

## Parish of St Paul, Bedford



**PCC Review of the Year  
01 January 2023 to 31 December 2023  
for the APCM**

*Adopted by the PCC on 21 March 2024*



## PCC Annual Report - Year ending 31<sup>st</sup> December 2023

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## 1. Aims and Purposes

St Paul's Parochial Church Council (PCC) has the responsibility for cooperating with the incumbent, The Reverend Canon Kevin Goss, in promoting, within the ecclesiastical parish, the whole mission of the Church - pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the Parish Church, which is a Grade 1 listed building.

## 2. Objectives and Activities

The PCC commits itself to carrying out prayerfully God's will as it maintains an overview of worship and identifies and plans ways in which we can reach out to and value the many diverse groups living within our Parish and its surroundings. These plans are set out in the **Parish's Mission Action Plan** with the vision that:

***'In 2024 St Paul's will be a church which is growing and actively engaging with the people of Bedford and beyond, by living and sharing Jesus' love.'***

St Paul's is a welcoming and inclusive church that endeavours to serve Christ and to share his love and Good News with others:

- Our services offer meaningful worship in an inclusive catholic liturgical style with a range of high-quality music, and we hold special services for the civic life of the borough and county.
- The church is open every day, offering a place of prayerfulness and peace for our ministry of worship, witness, and inclusive welcome, with a special care for the vulnerable and needy.
- Our pastoral work includes listening, support, prayers and encouragement, in addition to practical help and signposting to specialised agencies when needed. Members of our Pastoral Team visit those unable to attend church, and our Pastoral Assistant works with the ecumenical Town Centre Chaplaincy in mission to businesses, shops and shoppers.
- We endeavour to be proactive in reaching out to the community with the love and Good News of Jesus. We have an active ministry of community engagement, sharing God's love and generosity by working in partnership with local community groups and institutions to provide care and support for the most vulnerable.

## 3. Achievements & Performance

The year 2023 started with some measure of normality following two years of pandemic upheaval. As the year progressed, under guidance from the Vicar and the PCC, the reintroduction of previously established practices was welcomed by all.



### 3.1 Worship and Welcome

As Covid was still in evidence at the start of the year it was decided that, until further notice, standing for communion and use of intinction (no chalice) would remain, and this continued to the end of the year.

In January we were delighted to re-introduce the popular Wednesday Fellowship Lunches, which had been put on hold since the start of the Covid pandemic. It was wonderful to share a meal and conversation to strengthen relationships. After all, scripture shows us that the Lord had many meals with those He wanted to have personal relationships with!

Wednesday coffees and teas, started as a way of offsetting the loneliness experienced by people during successive lockdowns, continue. We meet, often in the Anderson Room, from 11.00 am before the noon Wednesday Eucharist. Initially we were few, but our numbers have grown, friendships have been forged, and new people have been introduced to the church and welcomed. Our retired clergy have actively engaged in the inclusion of new people in the delivery of the service. As we approach our second year, we look for our friendships and numbers to grow.

February saw the reintroduction of prayer ministry for healing and other concerns during communion in the Parish Eucharist on the fourth Sunday of each month, and this has supported many congregation members over the course of the year.

June was a great time for celebration at St Pauls. Firstly, a sad farewell but congratulations and God's blessing to Fr Luke Lerner as he left to take up a new appointment as priest-in-charge of the parish of St Andrew, Luton. There were gifts, drinks and a cake! The following Sunday we helped the Vicar celebrate the 30<sup>th</sup> anniversary of his Ordination to the Priesthood, with drinks and cake after the Sunday Eucharist. The Sunday after that we congratulated Fr Roger Stokes on the Golden Jubilee of his Ordination to the Priesthood as we celebrated after Sunday Eucharist – with drinks and cake. We realised Sundays would not be the same without drinks and cake!

In September we were very pleased to welcome Fr Anthony Davis who joined us as Assistant Curate, to serve the final two years of his three-year curacy and to take the lead in our work of community engagement. We were delighted to celebrate Sr Hazel's 90<sup>th</sup> birthday in October, and we were treated to drinks and cake once more following the Sunday Eucharist. In November the 9.30am Saturday Eucharist was gladly reinstated by request.

We were able, once again, to hold the full range of Christmas services: Christmas Confessions, Advent Carol Service, Christingle Service, Festival of Lessons & Carols by candlelight, Crib Service, Midnight Mass and All Age Festival Eucharist.

As a result of the Coronavirus pandemic, the number of young members remains low, but an activity table is provided allowing young children to remain with their families during services. Over the course of the year, we have been most heartened to find that the ethnic profile of our core congregation has become more closely representative of the local population.





### 3.2 Pastoral and Community

During 2023 we continued to reach out into our community offering practical and pastoral support to those in need.

Grants from Bedford Borough Council and the Diocese of St Albans as well as some individual donations enabled us to continue supporting households in need through our existing homeless voucher scheme and also to provide support for those unable to cope with rising energy bills amidst the cost-of-living crisis. During the year we issued £10,000 value in individual vouchers through these schemes, as well as providing practical and pastoral

support through the work of our Pastoral Assistant, our Curates and others. We also gave away 19 foodbank vouchers in 2023 and gave back to Bedford FoodBank through collections in church and Fr. Anthony's role as a member of their Board of Trustees.

Alongside this our community organising work has continued, deepening our partnerships with local Churches and organisations, and building new ones. Highlights from 2023 included the Mayoral assembly in April, which was held in church, where all 5 candidates for Mayor of Bedford answered questions and gave commitments on the Real Living Wage and homelessness policy. These have been followed up with Mayor Tom Wooton and the Borough Council since his election. This community organising work was made possible through a partnership with charity Citizens UK and was pioneered by Fr. Luke, who, along with his practical engagement, was able to secure a grant of £3,000 from the Verulam House Fund Trust at the Diocese in 2023 to help support it.

Our warm space, which we opened during the winter of 2022/3 was expanded for the winter of 2023/4 through a partnership between St Paul's and St Andrew's Church, with both churches providing volunteers to welcome visitors to the Anderson Room in church, make cups of tea, coffee, soup or pot noodles and provide a listening ear. This has provided an important oasis of warmth, friendship and company to the many, often vulnerable guests who have used it. As the year came to an end, we continued our relationship with Dine With Us On The Streets, originally initiated by Fr. Luke, to host their Christmas meal for vulnerable members of our local community.

This pastoral and practical work in the community comes alongside our regular patterns of visiting residential care settings with communion, hosting schools for seasonal services and visits, and a wide variety of other activities, all made possible by the hard work of our clergy, staff, and volunteers, and the generous support and giving of parishioners.

***Fr. Anthony Davis, Assistant Curate***

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### **3.3 Learning and Training**

During 2023 there were three Lent study groups looking at 'Failure – how to live well with the mess of everyday life.'

In September we congratulated Tom Otley who, having completed his Reader training, was licensed at St Albans Abbey.

The PCC secretary took part in the well subscribed APCM training on Zoom.

Teaching continues through Sunday sermons given by the licensed clergy and readers, and retired clergy; we are fortunate to be blessed by their different approaches.

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### 3.4 Church Attendance

Number on the electoral roll reported at the 2023 APCM	<b>116</b> (22 resident), 94 non-resident).
Number on the electoral roll at the end of 2023	<b>117</b> (21 resident, 96 non-resident).
Average weekly church attendance during October (Eucharists 10.15am Sunday, 12 noon Wednesday, 9.30am Friday)	<b>102</b>
Attendance on Christmas Eve and Christmas Day (Crib service, Midnight Mass, 10:15 Eucharist on Christmas Day)	<b>395</b> (165 communicants)
Attendance at church services during Advent, held for the congregation and local community	<b>Over 2,000</b>
Attendance on Easter Day or Vigil service on Easter Eve	<b>204</b> (173 communicants)
Number of infant baptisms	<b>3</b>
Number of confirmations	<b>0</b>
Number of marriages	<b>2</b>
Renewal of vows/ Blessings of Marriage	<b>0</b>
Number of funerals in church	<b>4</b>
Number of funerals at the crematorium	<b>2</b>

### 3.5 Special Services and Events

A number of civic, special and public services and events were held in 2023.

The annual blessing of the Great River Ouse, led by the Vicar and Fr Luke Larnier, took place in March to highlight the importance of caring for our local environment and to celebrate the beautiful river running through the heart of our town.

In May a Vigil was held for the Coronation of HM King Charles III. This gave the opportunity for people of all beliefs and none to pray for the King, our country, nations of the world and our communities. There was a Reading and a short time of led prayer every 15 minutes, interspersed with opportunities for silent prayer and the lighting of candles.

The High Sheriff's Justice Service was held in September, and in December carol services for local schools were held.

The Serbian Orthodox Church continues to hold regular services at St Paul's.

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### 3.6 Digital Communications

Reflecting the Church of England nationally, the requirement for churches to embrace and make effective use of digital communications to reach as many people as possible is now an imperative. St Paul's own digital communications have evolved and improved in recent years but technology and behaviours don't stay still and so with that comes the corresponding need for the church to move with the times.

Most of the St Paul's community will be familiar with the church website, still in its present form since 2014. While it continues to serve a need, the time has come for a major refresh in terms of design, content and functionality (the way it works on laptops, mobile phones etc) as the technology behind it is now out of date. For those who don't use social media, the website should be the first port of call for information relating to service and opening times, events and other updates. The weekly pew sheet is always available to download from the homepage, which also has the links for our social media channels and other sources of information including A Church Near You, Cathedrals Plus, Inclusive Church and Living Wage Foundation. I hope to be able to bring news of an updated site later this year.

Our **Facebook** page continues to enjoy good growth as it has in the past 3 years. Results for 2023 show that our Facebook page "reach" increased by 67% to reach 67,000 people in the 12 months, while the number of visits to the page was up an amazing 303% to over 9200. Our page has a healthy 531 followers, 74% of whom are women. The dominant age range is between 35 and 65, 65% of whom live in Bedford. Facebook is managed out of the office, and if you have a Facebook account please don't forget to "like" and "follow" the church page to encourage growth and to keep in touch with updates.

Although it was launched initially as a response to the Covid shutdown, the **Friday email** has become an established part of church communications and outreach, sent on the majority of Fridays to around 140 subscribers. It has had organic growth over the year as people can sign-up to receive it via a form on the homepage of the website: they do not need to be on the electoral roll or even regular worshippers to keep in touch with church news. It continues to get high usage rates, read on average each week by 70% of recipients. It complements the weekly pew sheet as it is used to contain click through links for further information including to the pew sheet itself, third party websites, links to tickets etc.

The church **You Tube** channel has remained mainly dormant for some time now following a decision to stop the live streaming of Sunday and midweek services. We retain the equipment to live stream when necessary, such as weddings, civic services or large funerals or indeed if there was the demand for a return to stream some of our regular services.

***Robin Bartlett, Centre Manager***





### 3.7 Church Hire

St Paul's church has long been available for third parties to hire the various spaces and use for concerts, meetings and other events. However, through a combination of active promotion and general organic growth as the word spreads, enquiries to use the church from outside organisations grew significantly in 2023. This is a positive development as it puts less strain on our shrinking volunteer base to provide regular fund-raising events, and one which we all collectively need to support.

As a building to hire, the church has limitations, including the parking (although this is scheduled to be improved this year) and lack of bespoke meeting rooms. However, the main church space is its greatest asset, a space which lends itself to a variety of uses - in addition to concerts - when a more creative approach is adopted. Income generated in 2023 through church hire to outside organisations totalled more than £10,500 and included an eclectic range of events, from the usual selection of classical and choral performances to a variety of Saturday fairs and markets, and even a 'Silent Disco'.

The use of sacred spaces for events such as dances and discos has recently made national news, following the increasing use of church buildings to host such events; our own Silent Disco held in May had already been to Manchester, Chelmsford and Hereford Cathedrals and while it is to be recognised that not everyone is happy about this development, they do bring in much needed income as well as attracting a wide group of local people who enjoy the church's beauty and ambience, putting it at the centre of the community.

How is it looking in 2024? By the time you read this, we will have already hosted events through March and April, some new and some returning from last year including the local music festival Bella Ciao! One of the office priorities will be to keep the momentum going.

***Robin Bartlett, Centre Manager***

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## 4. Financial Review

As in 2022 my task as treasurer during 2023 has been made much easier by the help I have received, both from inside and outside the church. Both churchwardens, especially Florence Bignell with her weekly counting and banking, Florence and Robin for their handling of gift aid claims and Robin Barlett and Sharon Evans for their tireless work in the office. In the latter part of the year Fr. Anthony Davis has provided me with a huge amount of support especially in the preparation of accounts and the transfer of our online accounting system, from Quick Books to Data Developments. The Data Developments system is specifically intended for use by Churches and will therefore much more useful than Quick Books, which is geared for small business use. I am also grateful for the support of the vicar and of all the members of the SFC and PCC.

Generous giving by members of the congregation, combined with fund-raising activities, continued to provide the bulk of the church's income. We were also fortunate to receive a number of donations from both charitable institutions and private individuals. Tuesday concerts and Saturday organ recitals were in full swing throughout the year and provided a valuable source of regular income. During 2023 the combined earnings from these sources raised £10,265 plus some gift aid (an increase of £1,757 over 2022). These enjoyable events will continue to provide pleasure and valuable income in 2024. We are indebted to Alison Phillipson for all her work in arranging the Tuesday concerts and finding such talented performers for these as well as for the Saturday organ recitals. Robin and Sharon continued to vigorously promote the use of St. Paul's by outside organisations. The hire income achieved from these special services, concerts and other events are vital to our income.

The hire of St. Paul's to outside bodies raised £15,504 during 2023, an increase of £2,961 over the 2022 income. All income records for the ever-popular Christmas tree festival were broken with almost £24,000 being raised over the five days of the festival. £11,987 of this income comes to St. Paul's. Many thanks are due to Margaret Oakley, members of the festival committee and the numerous volunteers and helpers who make the festival possible.

We are once again grateful for the continuing support of the Friends of St. Paul's, The Gale Family Trust, Williams & Co. and the Dorothy Hilda Porter Trust. We also received a grant of £500 from Bedford Borough Council for the Warm Spaces scheme, to be run from January to March 2024. Regular congregational giving via standing orders, stewardship envelopes and cash giving was supplemented by a number of generous donations. Giving via standing order increased noticeably towards the end of the year, as congregation members responded generously to the Vicar's appeal on stewardship Sunday.

The cashless giving terminal is proving a useful income source, providing £2,369 after costs.

Fund raising for the Tower, Clock and Bells appeal continued throughout the year. A guided tour of Southill Park, organised and run by James Collett-White proved so popular that it had to be repeated, such was the demand! The rather complicated process of applying for a grant



from the National Lottery Heritage Fund is under way and we must hope for a favourable outcome.

Energy costs continued to be a cause of great concern throughout the year and will have an ongoing adverse effect on our finances during 2024. General inflation which stood at over 11% at the beginning of the year fell as the year progressed but of course this does not mean things are getting any cheaper, it just means that they are not rising quite so fast. In September, due to the low level of our available funds, we had to take the regrettable decision to suspend payment of our parish share. We were already paying only just over 50% of what was due, but the Diocese were very understanding about our position. It remains the PCC's ambition to eventually return to full payment of our parish share. Until energy prices return to a more affordable level and inflation is brought fully under control this will remain an ambition rather than a reality. We resumed payment of just over 50% of our parish share in January 2024 but may have to review this as the year progresses.

### **4.1 Ongoing Concern**

Principle concerns for the coming year remain the twin challenges of increasingly unsustainable energy costs and general inflation. To mitigate, as far as possible, the energy costs, church heating has been kept to an absolute minimum. This policy was carried over from 2022 and there is little room for further savings. Heating the church has been restricted to Sunday services, Tuesday concerts and events where the organisers have been charged for heating. Gas and electricity payments for the year were approximately £29,140. Fortunately, this figure is somewhat below the figure of £45,000, projected at the start of 2023. This welcome saving is largely a result of tight control of our energy usage.

### **4.2 Reserves Policy**

It has been PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months' unrestricted payments. This ambition has not been realised in recent years and it seems that, given the current economic climate, with huge energy costs and inflation still running at more than twice the Bank of England's target, it is unrealistic to

expect the reserves policy to be achievable in the near to medium term. Furthermore, in the event of the situation improving, the PCC might well take the view that other priorities would

outweigh the fulfilment of its reserves policy, for example reducing the shortfall on payment of our parish share.

It remains our policy to invest short term investment fund balances with the CCLA Church of England Deposit Fund.

### **4.3 Ongoing Financial Planning.**

As in previous years, 2024 will continue to challenge St. Paul's financially. Increased and even tighter control on costs, particularly energy costs will be essential. Difficult decisions will have to be and, in some cases, have already been taken. Maximising income sources, through concerts, recitals and other events will continue to be a priority, as will be the promotion of the use of the church building to outside organisations. Robin and Sharon have been, and I am sure will continue to be, very active in this respect.



We have been fortunate to receive money through grants, but these tend to be for specific capital project purposes, for example the pinnacles, North Porch and the Tower, Clock and Bells Appeal. We do receive two significant grants and a number of smaller ones which, together with the substantial sum raised by the Christmas tree festival, help cover various ongoing costs but generally grants to cover the daily costs of running the church are far more

difficult to source. We will continue to be alert to the possibility of accessing funds, to help with routine costs, whenever the opportunity arises.

#### **4.4 Accountant and Independent Examiner.**

Garner Associates continue to act as accountants to St. Paul's PCC

George Hay Chartered Accountants continue to act as our independent examiner.

*David Price, Treasurer*

### **5. Fabric**

The year 2023 began well with the completion of the Pinnacles Project and the removal of the corrugated iron screening. There have been various organisational changes during the year. The committee is now comprised of Fr. Kevin Goss (Vicar), Malcolm Smith (chair), Claire Price [secretary] Anne Collett-White, Rachel Brown, Steven Stanford, James Saunders and Tom Otley. Florence Bignell has stepped back from the committee but has kept an eye on the work scheduled for the North Porch. This began in September but by the end of the year had still not been completed. It will be a blessing to give the St. Peter and St Paul statues a home in our building after a gap of so many years.

Various minor works have been overseen. The damaged red notice board was repaired by Stephen Buckle and Malcolm Smith. The carpet to the right of the High Altar has been swept and replaced. The runner from the High Altar is now secure. An investigation into the possibility of woodworm in the choir stalls is still ongoing but an infestation looks less likely than hitherto. Robin Bartlet has overseen the repair of the pulpit lights and circuit. A skip was organised, and a number of obsolete items were de-cluttered. Some of these had been mentioned as hazards in the quinquennial report. Several chairs were repaired.

One morning the office team had a clean up to organise as water had flooded into the Choir Vestry [Alexander Room] after a torrential downpour. There was worry about the parquet floor and if the blocks were sealed well enough not to swell. The water had entered through the top of the windows as it had overflowed the parapet above because of a leaf and plastic blockage in the downpipes. Two church wardens were needed to sort the problem and check that the remainder of the roof was clear. The floor is fine!

A claim was made with Ecclesiastical Insurance for the replacement and repair of two lead downpipes which had been hidden behind a gravestone in the church yard awaiting collection by metal thieves.



The Tower, Clock and Bells project continues. Thanks to Steve Stanford a considerable amount of work has gone into preparing our thoughts on a grant application from the Heritage Lottery Fund. We are however still short of funds. It is hoped that the Council might contribute towards repairing the clock as they have plans for lighting the outside of our building and improving the paths around the church. This will include a screened compound for the bins. Tom Otley has worked with the council on this, and we are grateful for his efforts.

We are still working on completing some of the issues raised in the quinquennial report, but these are minor and will naturally be finished when the time and expertise are available. My thanks go to all those who support the fabric of the church either monetarily or through their time and talents.

***Malcolm Smith, Churchwarden and Chair of Fabric Committee***

## 6. Safeguarding

**At its March 2023 meeting, St Paul's PCC confirmed that it continued to adopt and endorse the policy set out in the House of Bishops' 'Promoting a Safer Church' 2018 statement. The PCC also confirmed their commitment to the Response to Domestic Violence Policy.**

The PCC affirmed their duty of care to protect children, young people, and vulnerable adults in our church community. The welfare of the child, young person and vulnerable adult is always paramount.

Safeguarding is part of our core faith and an integral feature of the Christian life in our church.

As Parish Safeguarding Officer and Lead Recruiter I support those in positions of responsibility in the church to renew their DBS every three years. Safeguarding Training is key to updating all those who work and volunteer within the church and this also is on a three-year rolling programme.

Safeguarding information is displayed in the Narthex, Choir Vestry and Bell Tower.

There have been a number of issues of safeguarding concern reported during 2023. These matters have been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Diocesan Safeguarding Team.

The team at the Diocese are essential as they support all that is done within the parish. This year Martyn Hedley has stood down as Assistant Safeguarding Advisor.

The diocesan team is now made up of:

- Jez Hirst Diocesan Safeguarding Advisor
- Mandy Davies Assistant Safeguarding Advisor
- Dave Adams Assistant Safeguarding Advisor



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- Warren Lucas (new to the team as Martyn's replacement) Assistant Safeguarding Advisor.

Thank you to all those who have completed the required Safeguarding training this year. Our church community is increasingly busy and our congregation growing in diversity. More than ever, we need to be aware of how to respond appropriately to those amongst us who are at risk. Thank you also to those in leadership who are totally committed to setting Safeguarding at the centre of all we do. I want to thank them personally for the support they have given me as Parish Safeguarding Officer.

I will be standing down from this role at the APCM.

Until that time, if you have any concerns about someone's safety, please speak to one of the ministerial team and/or contact:

**Sue Gray - Parish Safeguarding Officer:** 07702219910

[safeguarding@stpaulschurchbedford.org.uk](mailto:safeguarding@stpaulschurchbedford.org.uk)

**Wendy Jones - Deputy Parish Safeguarding Officer** wpjones87@gmail.com

## 7. Volunteers

The life and mission of St Paul's would be impoverished without the work of our numerous faithful volunteers: assisting at worship by serving at the altar, looking after altar linen, singing in our small voluntary choir, reading lessons, leading intercessions, operating the sound system, and helping in other ways with flower arranging, catering, organising concerts, fund raising, welcoming, serving on the PCC, PCC treasurer, PCC secretary, cleaning, bellringing and many other often unseen tasks. Fellowship Lunches are now being served on some Wednesdays thanks to a very small team of volunteers, but we still need more volunteers so that we can restart the weekly Saturday café.

The stewardship renewal campaign in October 2023 resulted in a few new offers of help. However, since Covid we have struggled to find enough people to cover some tasks, especially serving at the altar, catering, operating the sound system, welcoming, and we can always welcome more volunteers in any of the tasks listed above.

Our thanks to all who give generously of their time to helping in so many and varied ways.

**Florence Bignell, Churchwarden**

## 8. Administrative and Governance Information

St Paul's Church is located in St Paul's Square, Bedford, MK40 1SQ, which is also the correspondence address. St Paul's Church is part of the Bedford and Elstow Deanery in the Diocese of Saint Albans within the Church of England. The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The Parochial Church Council was registered with the Charity Commission in March 2010 and its registration number is 1134614.

The method of appointment of PCC members is set out in the Church Representation Rules. Our membership of the PCC consists of the Incumbent (the Vicar), Assistant Curate, Churchwardens, Readers and members elected by those members of the congregation who





are on the electoral roll of the church, to both the PCC and to the Deanery Synod. Currently, the parish is permitted to have 3 representatives on Deanery Synod and 12 elected PCC members. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year, once virtually using Zoom and five times physically in church. The average attendance was 81%. Given its wide responsibilities, the PCC has several committees, each dealing with a particular aspect of parish life. These committees,

which include the Standing and Finance and Fabric committees, are all responsible to the PCC and report back to it regularly. Separate informal groups make recommendations to the PCC on outward giving and develop ideas for fundraising. The reports from committees and groups are set out in Appendix C.

On the basis of the activities described in the main report and in the appendix, PCC members, as charitable trustees, are satisfied that they have met the requirements of the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

The PCC is also satisfied that in its arrangements for safeguarding children and vulnerable adults. It has complied with the duty under 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).

Parochial Church Council members who served from 1<sup>st</sup> January 2023 until the 31<sup>st</sup> December 2023 are listed below. The 2023 Meeting of Parishioners and APCM were held in church on Sunday 14th May, with 31 people physically present.

Apart from reimbursement of expenditure on activities undertaken for the benefit of the parish, in 2023 no trustee received any payment from PCC funds.

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## 8.1 PCC Membership

Unless otherwise stated, PCC members served for the whole year - attendance at PCC meetings in brackets – 6 meetings for the full year.

The Revd Canon Kevin Goss (Chair)	Vicar (ex officio) (5/6)
The Revd Luke Larner	Assistant Curate (ex-officio) (3/3)
Alison Phillipson	Warden from APCM 2020 to APCM 2023 (ex officio) (2/2)
Florence Bignell	Warden from APCM 2019 (ex officio) (5/6)
Clifford Harris	Reader (ex officio) (5/6)
Wendy Jones (Deputy Chair)	Deanery Synod Representative from APCM 2023 (ex-officio) (6/6)
Malcolm Smith	From APCM 2020 (6/6), Churchwarden from APCM 2023 (ex-officio), Deanery Synod from APCM 2023
Harry Bagnall	From APCM 2020 (0/2)
Sue Gray	From APCM 2020 (2/2)
Claire Price	From APCM 2021, Deanery Synod Representative from APCM 2023 (ex-officio) (6/6)
Pat Whittome	From APCM 2020 (5/6), Secretary from APCM 2021
David Price	From APCM 2021 (6/6), Treasurer from APCM 2021
Valerie Lane	From APCM 2022 (4/6)
Linda Byer	From APCM 2022 (5/6)
Rachel Clover	Co-opted November 2022 then From APCM 2023 (3/6)
Kaye McLelland	Co-opted in November 2022 then From APCM 2023 (5/6)
Rachel Brown	From APCM 2023 (4/4)
Stephen Buckle	From APCM 2023 (2/4)
Ann Collett-White	From APCM 2023 (3/4)
The Revd Anthony Davis	Assistant Curate from September 2023 (ex-officio) (2/2)

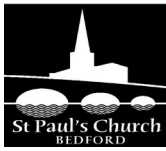
Harry Bagnall and Sue Gray left the PCC at the 2023 APCM, having come to the end of their allotted time. Alison Phillipson stood down as Churchwarden at the 2023 APCM.

We were sorry to lose them as PCC members and we thank them for their valued contribution over the years.

Having come to the end of her allotted time, Claire Price was voted on as Deanery Synod Representative at the 2023 APCM and she remains an ex-officio member of the PCC.

In July Fr Luke Larner came to the end of his curacy at St Paul's and he was installed as Priest in Charge of St Andrew's, Luton. We were very sorry to see him go, and all our good wishes went with him.

We were very pleased to welcome Rachel Brown, Stephen Buckle and the Revd Anthony Davis as new members, and Ann Collett-White as a returning member.



*Next page.....*

## **APPENDIX A – The Vicar’s Address to the APCM**

**The Vicar’s Address to the Annual Parochial Church Meeting 28 April 2024**

*This will be added after the APCM.*

**The Reverend Canon Kevin Goss**

*Next page.....*



## **APPENDIX B – Churchwardens’ Response**

**Churchwardens’ response to the Vicar’s Address 28 April 2024**

*This will be added after the APCM.*

**Malcolm Smith**

*Next page.....*



## APPENDIX C – PCC Sub Committee Reports and Review of Church Activities

### C1. Music

#### Church Music

The choir and musicians have continued to excel in leading our music within the liturgy, for the Sunday Eucharist and monthly Choral Evensongs. The music offered during Holy Week, especially by the men at the Good Friday Liturgy were particular highlights, and the music by the full choir for the seasonal services of Ascension Day and Corpus Christi have been much appreciated and we thank them all.

We have been fortunate in having the services of Ian Runnells as our Director of Music and Organist, who is an excellent musician and has played a key role in the leadership of the choir and in ensuring a high standard of music at all times at St Paul's Church. Sadly, last Summer, Ian took the difficult decision to resign and move on and we respect his choice.

While, sadly, at that point some members of the choir decided not to continue at St Paul's, we are glad and grateful to those who have remained with us and, having presently reformed as St Paul's Singers, have continued to offer choral music at the Eucharist and at the Advent Carol Service which has been much appreciated. We have also been fortunate in securing the services of some excellent organists to play for the Sunday Eucharist and other services, to whom we also grateful. The choir and music tradition at St Paul's for the Glory of God will continue into the future and it is intended to recruit a new Director of Music during the Spring of 2024 to develop the choir.

*The Revd Canon Kevin Goss, Vicar*

#### Concerts & Recitals

We have been delighted to host a rich variety of lunchtime and evening concerts again at St Paul's during 2023. There were 36 lunchtime concerts during the year featuring a wide range of local professional and amateur musicians, and also students and postgraduates from the Royal College of Music who have been great supporters of our concerts. The range of music has again been impressive: violin, piano, flutes, cellos, recorders, saxophones, solo singers, and choirs. We also ran 7 Saturday organ recitals with organists recruited from a wide variety of other churches. All the musicians have been most generous with their time and enthusiasm, and we have enjoyed the support of a loyal and regular audience. The donations received have proved to be a significant addition to St Paul's income during the year. Several of our recitalists have returned to perform at St Paul's saying they find our audiences appreciative and that the space provided in the church gives a special acoustic.

Our evening concerts have again been an important, and growing, part of our musical offering. We hosted the Katherine of Aragon Festival for the second year running; two days of lively music and dance which had previously been located at Peterborough Cathedral. The Continuum Choir held 2 concerts in St Paul's as did Bedford Sinfonia.

The Christmas Tree Festival in December proved an even greater musical success than in 2022; 41 school and community groups in total performed during the week, comprising nearly 1200 individuals. The Festival also included a very popular evening concert by the Woburn Piano Trio (all professional musicians associated with the Philharmonia Orchestra) on the Friday evening of the event.



Many thanks again to Claire Price, particularly, for her lead in organising the Christmas Tree Festival music, and to Robin Bartlett and Sharon Evans for their support and hard work in organising and publicising all these musical events.

***Alison Phillipson, Concert Organiser***

### **C2. Bedford Deanery Synod**

Since the APCM of 2023 there have been 3 meetings of Bedford Deanery Synod, your 3 Deanery Synod reps (Malcolm Smith, Claire Price Taylor and Wendy Jones) have attended each meeting. Each meeting began with a short period of worship.

#### **Issues Raised:**

Prison Chaplaincy Support: Donations such as books to help support this service can be left at Elstow Abbey and they will be passed on.

Diocesan Board of Finance (DBF): Update on the problems of finances that the Diocese and individual churches are experiencing on the matter of Parish Share.

Finance: Deanery accounts were presented and agreed.

Safeguarding: Safeguarding is a regular item at each meeting of Deanery Synod.

Historic Churches Trust: Churches were reminded that churches can both contribute to and apply to the Fund for support. The major fundraising event for the trust is the annual Bike and Hike event.

Reports from both General and Diocesan Synods: Presented.

Warm Spaces Project: Presentation by Wendy Jones and the Reverend Lucy Davis about the proposal to establish a Warm Spaces project in Bedford, based at St Paul's church, staffed by the support of volunteers from town Churches.

Young People and the Environment: A presentation by young people from the Church of the Transfiguration in Kempston, the presentation involved some videos around the work that they have been undertaking.

Communicating well: Presentation by staff from the Diocesan Communications Office regarding how the Diocese communicates with parishes and parishes with worshippers.

New Arrivals: The Reverend David Thomas has taken over at Christ Church. He was formerly serving in Hounslow.

For further information about any of the issues raised please speak to any of your 3 Deanery Representatives.

***Wendy Jones, Deanery Synod Representative***





### C3. Catering

We are now starting to get back to some sort of regular pattern of Saturday catering, albeit that at present, we only cater for the second Saturday in each month. To do this we need a few more people willing to give a commitment to help on a regular Saturday morning. This could be every second or third month. All offers of help very welcome.

Robin Bartlett has arranged some extra bookings for Saturdays, and it may be possible to provide some limited catering for these events if the event organisers are willing. All offers of help for these events gratefully accepted.

Sunday coffees continue to be a very welcome event, giving us all a chance to meet with friends, welcome newcomers, and catch up on events. We would like to remind everyone that voluntary contributions towards the cost of tea/coffee are invited.

Please give full consideration to any help that YOU could offer towards any of these catering events. To discuss any issues or to offer any help please contact Wendy on 079046 489 063 or 353027, email [wpjones87@gmail.com](mailto:wpjones87@gmail.com)

With every blessing,

***Wendy Jones, Committee Chair***

### C4. Flower Guild

During the past year, (though some weeks with great difficulty), we have managed to continue to provide floral decorations in the Church. We would, however, be the first to admit that these have perhaps not always been to the quality or quantity previously expected in our ancient building.

Christmas, Easter and Harvest were especially difficult mainly because of our now reduced membership. From a group of 10 people when I became involved with the Guild, we are now down to just 7 and although we were extremely pleased to welcome 1 new member this year, we do still often struggle to be able to meet our regular commitments.

It also has to be acknowledged that, because of this reduced membership, what we would have previously called a full set of arrangements is taking much longer to prepare than once they did and this has also become a little worrying as it generally means fewer separate pieces around the building!

There has been the usual pattern of additional or special services, such as memorials and weddings as well as "significant" birthdays of members of the congregation when flowers have been requested.

The appeal last year for new volunteers was a little disappointing. Only two people came forward and whilst we would have very much liked to have had her skills and talents in our midst, it turned out that for one of these, her personal existing commitments meant that she could not make herself available on any Saturday - when the building is guaranteed to be open - a great shame and a considerable loss!



Access continues to create some difficulties for all of us especially on those days when the Church is not actually open, and our planned attendances have to be fitted in with the advertised public opening times. Not always easy!

The price of flowers, especially those imported for winter use, has continued to rise and we would therefore again greatly appreciate any donations or contributions to the flower fund. Having perhaps sounded rather pessimistic about the future, the PCC and the congregation can be assured that we will do our very best to continue to enhance and beautify our lovely church for as long as we are able. But do please consider again if you or any of your friends or relatives may actually be able to help us.

***Susan A Stewart, Guild Lead***

### **C5. Servers**

I must once again start with a massive thank you to our very small Serving team for their hard work, dedication, adaptability, and patience. Whatever the task, they always carry it out with a good sense of humour and high degree of professionalism. This is all the more amazing as the small numbers put increased demands on the team and two of them are constantly juggling a serving rota and a ministerial rota.

During the last year, you may have noticed the return of Shirley to the role of Acolyte. It's great to have her back on board and she quickly remembered all her old tasks and is keen to learn more. Also, we have welcomed two Boat Girls Lexi and Abigail to the serving team. It's so refreshing and exciting to have two young and inquisitive minds to "show the ropes" to. These new and returning faces, fill me with hope that one day soon we can return to regular services with a full team of six servers back round the altar with all the "bells and whistles" allowing a fuller and smoother support for the clergy and a more majestic celebration of the eucharist.

If you think you or someone you know may be able help the serving team, even once a month, then please come and talk to me, you will be warmly welcomed. Full training and support will be given, and the team is always very friendly.

***Robin Harris, Head Server***

### **C6. Bell Ringing**

#### **Sunday General Ringing**

The ringing that takes place on the 2nd and 3rd Sundays has been a great success, with enough regular ringers to enable us to ring all 12 bells for an hour. The ringing has consisted only of rounds and call changes due to the inexperience of the ringers in terms of their technical ability and also their physical ability to ring bells that are challenging to ring.

#### **Fourth Sunday of the Month Quarter Peals**

The Fourth Sunday ringing which takes place during the afternoon has provided the opportunity for experienced ringers to ring changes. This ringing has been based on Quarter Peal attempts and the following were successfully completed:

- i. Grandsire Cinques x 3
- ii. Erin Cinques x 2
- iii Grandsire Caters x 1
- iv. Grandsire Triples x 1
- v. Plain Bob Doubles x 1



### **Other Ringing**

There have been other events where ringing has taken place. These include:

- i. The High Sheriff Service
- ii. Ringing for the people of Ukraine
- iii. The Coronation of King Charles III

### **Monday Practices**

We continue to have Monday practices with the First Monday being a 12-bell practice for the benefit of Bedfordshire ringers. This practice has been hugely beneficial to a number of young bell ringers from across Bedfordshire by providing them with an introduction to the art of ringing on 12 bells.

### **New Learners**

Unfortunately, this year has seen a shortfall of new ringers wishing to be taught how to ring bells. We'd love to encourage some members of the congregation to come and visit the tower with a view to learning to ring our bells. Come and see us after the morning service on the 2nd and 3rd Sundays.

***James Saunders, Tower Captain and Steeple Keeper***

### **C7. Mothers' Union**

In 2023 the Branch met 11 times. During that time the programme included:

- A talk by Canon Michael Bradley
- An illustrated talk on Morocco by David Whittome
- "Pilgrimage in the Holyland" an illustrated talk by Malcolm Smith
- "Working as a midwife in Pakistan" by Margaret Brady, and
- "Harvest" a talk by Clifford Harris.

In December we shared our Christmas family traditions.

In June we welcomed Wendy Jones into the Branch, and more recently Heather Posnett, previously a member in Sheffield.

We enjoy our worship together, and value our fellowship. Through God's good grace we continue to uphold the aims and objectives of the Mothers' Union.

***Sheila Smith, Branch Leader***

*Next Page.....*



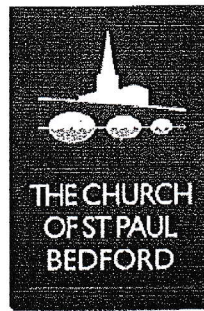
### **C8. Outward Giving**

The Committee raised £395 from Saturday Coffee mornings held once monthly throughout the year normally to coincide with Saturday organ recitals. More volunteers are needed to enable us to resume Saturday coffee more frequently each month. We also received donations for Outward Giving of £300. Together with the balance brought forward from last year for general distribution of £696 we were able to make donations during the year to 8 charities and also contribute £50 towards the cost of the Lent Services run jointly by Bedford Town Centre Churches.

Charities supported during the year were:

Delhi Brotherhood	£200
Swaziland Schools Project	£200
BRASS	£200
Bedford Street Angels	£50
Missions to Seafarers	£150
Christian Aid	£100
The College of the Transfiguration	£242 (to continue to fund their 'Theology' subscription)
The Bishop's Harvest Appeal	£100 (plus retiring collection £199)

*Cliff Harris, Committee Chair*



**The Parochial Church Council of the  
Ecclesiastical Parish of  
St Paul, Bedford  
(Working Name: St Paul's Bedford)**

**Financial Statements  
Year to 31<sup>st</sup> December 2023**

**Registered Charity Number 1134614**

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Balance sheet	4
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# **Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford**

## **INDEPENDENT EXAMINER'S REPORT**

### **Report to the Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford. Charity Number 1134614**

I report to the trustees on my examination of the accounts of the above charity ("the PCC") for the year ended 31 December 2023.

#### **Responsibilities and Basis of Report**

As the charity's trustees, you, are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### **Independent examiner's statement**

I have completed my examination.

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

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

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



C A Airey FCCA of  
George Hay Partnership LLP  
Brigham House  
93 High Street  
Biggleswade  
Bedfordshire  
SG18 0LD

21<sup>st</sup> March 2024



**Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 DECEMBER 2023**

Note	Unrestricted Funds		Restricted Funds	Endowment Funds	TOTALS	
	General	Designated			2023	2022
	£	£	£	£	£	£
<b>2 Income and endowments from:</b>						
Donations and legacies	126,149	-	162,272	-	288,421	345,620
Activities for generating funds	38,375	-	1,590	-	39,965	32,673
Income from church activities	7,619	-	100	-	7,719	2,768
Investments	1,444	-	59	-	1,503	750
<b>Total Income</b>	<b>173,588</b>	<b>-</b>	<b>164,021</b>	<b>-</b>	<b>337,609</b>	<b>381,811</b>
<b>3 Expenditure on:</b>						
Raising funds	3,123	-	-	-	3,123	1,972
Expenditure on church activities	159,866	28,250	149,828	-	337,944	381,279
<b>Total expenditure</b>	<b>162,989</b>	<b>28,250</b>	<b>149,828</b>	<b>-</b>	<b>341,067</b>	<b>383,250</b>
<b>Net income / (expenditure)</b>	<b>10,599</b>	<b>(28,250)</b>	<b>14,193</b>	<b>-</b>	<b>(3,458)</b>	<b>(1,439)</b>
<b>Transfers:</b>						
Gross transfers between funds - in	22,410	-	7,732	-	30,142	13,968
Gross transfers between funds - out	(4,103)	-	(24,933)	(1,106)	(30,142)	(13,968)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	-	-	-	104	104	(182)
Gains on revaluation, fixed assets	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>28,906</b>	<b>(28,250)</b>	<b>(3,008)</b>	<b>(1,002)</b>	<b>(3,354)</b>	<b>(1,621)</b>
<b>Reconciliation of funds</b>						
Total funds brought forward	11,218	339,000	88,834	3,172	442,223	443,844
<b>Total funds carried forward</b>	<b>40,123</b>	<b>310,750</b>	<b>85,826</b>	<b>2,170</b>	<b>438,869</b>	<b>442,223</b>

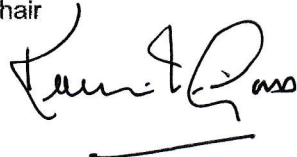
The notes on pages 5 to 9 form part of these financial statements

**Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford**  
**BALANCE SHEET AT 31 DECEMBER 2023**

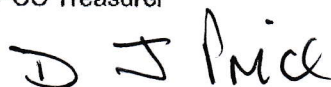
		2023		2022	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		310,750		339,000
Investments	11		<u>2,170</u>		<u>2,066</u>
			<b>312,920</b>		<b>341,066</b>
<b>CURRENT ASSETS</b>					
Debtors		14,470		11,135	
Cash at Bank and in Hand	8	<u>119,889</u>		<u>99,067</u>	
		<b>134,360</b>		<b>110,202</b>	
<b>CURRENT LIABILITIES</b>					
Creditors payable within one year		<u>8,411</u>		<u>9,045</u>	
<b>NET CURRENT ASSETS</b>			<b>125,949</b>		<b>101,157</b>
<b>TOTAL NET ASSETS</b>			<u><b>438,869</b></u>		<u><b>442,223</b></u>
<b>THE FUNDS OF THE CHARITY</b>					
Unrestricted income funds:					
General	9		40,123		11,218
Designated			<u>310,750</u>		<u>339,000</u>
			<b>350,873</b>		<b>350,218</b>
Restricted income funds:					
Restricted	10		85,826		88,834
Endowment	11		<u>2,170</u>		<u>3,172</u>
			<u><b>438,869</b></u>		<u><b>442,223</b></u>

Approved by the PCC on 21<sup>st</sup> March 2024 and signed on its behalf by

The Rev'd Canon K I Goss  
Chair



Mr David Price  
PCC Treasurer



# **Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2023**

### **1 ACCOUNTING POLICIES**

#### **Basis of preparation:**

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and 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 and movable church furnishings, which are shown at fair value.

The Financial Statements include all transactions, assets and liabilities for which the Parochial Church Council is responsible in law.

#### **Funds:**

Endowment Funds are funds, the capital of which must be maintained, only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.

Restricted Funds represent:

- a. income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the trust or bequest, and
- b. donations or grants received for a specific object or invited by the Parochial Parish Council for a specific object.

The funds may only be expended on the specific object for which they were given. Any balance remaining at the end of the year must be carried forward as a balance on that fund. The Parochial Church Council does not usually invest separately for each fund. Where there is no specific investment, interest is apportioned to individual funds or as directed by the Parochial Church Council.

Unrestricted Funds represent:

The remaining income funds of the Parochial Church Council that are available for spending on the general purposes of the Parochial Church Council, including amounts designated by the Parochial Church Council for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the Trustees' Report.

#### **Incoming Resources:**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource is received, or expenditure incurred, to which they relate. Grants and legacies are accounted for when the Parochial Church Council is legally entitled to the amounts due. Dividends are accounted for when receivable, interest and tax recoverable is accrued. All other income is recognised when it is received. Amounts received specifically for outside mission are dealt with as restricted funds.

#### **Resources Expended:**

Grants and donations are accounted for when they are paid over, or when awarded, if the award creates a binding and constructive obligation on the Parochial Church Council. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred.

#### **Fixed Assets:**

Consecrated and benefice property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings, held by the vicar and churchwardens on special trust for the parish have been capitalised at fair value as at 1<sup>st</sup> January 2015, being the date of adoption of SORP(FRS102), and depreciated over their useful economic life. Depreciation is calculated to write off the capitalised value at the rate of 5% per annum.

#### **Investments:**

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.



# Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford

## NOTES TO THE FINANCIAL STATEMENTS (cont.)

	Unrestricted Funds		Restricted Funds	Endowment Funds	TOTALS	
	General	Designated	Funds	Funds	2023	2022
	£	£	£	£	£	£
<b>2 Income and endowments from:</b>						
<b>Donations and legacies</b>						
1110 - Planned Giving - Bank	53,271	-	-	-	53,271	54,105
1120 - Planned Giving - Envelopes	3,696	-	-	-	3,696	7,556
1210 - Collections at Services	14,116	-	2,608	-	16,725	20,787
1220 - Donations in Church	5,928	-	147	-	6,075	3,187
1230 - Other Donations	14,283	-	11,931	-	26,215	59,446
1300 - Gift Aid Receivable	16,908	-	700	-	17,608	23,056
1400 - Bequests	-	-	3,000	-	3,000	-
1510 - Grant from Friends of St Paul's	2,232	-	-	-	2,232	-
1520 - Grant from Dorothy Porter Trust	-	-	120,432	-	120,432	165,850
1580 - VAT Refunds -Listed Places of Worship	370	-	-	-	370	-
1590 - Grants - Other	15,344	-	23,452	-	38,796	11,634
Donations and legacies Totals	126,149	-	162,272	-	288,421	345,620
<b>Activities for generating funds</b>						
2010 - Concerts and Recitals	10,265	-	-	-	10,265	8,508
2100 - Letting Income	15,504	-	-	-	15,504	12,543
2220 - Christmas Tree Festival	11,987	-	-	-	11,987	9,645
2230 - Church Fairs	-	-	-	-	-	1,978
2290 - Other Fundraising Events	619	-	1,590	-	2,209	-
Activities for generating funds Totals	38,375	-	1,590	-	39,965	32,673
<b>Income from church activities</b>						
3110 - Catering Income (Teas, Coffees etc.)	1,510	-	-	-	1,510	1,157
3210 - Sales of Candles, Books, Cards etc	816	-	-	-	816	623
3220 - Spire Magazine	1,060	-	-	-	1,060	838
3300 - Fees for Weddings and Funerals	4,056	-	-	-	4,056	-
3500 - Miscellaneous Church Income	178	-	100	-	278	150
Income from church activities Totals	7,619	-	100	-	7,719	2,768
<b>Investments</b>						
3900 - Investment Income	1,444	-	59	-	1,503	750
Investments Totals	1,444	-	59	-	1,503	750
<b>Income and endowments Grand totals</b>	<b>173,588</b>	<b>-</b>	<b>164,021</b>	<b>-</b>	<b>337,609</b>	<b>381,811</b>

# Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford

## NOTES TO THE FINANCIAL STATEMENTS (cont.)

	Unrestricted Funds		Restricted Funds	Endowment Funds	TOTALS	
	General	Designated			2023	2022
	£	£	£	£	£	£
<b>3 Expenditure on:</b>						
<b>Raising funds</b>						
5110 - Fundraising Costs	850	-	-	-	850	25
5120 - Concert & Recital Costs	2,273	-	-	-	2,273	1,471
5130 - Fair costs	-	-	-	-	-	476
Raising funds Totals	3,123	-	-	-	3,123	1,972
<b>Expenditure on church activities</b>						
4100 - Diocesan Parish Share	27,840	-	-	-	27,840	48,760
4110 - Diocesan share of Wedding and Funeral	931	-	-	-	931	1,804
4200 - Wages, Salaries and Fees	55,133	-	-	-	55,133	49,393
4210 - Pension Contributions	1,791	-	-	-	1,791	790
4220 - HR and Payroll Costs	2,230	-	-	-	2,230	-
4250 - Fees - Organist, Verger, Etc.	2,180	-	2,130	-	4,310	-
4310 - Utilities - Energy, Water, etc.	29,341	-	-	-	29,341	16,067
4320 - Insurance	7,538	-	-	-	7,538	7,326
4330 - Alarm System Costs	6,953	-	-	-	6,953	6,498
4340 - General Repairs	231	-	1,719	-	1,950	8,509
4410 - Office, IT and Admin Expenditure	9,788	-	-	-	9,788	10,307
4450 - Bank Charges	830	-	53	-	883	1,307
4510 - Accountancy Fees	116	-	-	-	116	3,956
4520 - Professional Fees	622	-	-	-	622	1,674
4550 - Independent Examiner's Fee	1,480	-	-	-	1,480	1,800
4610 - Clergy Expenses	4,045	-	-	-	4,045	5,440
4620 - Sacristy Costs	1,815	-	-	-	1,815	768
4630 - Vestments	1,933	-	-	-	1,933	-
4670 - Mission Costs	-	-	13,641	-	13,641	-
4680 - Donations to Other Charities	2,465	-	-	-	2,465	13,596
4710 - Music Costs	-	-	1,724	-	1,724	376
4720 - Organ and Piano Tuning	-	-	1,489	-	1,489	1,553
4730 - Licensing Costs	553	-	-	-	553	753
4810 - Catering Costs	171	-	-	-	171	124
4850 - Miscellaneous Costs	1,882	-	709	-	2,592	3,972
4901 - Pinnacle Repair	-	-	89,970	-	89,970	168,258
4902 - North Porch Repair	-	-	30,462	-	30,462	-
4903 - Tower Clock & Bells Appeal costs	-	-	7,931	-	7,931	-
4990 - Depreciation of Tangible Fixed Assets	-	28,250	-	-	28,250	28,250
Expenditure on church activities Totals	159,866	28,250	149,828	-	337,944	381,279
<b>Expenditure Grand totals</b>	<b>162,989</b>	<b>28,250</b>	<b>149,828</b>	<b>-</b>	<b>341,067</b>	<b>383,250</b>

# Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford

## NOTES TO THE FINANCIAL STATEMENTS (cont.)

### 4 STAFF COSTS

	2023	2022
Wages and Salaries	£ 55,133	£ 49,393
Average number of Employees	4	4

### 5 TRANSACTIONS WITH TRUSTEES

During the year the Rev'd Canon Kevin Goss, chair of the PCC and the Rev'ds Luke Larner and Anthony Davis, both PCC members, received expenses related to the performance of their duties as parish clergy. All expenses are consistent with Church of England guidance on the parochial expenses of clergy. During the course of the year members of the PCC, were reimbursed for other expenditure incurred as agents on behalf of the PCC. These other payments are recorded in the accounts under the relevant expenditure category.

### 6 STATEMENT OF FINANCIAL ACTIVITIES COMPARATIVES

	Unrestricted Funds General	Designated	Restricted Funds	Endowment Funds	TOTAL 2022
	£	£	£	£	£
<b>Income and endowments from:</b>					
Donations and legacies	301,905	-	43,715	-	345,620
Activities for generating funds	32,673	-	-	-	32,673
Income from church activities	2,653	-	115	-	2,768
Investments	688	-	-	62	750
<b>Total Income</b>	<b>337,920</b>	<b>-</b>	<b>43,830</b>	<b>62</b>	<b>381,811</b>
<b>Expenditure on:</b>					
Raising funds	1,972	-	-	-	1,972
Expenditure on church activities	343,735	28,250	9,294	-	381,279
<b>Total expenditure</b>	<b>345,706</b>	<b>28,250</b>	<b>9,294</b>	<b>-</b>	<b>383,250</b>
<b>Net income / (expenditure)</b>	<b>(7,787)</b>	<b>(28,250)</b>	<b>34,536</b>	<b>62</b>	<b>(1,439)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	-	-	13,968	-	13,968
Gross transfers between funds - out	(80)	-	(13,888)	-	(13,968)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	(182)	(182)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>(7,867)</b>	<b>(28,250)</b>	<b>34,616</b>	<b>(120)</b>	<b>(1,621)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	19,084	367,250	54,218	3,292	443,844
<b>Total funds carried forward</b>	<b>11,218</b>	<b>339,000</b>	<b>88,834</b>	<b>3,172</b>	<b>442,223</b>

### 7 TANGIBLE FIXED ASSETS

	Moveable Church Furnishings £	TOTAL £
Cost or Valuation as at 1 January and 31 December 2023	565,000	565,000
Depreciation at 1 January 2023	226,000	226,000
Depreciation charge for the year	28,250	28,250
Depreciation at 31 December 2023	254,250	254,250
Net Book Value at 1 January 2023	339,000	339,000
Net Book Value at 31 December 2023	310,750	310,750

The movable church furnishings are shown at cost (£565,000) which is the deemed cost under SORP(FRS102) transitional provisions, under which the valuation as at 1st January 2015 is applied to assets extant at that date.

### 8 CASH AT BANK AND IN HAND

	2023 £	2022 £
C10: CBF Deposit Fund	29,949	29,019
C20: Current Account	31,923	28,423
C30: Sir Alexander Leith Fund Account	3,379	3,274
C32: Outreach Committee Account	732	4,423
C34: Bells Appeal Account	53,906	33,929
	<b>119,889</b>	<b>99,067</b>



# Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford

## NOTES TO THE FINANCIAL STATEMENTS (cont.)

9 UNRESTRICTED FUNDS	1 January 2023 £	Income £	Expend. £	Transfers £	Gains/ (Losses) £	31 Dec 2023 £
General Fund	11,218	173,588	162,989	18,307	-	40,123
Tangible Fixed Assets (Designated)	339,000	-	28,250	-	-	310,750
	<u>350,218</u>	<u>173,588</u>	<u>191,239</u>	<u>18,307</u>	<u>-</u>	<u>350,873</u>

10 RESTRICTED FUNDS	1 January 2023 £	Income £	Expend. £	Transfers £	Gains/ (Losses) £	31 Dec 2023 £
Tower Clock And Bells Appeal	33,929	26,908	7,931	1,000	-	53,906
Choral Scholarship Fund	10,433	-	1,000	-	-	9,433
Music Fund	4,370	3,000	4,343	-	-	3,027
Clock Fund	2,896	-	-	-	-	2,896
Building Repairs Fund	3,071	59	1,539	1,106	-	2,697
Staging Fund	2,670	-	-	-	-	2,670
Organ Scholar Fund	2,527	-	53	-	-	2,474
Servers Robes Fund	2,090	-	-	-	-	2,090
Education Fund	86	1,730	380	-	-	1,436
Bell Ringers Fund	1,548	-	180	-	-	1,368
Homeless Support Fund	3,070	1,650	3,500	(170)	-	1,050
Fellowship Lunches Fund	960	-	-	-	-	960
Peter And Paul Statues Fund	875	-	-	-	-	875
Outreach Fund	427	-	-	73	-	500
Choir Robes Fund	187	-	-	-	-	187
Chairs Fund	148	-	-	-	-	148
Fabric Projects Fund	109	-	-	-	-	109
Cost Of Living Project	-	7,141	7,141	-	-	-
Flower Fund	229	100	329	-	-	-
North Porch Repair	-	30,462	30,462	-	-	-
Pinnacles Project	-	89,970	89,970	-	-	-
Mission Fund Fr Luke	1,477	3,000	3,000	(1,477)	-	-
Special Mission Fund	4,000	-	-	(4,000)	-	-
Tower Appeal	13,733	-	-	(13,733)	-	-
	<u>88,834</u>	<u>164,021</u>	<u>149,828</u>	<u>(17,201)</u>	<u>-</u>	<u>85,826</u>

Restricted funds have been donated to the PCC for specific purposes and may only be used for the purpose for which they were donated:

11 ENDOWMENT FUNDS/ FIXED ASSET INVESTMENTS	1 January 2020 £	Income £	Expend. £	Transfers £	Gains/ (Losses) £	31 Dec 2020 £
Chancel - Chancel Fund	3,172	-	-	(1,106)	104	2,170
	<u>3,172</u>	<u>-</u>	<u>-</u>	<u>(1,106)</u>	<u>104</u>	<u>2,170</u>

Endowment funds are restricted funds that must be retained as trust capital permanently and generate income for the PCC to be used for restricted purposes. Income from the Chancel fund is allocated to the Building Repairs Fund.

# **Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford**

## **INDEPENDENT EXAMINER'S REPORT**

### **Report to the Parochial Church Council of the Ecclesiastical Parish of St Paul, Bedford. Charity Number 1134614**

I report to the trustees on my examination of the accounts of the above charity ("the PCC") for the year ended 31 December 2023.

#### **Responsibilities and Basis of Report**

As the charity's trustees, you, are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### **Independent examiner's statement**

I have completed my examination.

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

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

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



C A Airey FCCA of  
George Hay Partnership LLP  
Brigham House  
93 High Street  
Biggleswade  
Bedfordshire  
SG18 0LD

21<sup>st</sup> March 2024