



ST ANDREW'S CHURCH
BIGGLESWADE

**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 80th 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 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 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 Communions.

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 31st 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: 25th 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
Incoming Resources						
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>
Resources Expended						
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
Total Expenditure		<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
Net income/ (expenditure)		(10,317.90)	(11,885.11)	368.93	(21,834.08)	3,990.21
Transfers Between Funds	8	(5,056.23)	5,056.23	-	-	-
Other recognised gains/ (losses):						
Profit on disposal of property		-	-	-	-	-
Net Movement in Funds		(15,374.13)	(6,828.88)	368.93	(21,834.08)	3,990.21
Reconciliation of funds:						
Fund Balances Brought Forward		35,100.36	465,666.76	16,522.32	517,289.44	513,299.23
Fund Balances Carried Forward		<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>

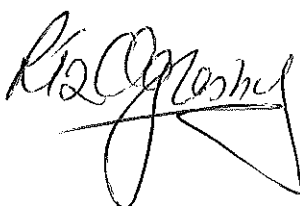
PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

		Balance Sheet 31 December 2024	Balance Sheet 31 December 2023
	Note		
Tangible Fixed Assets	4	444,149.61	444,149.61
Fixed Asset Investments	10	15,891.25	15,522.32
Current Assets			
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>
Current Liabilities	7	<u>21,736.20</u>	<u>35,291.68</u>
Net Current Assets		35,414.50	57,617.51
Total Assets Less Current Liabilities		<u>495,455.36</u>	<u>517,289.44</u>
Capital and Reserves			
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 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

**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
2(a) Income for donations and legacies					
<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>
2(b) Income from other trading activities					
<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>
2(c) Income from Investments					
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>
TOTAL INCOME	<u>118,515.42</u>	<u>19,178.30</u>	<u>-</u>	<u>137,693.72</u>	<u>382,224.69</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
3(a) Costs of raising funds					
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>
3(b) Expenditure on charitable activities					
Work of the Church					
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>
TOTAL RESOURCES EXPENDED	<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
Market Value of Investments	<u>15,891.25</u>	<u>15,522.32</u>
Porter and Waring Bequests - Capital Sum	<u>1,000.00</u>	<u>1,000.00</u>
Endowed Funds Carried forward	<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
Ringin Centre	1,805.14	219.50	-		2,024.64
	465,666.76	19,210.80	(31,095.91)	5,056.23	458,837.88
			(11,885.11)	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
	11,903.09	1,511.52	(6,347.62)	7,066.99

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Fund Balances as at 31 December 2024				
are represented by :				
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)
	19,726.23	458,837.88	16,891.25	495,455.36

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