	Note		
<b>Tangible Fixed Assets</b>	4	444,149.61	444,149.61
<b>Fixed Asset Investments</b>	10	14,533.54	13,662.50
<b>Current Assets</b>			
Stocks	5	1,543.36	2,255.51
Debtors	6	11,672.62	19,244.28
Money on Deposit		29,452.70	29,328.17
Cash at Bank & in Hand		24,228.29	37,129.64
		<u>66,896.97</u>	<u>87,957.60</u>
<b>Current Liabilities</b>	7	<u>3,314.50</u>	<u>6,500.64</u>
<b>Net Current Assets</b>		63,582.47	81,456.96
<b>Total Assets Less Current Liabilities</b>		<u>522,265.62</u>	<u>539,269.07</u>
<b>Capital and Reserves</b>			
Endowment Funds	9	15,533.54	14,662.50
Restricted Funds	10	456,768.46	464,539.52
Unrestricted Funds			
Designated Funds	11	18,458.90	20,563.30
General Funds		<u>31,504.72</u>	<u>39,503.75</u>
		49,963.62	60,067.05
		<u>522,265.62</u>	<u>539,269.07</u>

Approved by the Parochial Church Council of Biggleswade and signed on its behalf by :



Miss R Bentley  
(Chairman)

Dated : 6th April 2021

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

1 ACCOUNTING POLICIES

**Accounting Convention**

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, together with FRS 102 (2016) as the applicable accounting standards and the 2016 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 except for the valuation of investment assets, which are shown at fair value.

The accounts 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 or those that are informal gatherings of church members.

**Funds**

**Restricted Funds**

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

**Endowment Funds**

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

**Unrestricted Funds**

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

**Incoming Resources**

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

**Income from Investments**

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

**Expenditure**

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probably that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

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

provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

**Fixed Asset Investments**

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

**Missions**

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

**Debtors**

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

**Creditors**

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2 Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
<b>2(a) Income for donations and legacies</b>					
<i>Incoming Resources from Donors</i>					
Christian Stewardship Envelopes	12,891.10			12,891.10	14,813.52
Parish Giving Scheme	26,780.57			26,780.57	28,098.64
Bankers Orders	17,393.00			17,393.00	14,818.00
Church Collection Plates	2,715.17			2,715.17	8,095.62
Gift Aid	14,171.78			14,171.78	12,255.68
<i>Other Voluntary Incoming Resources</i>					
Other Collections					
Christmas		1,447.59		1,447.59	1,738.32
Lent		50.37		50.37	615.41
Harvest		321.79		321.79	692.93
Confirmation		5.25		5.25	117.83
Christian Aid		-		-	475.00
Hands at Work projects		-		-	276.70
Other		19.72		19.72	-
Organ restoration fund		685.25		685.25	1,423.75
Bells Appeal		643.00		643.00	-
Bequests & Legacies	-	-		-	-
Revd Guy Scott Leaving Gifts	1,575.00			1,575.00	1.00
Peter Vickers Memorial Fund		13,652.00		13,652.00	4,383.65
Flitwick Charity Income		865.00		865.00	835.00
Heating	200.00			200.00	290.00
Donations re Hymn Books	50.00			50.00	173.10
Worship in the community				-	5,060.00
Rental of Property	14,724.20			14,724.20	15,318.00
Grants from Friends of St Andrews	-	42,913.89		42,913.89	3,969.41
Grant from BBH Historic Churches Trust	-	-		-	2,000.00
Other	1,503.40			1,503.40	1,545.19
	<u>92,004.22</u>	<u>60,603.86</u>	<u>-</u>	<u>152,608.08</u>	<u>116,996.75</u>
<b>2(b) Income from other trading activities</b>					
<i>- To further the Councils Objects</i>					
Fees	3,261.00			3,261.00	5,521.10
Bookstall & Traidcraft	616.00			616.00	483.64
Holiday Club	-	-		-	6,933.00
Youth Groups	-			-	372.08
10+	-			-	1,009.00
12+	-	42.00		42.00	46.58
14+	-	-		-	1,092.78
16+	-	639.92		639.92	954.00
Funds held for other Africa trips	-			-	1,095.00
Harmony Youth Choir	-	22.48		22.48	2,390.35
St Andrews Community Choir	-	285.00		285.00	1,150.50
Bellringers	-	-		-	90.00
<i>- To Generate Funds</i>					
Printing	-			-	42.00
Parish Magazine	436.60			436.60	890.99
Use of Premises	2,810.50			2,810.50	14,023.25
Food for Thought	240.00			240.00	-
Coffee Shop	200.00			200.00	1,150.00
Newspapers	89.30			89.30	63.20
Sunday Lunches	375.00			375.00	1,506.00
Social Events	200.00			200.00	-
Trips	-			-	270.00
Country Fair	-	1,072.00		1,072.00	4,011.50
	<u>8,228.40</u>	<u>2,061.40</u>	<u>-</u>	<u>10,289.80</u>	<u>43,094.97</u>
<b>2(c) Income from Investments</b>					
Interest Received	568.28			568.28	525.73
Interest on Church Fabric Funds	-	5.23		5.23	9.19
Interest on Flitwick Charity Fund	-	11.64		11.64	20.44
Dividends and Grants	107.66			107.66	85.20
	<u>675.94</u>	<u>16.87</u>	<u>-</u>	<u>692.81</u>	<u>640.56</u>
<b>2(d) Other Incoming Resources</b>					
Insurance claim	-			-	-
Weekend Away	-			-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL INCOME</b>	<u>100,908.56</u>	<u>62,682.13</u>	<u>-</u>	<u>163,590.69</u>	<u>160,732.28</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
<b>3(a) Costs of raising funds</b>					
Country Fair Expenses	-	-		-	65.40
Christian Stewardship	205.93			205.93	202.16
	<u>205.93</u>	-	-	<u>205.93</u>	<u>267.56</u>
<b>3(b) Expenditure on charitable activities</b>					
<b>Work of the Church</b>					
Missions allocation	5,977.94			5,977.94	6,182.58
Missions - Emergency Fund Reduction	2,104.40			2,104.40	683.48
Deanery Project	-			-	400.00
Collections & Donations Disbursed	-	1,844.72		1,844.72	3,916.19
Country Fair Donation	-	1,072.00		1,072.00	3,946.10
Parish Share	75,156.00			75,156.00	73,924.00
Vacancy Costs	-			-	-
Upkeep of Services	1,689.54			1,689.54	2,223.87
Worship in the community		1,963.99		1,963.99	2,408.60
Sacristan	1,200.00	-		1,200.00	1,200.00
Cost of Ministry Incumbent		834.56		834.56	579.77
Cost of Ministry Curate	-	-		-	-
Cost of Ministry Lay Reader	-	-		-	-
Visiting Clergy	(887.00)	1,625.00		738.00	887.00
Organist & Choir	1,792.00			1,792.00	2,127.98
Hymn Books/Bibles/ASBs	-			-	559.52
Bookstall & Traidcraft	897.58			897.58	578.44
Youth Groups	-			-	875.08
10+	-	-		-	1,087.30
12+	-	42.00		42.00	68.86
14+	-	-		-	1,112.86
16+	252.08	687.95		940.03	941.60
Holiday Club	-	283.00		283.00	7,860.59
Harmony Youth Choir	-	334.93		334.93	2,343.61
St Andrews Community Choir	-	498.43		498.43	1,302.27
The Room in Africa	-	-		-	653.84
Funds held for other Africa trips	-	-		-	1,738.00
Cupboard in Africa	-	-		-	61.70
Nurture	-	-		-	146.68
K Scott Ordination Gift fund	-	-		-	293.50
Revd Guy Scott Leaving Gift	1,575.00			1,575.00	-
Electricity & Gas	4,697.59	100.00		4,797.59	7,767.27
Telephone	784.34			784.34	1,459.24
Printing, Postage, Stationery					
Books and Advertising	625.09			625.09	2,173.20
Website Costs	(1,057.00)	1,057.00		-	1,057.00
Chapter House Maint & Cleaning	4,190.11			4,190.11	10,923.23
Insurance & Rates - Church	3,229.93			3,229.93	3,939.77
Insurance & Rates - Compton Mead	366.74			366.74	342.10
Curates Housing	-			-	-
Church Maintenance & Cleaning	3,766.41			3,766.41	1,325.18
Roof Alarm	-	532.80		532.80	5,819.41
Religious Education	-	280.58		280.58	12.99
Garden of Remembrance	-			-	-
Major Works on Building					
South Porch Project	164.51	1,553.41		1,717.92	744.94
Church reordering	-	6,362.45		6,362.45	4,383.65
Organ Restoration	-	7,804.97		7,804.97	6,582.40
Quinquennial	-	39,095.40		39,095.40	-
Chapter House Path	-	4,680.00		4,680.00	-
Copyright Licence	-			-	-
Secretary	3,685.16			3,685.16	3,634.23
Deanery Subscription	-			-	-
Other	335.64			335.64	205.42
PA System Repairs & Improvements	-			-	324.58
PA Maintenance	-			-	170.33
Trips	-			-	782.34
Patronal Festival	-			-	142.97
Bank Charges	60.00			60.00	15.00
	<u>110,606.06</u>	<u>70,653.19</u>	-	<u>181,259.25</u>	<u>169,908.67</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u>110,811.99</u>	<u>70,653.19</u>	-	<u>181,465.18</u>	<u>170,176.23</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
<b>COST</b>	
As at 1 January 2020	444,149.61
Additions	
Disposals	
As at 31 December 2020	<u>444,149.61</u>
<b>NET BOOK VALUE</b>	
As at 31 December 2020	<u>444,149.61</u>
As at 1 January 2020	<u>444,149.61</u>

5 STOCKS

	2020 £	2019 £
Bookstall and Traidcraft stocks	<u>1,543.36</u>	<u>2,255.51</u>

6 DEBTORS

	2020 £	2019 £
Sundry Debtors and Prepayments	9,611.62	12,694.28
Gift Aid Debtor	2,061.00	6,550.00
	<u>11,672.62</u>	<u>19,244.28</u>

7 CURRENT LIABILITIES

	2020 £	2019 £
Accruals for Grants Payable	2,285.72	2,166.06
Sundry Creditors and Accruals	1,028.78	4,334.58
	<u>3,314.50</u>	<u>6,500.64</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2020 £	2019 £
Market Value Brought Forward	13,662.50	11,762.49
Unrealised Gain on Revaluation of Shares	871.04	1,900.01
<b>Market Value of Investments</b>	<u>14,533.54</u>	<u>13,662.50</u>
<b>Porter and Waring Bequests - Capital Sum</b>	<u>1,000.00</u>	<u>1,000.00</u>
<b>Endowed Funds Carried forward</b>	<u>15,533.54</u>	<u>14,662.50</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £12,349.81 (2019 - £11,552.10); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £2,183.73 (2019 - £2,110.40)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.20	Incoming Resources & Transfers	Resources Expended & Transfers	Balance 31.12.20
	£	£	£	£
Religious Education	1,378.95	-	(280.58)	1,098.37
Church Fabric Fund (Porter & Wareing Bequests)	515.45	5.23		520.68
Youth Groups :				-
10+	0.39	-	-	0.39
12+	-	42.00	(42.00)	-
14+	-	-	-	-
16+	48.40	639.92	(687.95)	0.37
Holiday Club	897.72	200.00	(283.00)	814.72
Harmony Youth Choir	312.45	22.48	(334.93)	-
St Andrews Community Choir	213.43	285.00	(498.43)	-
Collections for Disburement		1,844.72	(1,844.72)	-
Fundaising Events Disbursed		1,072.00	(1,072.00)	-
Parents and Toddlers	1,031.20			1,031.20
Flitwick Charity Income Fund	3,054.64	876.64	(2,459.56)	1,471.72
Worship in the Community	8,143.34	-	(3,020.99)	5,122.35
South Porch Project	699.02	854.39	(1,553.41)	-
Church reordering project	160.00	6,202.45	(6,362.45)	-
Grants From Friends of St Andrews	-	42,913.89	(42,913.89)	-
Grants From Peter Vickers Memorial Fund	-	13,652.00	(13,652.00)	-
Organ Restoration Fund	2,048.87	5,786.10	(7,804.97)	30.00
Window Fund	272.48	-	-	272.48
Garden of Remembrance	44.21	-	-	44.21
Bellringers	387.49	643.00	-	1,030.49
Ringling Centre	297.49	-	-	297.49
Training Fund	884.38	-	-	884.38
	<u>20,389.91</u>	<u>75,039.82</u>	<u>(82,810.88)</u>	<u>12,618.85</u>

The above Funds are not available to the Church for general purposes.

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.20	New Designations	Utilised/ Realised	Balance 31.12.20
	£	£	£	£
Major Fabric Fund	17,533.32			17,533.32
Emergency Mission Fund	3,029.98	1,195.60	3,300.00	925.58
Curates Housing Fund	444,149.61			444,149.61
	-	-	-	-
	<u>464,712.91</u>	<u>1,195.60</u>	<u>3,300.00</u>	<u>462,608.51</u>

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Fund	Total Funds
	£	£	£	£
<b>Fund Balances as at 31 December 2020</b>				
<b>are represented by :</b>				
Tangible Fixed Assets	444,149.61			444,149.61
Fixed Asset Investments			14,533.54	14,533.54
Current Assets	51,176.62	14,720.35	1,000.00	66,896.97
Current Liabilities	(1,213.00)	(2,101.50)		(3,314.50)
	<u>494,113.23</u>	<u>12,618.85</u>	<u>15,533.54</u>	<u>522,265.62</u>

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

**13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES**

There were no members' remuneration or other benefits for the year ended 31 December 2020 or for the year ended 31 December 2019.

**Members' expenses**

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	835
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**14 RELATED PARTY DISCLOSURES**

**Related Trust**

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2020 the total value of the Peter Vickers Memorial Fund was £636,372 (2019 - £594,061)

**PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

I report on the Accounts of the PCC for the year ended 31 December, 2020, which are set out on pages 8 to 16, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance. 2006 edition. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the Accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

**Independent examiner's statement**

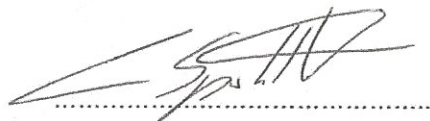
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 130 of the Act: and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: 24 March 2021